

Winter 2018

Havebury News

**Special
eight-page
development
pullout**

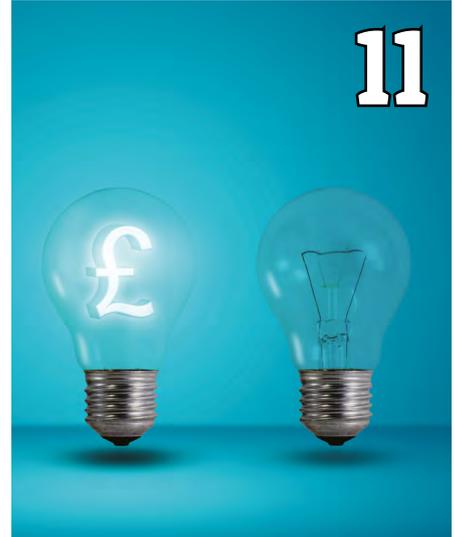
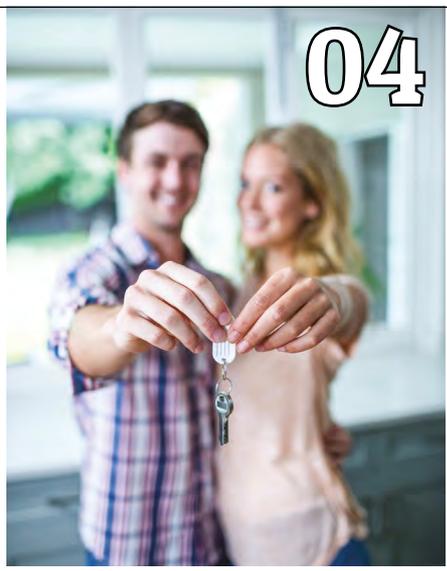
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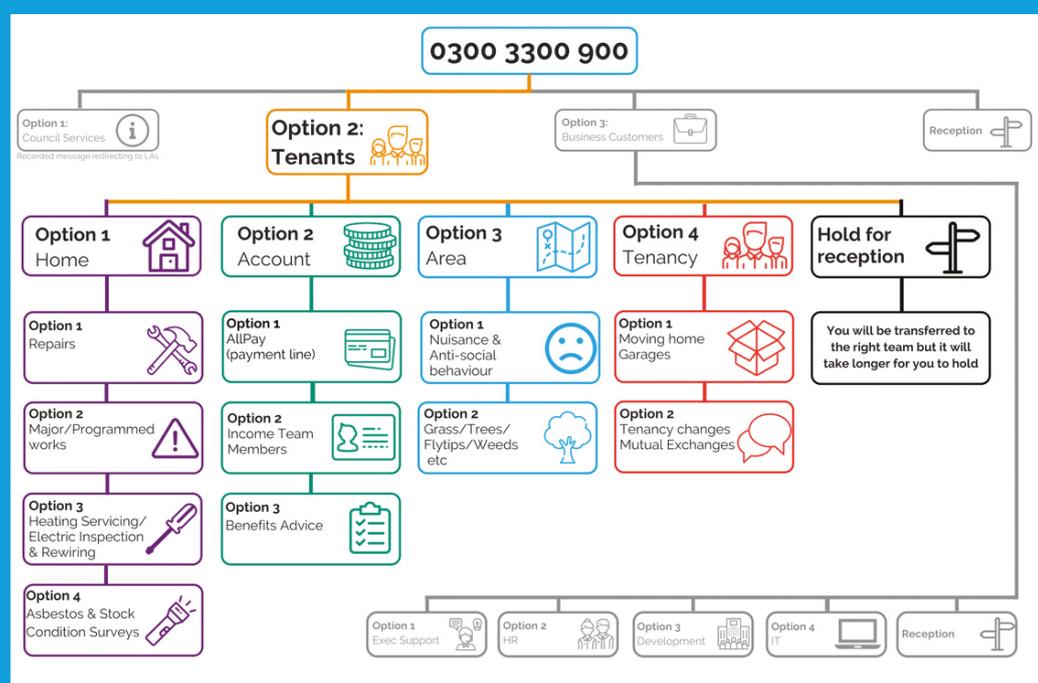
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Inside this edition...



Want to get in touch with us by phone?
Here are the numbers you need to know...



Contact us
by phone,
online or by
snail mail

- 📞 0300 3300 900
- 🌐 havebury.com
- 📘 HaveburyHousing
- 🐦 @Havebury
- ✉️ Havebury House
Western Way
Bury St Edmunds
Suffolk
IP33 3SP

You can contact us with an emergency 24 hours a day. Our offices are open from 8.30am to 5pm from Monday to Thursday and 8.30am to 4pm on Fridays.

Christmas opening hours



Our office opening hours are as follows over Christmas:

Friday, December 21:

8.30am to 4pm

**Monday, December 24 to
Wednesday, December 26:**

Closed

Thursday, December 27:

8.30am to 5pm

Friday, December 28:

8.30am to 4pm

Monday, December 31:

8.30am to 5pm

Tuesday, January 1:

Closed

Normal service then resumes from Wednesday, January 2.

If you have an emergency while the office is closed, you can call our out-of-hours service on 0300 3300 900.

This is also available to tenants outside of our regular opening hours all year round.

All of us here at Havebury would like to take this opportunity to wish you a happy Christmas and a wonderful new year ahead.

Find the Christmas tree and win a £50 shopping voucher!

It's competition time! Somewhere in the pages of Havebury News you'll find this Christmas tree - simply tell us where for your chance to win £50 Love2Shop vouchers.

Email communications@havebury.com by 4pm on Friday, December 28 to enter the competition. Terms and conditions can be found at www.havebury.com.



Hello from Havebury's new CEO



A very warm welcome to the winter edition of Havebury News.

I would like to introduce myself as the new Chief Executive Officer of Havebury following the departure of my predecessor Karen Mayhew.

I have worked in the housing sector for more than a quarter of a century, most recently as Operations Director at GreenSquare Housing in Oxfordshire.

I am thrilled to take on this new role, filling Karen's extremely capable shoes. I am hugely committed to putting you, our customers, at the front and centre of everything we do here, and am looking forward to meeting as many of you as I can.

Havebury is a strong organisation that makes a positive difference to our residents' lives and the community as a whole.

I'm excited to be working with outstanding colleagues who share my passion for people and places, and who embody our vision for creating homes and communities of which we can all be proud.

Andrew Smith
Chief Executive Officer

All about mutual exchange



Want to exchange your Havebury property with another tenant but don't know where to start? Don't worry, here's everything you need to know about mutual exchanges...

A mutual exchange is a straight property swap between you and another tenant. The other person can be a tenant of Havebury or another housing association or local council.

Please be aware that you may not be eligible for mutual exchange if:

- Your account is in arrears
- You are on a starter tenancy
- Your landlord is taking legal action against you
- There is under-occupancy of either property

How do I find someone to exchange with?

You can register your details on a number of websites. For example, these include houseexchange.org.uk and exchangelocata.org.uk.

You should be advised that some sites charge for their services, and be cautious when sharing your personal information online.

You could also put notices up in shops or post offices, or simply chat to your neighbours, friends and family members.

What happens next?

Once you have found someone to swap with, you will need to fill in a mutual exchange application form at www.havebury.com.

Then, over the following six weeks, Havebury will do a number of things including inspecting your property, carrying out an electrical check and exchanging references with other authorities if necessary.

Once all these boxes have been ticked, you'll be able to move into your new home. For more information, speak to your Neighbourhood Advisor on 0300 3300 900.

New Tenants' Handbook

The latest version of our Tenants' Handbook is now available to download.

This new document is colour-coded to make finding information about us as easy as possible. For example, My Tenancy is pink, My Home is purple and My Area is blue.

This colour-coding also applies to the new graphic for calling Havebury.

The handbook covers topics including mutual exchange, how to pay your rent, our fencing policy and information on grounds maintenance.

Download the handbook at www.havebury.com.

Why service charges can sometimes rise

No-one likes footing the bill for fly tipping or unplanned repairs, but we'd like to remind both tenants and homeowners that sometimes we do need to charge for these unpredictable costs.

At the start of every financial year, we put your service charge together based on the things we think we will need to pay for over the 12 months ahead.

These include electricity for communal areas, grounds maintenance and the upkeep of door entry systems.

However, it's impossible for this to be 100 per cent accurate because unexpected costs often arise during the year. So, sometimes, we do need to ask you for a little extra to cover this deficit.

Two areas that can really add up are fly tipping and repairs, such as fixing a lock on a communal door which has been forced open on purpose.

We know how frustrating it is to have to pay for a communal area to be cleaned up or a repair to be fixed when it wasn't your fault.

But, as it states in your tenancy or lease agreement, it is your responsibility to pay for the upkeep of communal areas, regardless of who is to blame.

Of course, if you can provide us with proof of responsibility, we can investigate. You can report fly tipping anonymously by calling 0300 3300 900, options 2, 3, 2.

Repairs can be reported by dialling the same number and choosing options 2, 1, 1. Otherwise, email myarea@havebury.com or repairs@havebury.com.

Keeping warm this winter: how you can help us help you



As the colder weather sets in, boilers across our properties are being fired up, perhaps for the first time in months.

As a result, we always have a sudden increase in calls to our repair teams because of tenants' heating not working properly. However, the cause can sometimes be rectified without having to call out an engineer.

Here are some of the reasons your heating might not be working correctly:

- You have run out of gas or oil. During the balmy summer months, we can often forget to top up oil or gas credit if we're on a pre-payment meter. Be sure to check that there is sufficient credit on your meter or oil in the tank
- Your radiators are not turned up. Check that all your radiator valves are turned up to allow the heat through
- The room thermostat is set too low; your boiler may think the

room is warm enough already

If the temperature in the property is at 20 degrees and the room thermostat is set to 18 degrees, the heating won't come on. Check that the thermostat is working by turning it all the way up to see if the boiler comes on

- The timer is not set correctly. If you have both summer and winter settings, it could be that the heating is not 'set' to come on. Check the timer to make sure it is set for the hours you want it to come on

If you have checked all the basics and still require an engineer to attend, it is important to give the repairs team as much information as possible. The engineer can then come prepared for the job.

For example, is there an error code showing on the boiler? Is the hot water working but not the heating? Did you notice anything unusual before the heating stopped working?

Often, the only information we are given is that there is 'no heat or hot water'.

With modern boilers, this could mean almost anything. It is impossible for engineers to carry every possible part with them - they would need a lorry!

The engineers want to get you back up and running as soon as possible, so by having an idea of what the issue might be, they can bring some likely bits and pieces with them.

From October 1 to March 31, we expect our contractors to attend reports of breakdowns within 24 hours.

It is important to be aware that, while the contractors will make every effort to get your heating working on the first visit, this may not be possible.

It depends on the nature of the fault and any additional parts required, so please be as patient with us as you can.

Tips to avoid condensation

As the weather grows colder, the more likely it is that you will experience condensation and mould in your home.

This is caused by an excess of moisture in the air as a result of everyday living. Happily, there are simple actions you can take to avoid this happening in future:

- Close kitchen and bathroom doors when these rooms are in use, even if extractor fans have been fitted
- Put washing outside to dry where possible. Try not to put wet clothes on radiators. If you do have to dry clothes indoors, put them in the bathroom with the door closed and the window open, or the extractor fan running
- If you use a tumble dryer, ensure it is vented to the outside or choose a condensing model
- In cold weather, try to leave some background heating on all day, even when you are out. However, it's important not to use a paraffin or flueless bottled gas heater to do this
- Don't allow kettles and pans to boil for longer than is necessary
- Don't overfill cupboards or wardrobes, and leave space behind furniture to allow air to circulate more freely

Please be advised that Havebury's insurance policy does not cover mould damage to belongings which has been caused by condensation.



Havebury's fencing policy: frequently asked questions



We've updated our fencing policy for tenants and have created some Frequently Asked Questions which can be found on our [website](#).

To find the policy and FAQs, just search for 'fencing'.

Here are some of the most common questions:

My fencing needs replacing – how long will this take?

Due to the high demand for new fencing, the average waiting time is approximately 12 months at the moment.

My fencing is dangerous and 12 months is too long to wait, what can I do?

It's your responsibility for the wellbeing of adults, children and pets in the garden; Havebury would not be liable for any injury caused by fencing issues.

If you consider the fence to be 'dangerous', please report it and one of our technicians will inspect the fence within the first four weeks to see if any temporary repairs can be carried out.

We will also offer to remove the fence – but the fence may still not be replaced within a 12 month period.

What will my fence look like?

Regardless of what material your fence was previously made of or who installed it, Havebury does not replace fences on a like for like basis.

We will install 6ft timber fencing to public boundaries only, or a 3ft chain link with a 6ft privacy panel will be installed to dividing boundaries. Havebury no longer offers the facility to pay to upgrade your fencing.

What happens if there is a shared dividing boundary?

If a dividing boundary is shared, Havebury cannot enforce a homeowner to contribute to the cost.

Where a fence is jointly owned by Havebury and the owner (private), neither one can repair or replace it without the consent of the other party.

If one side doesn't wish to repair or replace the fence, there is nothing the other party can legally do to force the issue.

This may not be what you would expect where there is a party fence but this is the legal advice that Havebury has been given.



Warm home discount

Gas and electricity bills can be worryingly pricey, especially over a long cold winter.

But, if you receive pension credit or are on a low income, you may be able to apply for a Warm Home Discount of £140 to help with your bills.

However, please be advised that you may not be eligible for the discount on electricity you pay through any service charge payments.

For more information, visit www.gov.uk/the-warm-home-discount-scheme/energy-suppliers.

Why our servicing is so important

By law, Havebury has to service and maintain all heating appliances and flues in our properties at least once a year, before the anniversary of the last service arrives.

Why is servicing vital for us and you as a tenant?

- It saves money by keeping the boiler working well, using minimum fuel
- It helps prevent breakdown, keeping your heat and hot water going
- It identifies potential faults, meaning planned replacements can be carried out if necessary
- It saves lives, reducing the risk of carbon monoxide poisoning and the escape of gas into your home



Havebury complies with the law by servicing appliances every ten months.

As a tenant, you have a part to play in allowing us access to your property. In 2017, it cost around £64,287 to chase access

to properties so we could carry out these services.

This is money that could be spent elsewhere so please ensure you always let us in for these appointments.

Turn the volume down to avoid an anti-social behaviour complaint



When it comes to anti-social behaviour, one of the problems most frequently reported to us is noise.

Havebury works closely with partner agencies to monitor and record complaints, and challenge those who are inconsiderate to their neighbours.

Early interventions could include visits, phone calls and warning letters. Meanwhile, we can also seek county court injunctions to prevent the perpetrator causing a nuisance in future.

Should these injunctions be breached, the tenant in question could be evicted from his or her

Havebury home or even sent to prison.

To avoid becoming the cause of a complaint yourself, consider the following ways you could make less noise:

- Make sure any music isn't audible outside your home
- Don't attach loudspeakers or televisions to party walls
- Try to put loudspeakers on stands or tables
- Use headphones if you want to listen to music, watch television or play video games at a higher volume
- Avoid using household appliances late at night or very early in the morning

- Don't drag furniture on hard floors
- Don't lay laminate or wooden flooring if you live in a flat
- Install the best underlay you can under your carpets
- Report any sticking or stiff doors to our Repairs team so they don't need to be slammed
- Don't shout to someone in a different room
- Use your common sense, and think about how your actions could impact on other people living nearby

If you'd like more information about anti-social behaviour, or if you want to make a complaint, call us on 0300 3300 900 or visit www.havebury.com.

Use the right bin and help Havebury save a whopping £125,000 a year

It costs Havebury more than £125,000 every year to clear bin stores which have been wrongly used by tenants.

So help us make this a merry Christmas by allowing us spend your money more wisely.

It's simple - just make sure you put your rubbish in the right bin. This will mean we

can use our budget more positively, by improving your homes and communities.

Remember, as a Havebury tenant, it's your responsibility to dispose of your waste appropriately.

If you see anyone abusing your bin store, call us on 0300 3300 900, pressing options 2, 3, 2.



Funding available for new community projects - we want your great ideas!

Do you have a suggestion for a project which would benefit your neighbourhood?

Through our Community Investment Grants programme, we have some funding available to help improve our areas.

Over recent years, we have issued a grant to Haverhill Rovers for new kit and equipment, and have helped to fund a new cricket pavilion in Bardwell.

We have given also much-needed financial support to the modernisation of a scout hut in Horringer.

Meanwhile, we have just approved Community Investment Grants for a number of new projects.

These include £10,000 to create a new entrance at Clare United Reformed Church in Nethergate Street. Through these works, visitors will be able to make their way through to the worship area more easily.

It is hoped that this development will increase use of the church and make it more of a community hub.

A further £1,848 has been

granted for a play area in Hargrave. This area has already undergone an extensive renovation, but locals found it was lacking safe equipment for children aged six and under.

Havebury's donation will help pay for a final piece of play equipment so youngsters of all ages can benefit from the refurbishment.

If you have a similar project in mind and would like to receive an information pack, contact us at communityinvestment@havebury.com or 0300 3300 900, selecting options 2, 3, 2.

Children in Stansfield have been enjoying new play equipment this summer following a £6,000 Community Investment Grant



A look at...affordable rents and benefits



We have been receiving a number of queries about properties with higher affordable rents, and how they relate to Housing Benefit (HB) and Universal Credit (UC).

In particular, you want to know how these benefits will affect bidding for such properties and mutual exchanges.

Whether you are receiving HB or UC, your benefit is calculated by comparing your incomings

to the figure you are expected to be able to live on. This is known as the applicable amount.

If your income is above the applicable amount, you will receive less benefit and will need to pay a certain figure towards your rent.

Unless you are affected by the issues below, your HB or UC will increase in line with the higher affordable rent in social housing. The amount you pay will stay the same.

Affordable rents can be an issue for those affected by the benefit cap. The benefit cap is an annual limit of £20,000 for working age households who are not in employment and who don't receive a specific disability care benefit.

If you are subject to the benefit cap and move to a more expensive property, you may

find yourself with more rent to pay. As a result, you should seek advice from an expert before making such a move.

It's also important to note that your move may be refused on financial grounds.

Self-employed tenants who claim benefits may also be affected by affordable rents in the future.

This is because Universal Credit is set to assume a minimum income that may be above your actual earnings, following a grace period of 12 months.

Affordable rents also impact tenants who pay the bedroom tax, because the amount they need to pay will be higher.

If these issues affect you and you want to consider moving to alternative accommodation, please seek advice from your local authority.

NATIONAL HOUSING FEDERATION 

10 reasons to choose My Home Contents Insurance Scheme this winter



- ✦ Flexible regular Pay-As-You-Go payment options
- ✦ No fuss, quick and easy to apply either through the post or over the telephone
- ✦ No excess (you do not pay the first part of the claim)
- ✦ Covers fire, theft, flood, water damage and damage caused by storms
- ✦ Covers damage to internal decorations

- ✦ Covers accidental damage to non portable home entertainment equipment
- ✦ Covers damage to external glazing for which you are responsible
- ✦ Covers lost or stolen keys
- ✦ Cover for presents and gifts over the Christmas period
- ✦ Covers damage caused by burst pipes

Ask your landlord for an application pack or to apply for cover today, call My Home on:

0345 450 7288

Exclusions & limits apply. A copy of the policy wording is available on request.

email: myhome@thistleinsurance.co.uk or visit www.thistlemyhome.co.uk



Reach for the stars

Aged between 15 and 24 and not currently in education, employment or training? Not sure what to do next? If this sounds like you, then call on [Realise Futures](#).

Realise Futures is one of the largest social enterprises in the east of England, working with disadvantaged people and those with disabilities. They help people like you to explore your options, gain new skills and move towards gaining employment or training.

One of Realise Futures' projects is called Minding the Gap. As a participant, you will receive dedicated one to one support from an expert. You'll get help with work preparation, training in new skills and support when applying for jobs.

The time you'll spend with Realise Futures will go towards your job search criteria for Jobseeker's Allowance or Universal Credit. If you're aged over 24 and have been out of work for two years or more, you can take advantage of a similar service known as Opportunity Suffolk.

For more information on Minding the Gap or Opportunity Suffolk, call our Welfare and Employment team on 0300 3300 900 and select options 2, 2, 3.

How Universal Credit can benefit you



Help is available for some working age people who are not on Housing Benefit (HB) or who are reluctant to claim tax credits for fear of creating overpayments.

Tenants in this position, who have a low or variable income, can receive support through Universal Credit (UC). This is because UC is calculated differently to HB.

There are no charges for:

- non-dependants under 21
- older non-dependants on some disability care benefits
- people on pension credit
- people receiving Carers' Allowance
- people with children under five

UC also has a much lower flat rate for all other non-dependants regardless of income. So, if you do not qualify for Housing Benefit because of working non-dependants, you may qualify for help through Universal Credit.

Universal Credit is calculated monthly in arrears based on your income the previous month. As a result, your benefits will go up and down depending on your financial situation the month before. This helps to prevent overpayments.

Therefore, if your income drops as a result of zero hours contracts, variable wages, lack of overtime or sick pay, you will receive more Universal Credit the following month.

Through UC, you receive one monthly payment. This replaces tax credits and housing benefit, and other income-based benefits like Income Support, Jobseeker's Allowance, and Employment and Support Allowance.

You can now make a new Universal Credit application in all the areas in which Havebury has properties. There are different rules on eligibility for those in supported or temporary accommodation.

At the moment, UC cannot accept new claims for families with three or more children, though this is soon to change. In addition, the Government may not accept new applications from those with a severe disability premium in their existing claims.

Current claimants of tax credits and Housing Benefit may be better off financially under Universal Credit. However, you should always seek professional advice in the first instance.

This is because there is a range of implications for the self-employed, those not paid on a monthly basis, those nearing retirement and anyone who might find budgeting a struggle.

For more information on all these topics, visit www.gov.uk or www.entitledto.co.uk. Alternatively, call Havebury's Welfare and Benefits team on 0300 3300 900, pressing options 2, 2, 3.

Non-dependants

Do you share your home with someone who is not your partner or a child who is not dependent on you? If so, you may find this affects your benefit entitlement.

This means that your Housing Benefit, your Universal Credit housing cost contributions or your council tax reduction could be cut. The amount deducted from your benefit varies depending on the income of the person living with you.

The minimum reduction is £15.25 per week and the maximum is £98.30. However, if you receive Universal Credit there is a set weekly deduction of £17.10.

If you'd like to talk this through with our Welfare, Benefits and Employment team, call 0300 3300 900.

Payments in advance

If you pay your rent every week, it is due on the Monday. Otherwise, you need to make payments in advance to ensure that your account does not go into debt.

To make this easier for you, we would encourage you to try and pay additional monies on top of your normal payments. This will help you to plan for times when your budget can become tight, like Christmas or school holidays.

In addition, we particularly encourage people of working age who are thinking of moving to Universal Credit to keep a little extra money in their account. This would then cover your rent should you change from a weekly payment to a monthly one.

Customers who receive Housing Benefit and Universal Credit will be expected to make an agreement with us to bring their account into advance to avoid their account falling into debt.



Willow Personal Alarms

Connecting You To Support 24/7

Enjoy the comfort of independent living in your own home with our pendant alarms.

Willow Personal Alarms connect you to support in the event of an emergency 24 hours a day, 7 days a week, whether you live on your own or with family, giving you total reassurance and peace of mind.

Speak to a member of our friendly team on **01284 722279** to find out how Willow Support Services and Personal Alarms can help you live more independently.



Call us today for a free consultation
01284 722279

