

Providing housing choice
Improving life opportunities
Addressing inequalities



Supporting BME Communities
and Multi-Cultural Neighbourhoods

News

Summer 2013

Summer gardening fun

Struggling to get your garden looking good? Unity can help.

If our gardens look good, then our neighbourhoods look good too. We have lots of activities planned to help residents to get their gardens looking great.

Some of our tenants just aren't natural gardeners. However, help is on hand from Involvement Officer, Emma Oates. She's touring our estates this summer to offer advice and encouragement to residents who are struggling to keep their gardens under control.

Tenant Panel member Mr Ali-Shan is looking forward to getting some help with his weeds. He readily admits, "*My garden's a mess and I haven't got a clue what to do!*"



*Left: Mr Ali-Shan, looking forward to some help.
Above: residents enjoying a planting workshop.*

Welfare Reforms - standing up for our residents' rights

As a community-based landlord, Unity is better placed than most to understand the cost of the Government cutbacks on our tenants and their families. We're determined to stand up for our residents' rights at a local and a national level and to make policy-makers see the detrimental consequences of their actions.

See page 8 for more information about our 'Real Life Reform' project and how you can get your voice heard at a national level.



Rob Warm from the National Housing Federation was interviewed on Radio Leeds in July.

He used facts & figures supplied by Unity to publicise our concerns about the real-life impacts on our tenants.

'Bedroom tax' update

Over 200 Unity households have been affected by 14% or 25% Housing Benefit reductions.

Our Financial Inclusion Officer, Clive Greenwood, has been rushed off his feet helping Unity tenants who are affected by April's changes. Here he explains how he's getting on.

"A lot of Unity tenants have been applying for Discretionary Housing Payments (DHPs) to top up their Housing Benefit. They're only for six months at a time, so they're not a permanent solution for most people, but they can help to buy time while they look for a smaller home."

"I've been surprised by some cases where the council has said 'yes' to a DHP when I thought they'd say 'no'."

"For instance, one successful application was for a man with mental health problems who showed that he going to struggle to afford to pay 14% of his rent for his 2-bed flat."

"However, the council said 'no' to another tenant who suffers from depression. Her income/expenditure calculations showed that she could afford to pay the rent herself."

"I'm learning all the time and will always make time to give any Unity tenant the best possible advice for their situation."

Affected by 'bedroom tax'?

Unity staff are here to help you, whether you want a hand setting up regular payments, or you're struggling to make ends meet.

To make an arrangement, talk to our Customer Services team on (0113) 200 7700.

If you would like more in-depth advice on benefits or debt, talk to Clive.

Clive Greenwood,
Financial Inclusion Officer

T: 0113 200 7753

E: clive.greenwood@unityha.co.uk



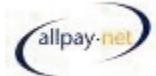
"Clive's financial inclusion service was brilliant. I have difficulty leaving the house due to my illness but Clive took the time to visit me and to talk about my situation. He listened very carefully and helped me to fill in the paperwork."

"Thanks to him, my worries about having to pay for my spare room have been alleviated and I have been able to remain in my home."

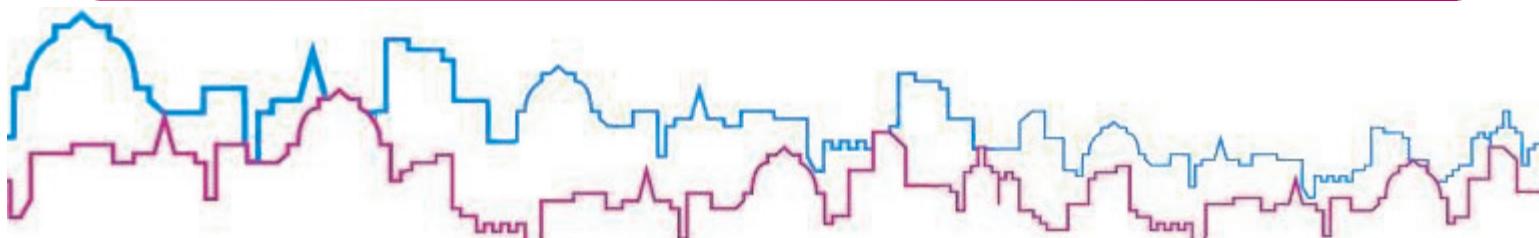
Ms Stevenson, Harehills

Easy ways to pay rent - find the best way for you

You'll need an Allpay card to pay over the internet, by text or at PayPoint outlets. Please call us on **0113 200 7700** to order one.



- **Direct debit.** Weekly, fortnightly, monthly - whatever suits you the best. It changes automatically when your rent changes, so it's the easiest method. Call us to set one up.
- **Standing order.** You're in control with this method, but you have to amend it every time your rent or benefit levels change.
- **By phone:** Call us to pay by debit or credit card.
- **At our office:** Pay with cash, cheque, debit card or credit card.
- **Paypoint outlet:** Use your Allpay card to pay by cash or card.
- **Online:** Go to www.unityha.co.uk and follow the links. You'll need your Allpay card.
- **Mobile text:** Register on the Allpay website at <https://www.allpayments.net/textpay>



Latest news

Tenant Panel inspectors call a spade a spade.

Fifty four communal areas inspected, now there's just a report to write!

This summer, eight of our Tenant Panel members made the commitment to visit all of Unity's communal areas to see how good the landscaping was looking.

They were quick to tell managers about schemes where the gardeners needed to raise their game, but also praised some of the beautiful places they saw.

The next step is to prepare a report on what they found, making recommendations on which areas need some scheme improvements funding. They will also be using the knowledge that they gained when they work with our

Maintenance team later this year to re-tender Unity's gardening contract.



Above: Tenant Panel inspectors out on site, pointing out problems.

Left: Moor Allerton resident, Jack Lewis, shows off his petunias

Beeston Festival success

Staff and residents had a great day out in June.

Unity Homes & Enterprise was this year's major sponsor of Beeston Festival. The event aims to provide an exciting, entertaining and informative day out, to unite people living in the Beeston area.

Tenants, prospective tenants and other Beeston residents were welcomed to Unity's stall for free advice on housing issues, employment support and money management.

The sunny weather meant a high turnout, which helped to generate interest in **Unity's next planned development in Holbeck**. The scheme on **Brown Lane East** will feature a mix of **41 houses and flats** available for affordable rent and shared ownership. Completion due date: **November 2014**.

If you didn't get the chance to speak to one of our staff at the event, but need some employment support or some money management advice, don't worry. You can contact our team direct and they'll be happy to help.

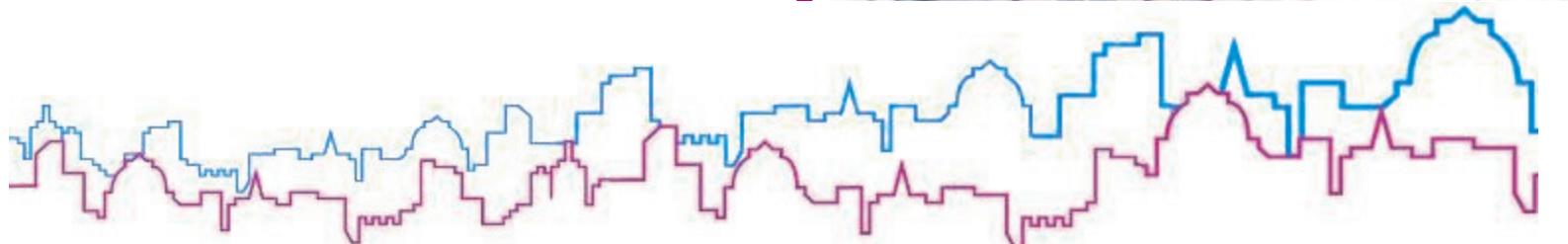
Kelly Jennings, Employment Support Worker

T: 0113 200 7738

E: kelly.jennings@unityha.co.uk

Clive Greenwood, Financial Inclusion Officer

T: 0113 200 7753 E: clive.greenwood@unityha.co.uk



New disability benefit - Personal Independence Payment (PIP)

If you have a long term health problem but aren't eligible for Disability Living Allowance (DLA), you may be able to claim Personal Independence Payment (PIP) instead.

It's worth making a claim, as eligibility for PIP can protect you from other Welfare Reform benefit cuts. Claiming PIP protects you from the Benefit Cap and from housing benefit reductions like non-dependent deductions.

Be careful if you're already claiming DLA, as you could be worse off claiming PIP. Always take advice before you claim.

Health problems?

Don't miss out!

Personal Independence Payment

is a cash benefit for people aged 16-65 with long term health problems that affect their everyday activities.





It gives you extra money, worth up to around £130.00 a week.

It is paid on top of most other benefits, income, earnings and savings.

Some people who could not claim Disability Living Allowance will be awarded Personal Independence Payment - the claiming rules are very different.

Contact your Citizens Advice Bureau or Welfare Rights Adviser for information or call the DWP claim line: 0800 917 2222
Lines are open 8am - 6pm Monday to Friday

New loan calculator for Leeds City Credit Union customers

Any financial advisor will tell you to build up savings and to avoid short-term loans. However, out in the real world, people have emergencies that they sometimes struggle to deal with without borrowing money.

Leeds City Credit Union has a new loan calculator on their website, which shows you how much you will have to repay if you borrow money from them.

So how do they compare?

Well, when we compared figures with well-known payday loan site Wonga, your local credit union came in with a huge saving - just look at the figures and compare!

Leeds City Credit Union

W: www.leedscitycreditunion.co.uk

T: (0113) 242 3343 9.30am - 4pm Monday to Friday



Borrowing £200 for 14 days:
£34.27 interest and fees



Borrowing £200 for 30 days:
£4.00 interest



88% cheaper than Wonga!

Claim more Council Tax Benefit

05

Did you know that some people are exempt from the 19% Council Tax Benefit reductions that started in April? Check our list to make sure that you're not paying too much towards your Council Tax.

If you fall into one of the following categories, you will still qualify for the same amount of Council Tax Benefit that you were entitled to before April 2013 and will not be affected by the 19% cuts.

Contact the council on **(0113) 222 4404** or **lcc.benefits@leeds.gov.uk** if you think that you qualify for more help.

Lone parents with a dependant child under five years old

- You are responsible for at least one child under the age of five and you do not have a partner.

Pensioners

- Anyone of pension credit age will not have their Council Tax Support reduced. Check what age you'll reach pension credit age at:
www.gov.uk/calculate-state-pension.

War Widows and War Pensioners

- You or your partner get a War Widows Pension or a War Disablement Pension.

Claiming Severe Disability Premium

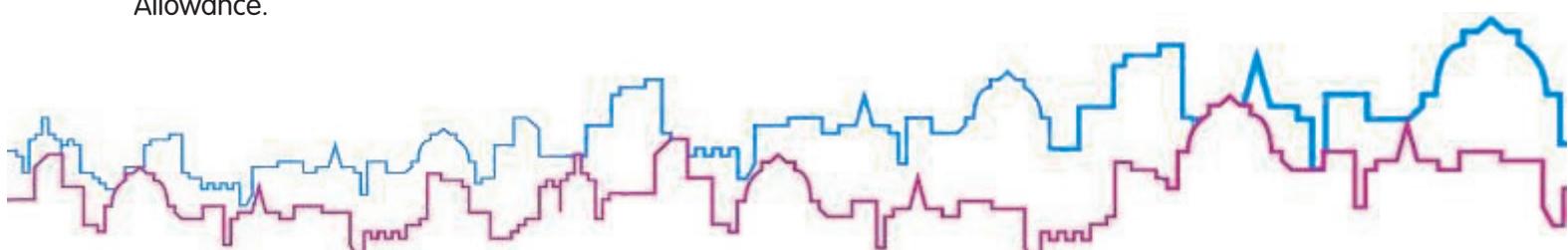
- On the high or middle rate care component of Disability Living Allowance and
- Not looked after by someone who receives Carer's Allowance and
- No-one lives with you who's over 18 years old (unless that person is registered blind or is getting high or middle rate care component of Disability Living Allowance or Attendance Allowance).

Claiming Enhanced Disability Premium

- You, your partner or your child get the highest rate of the care component of Disability Living Allowance, or
- You get the support component of Employment Support Allowance.

Carers

- You or your partner must be entitled to Carers Allowance or
- Would be entitled to carers allowance, but have chosen not to claim it because the person you care for would lose some of their benefits.
- You or your partner are getting Income Support as a carer.
- The person receiving care must also receive Attendance Allowance or the middle or highest rate of the care component of Disability Living Allowance.



Universal Credit's coming - be prepared

If you're used to weekly or fortnightly benefits, monthly payments could be quite a shock. Make things easier for yourself by starting to make small changes now.

Q: When will Unity tenants be affected by Universal Credit?

To start with, the government is bringing in the system for single people making new benefit claims - to make sure that the new computer systems needed for universal credit are working properly.

October 2013

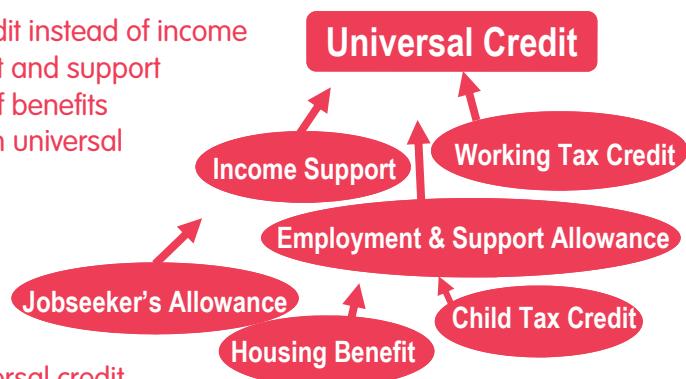
New benefit claims will be for universal credit instead of income support, jobseeker's allowance, employment and support allowance or housing benefit. If you come off benefits because you are starting work, you will claim universal credit instead of tax credits.

April 2014

Tax credits replaced by Universal Credit for employed people of working age.

April 2014 to October 2017

People already claiming certain other benefits will gradually be transferred to universal credit.



Q: What are the main changes, and how can I protect myself?

There are lots of ways in which Universal Credit could catch you by surprise. It's paid monthly and in arrears and they expect most claims to be made over the internet, which is going to be difficult if you're not confident on computers.

The change

How to protect yourself

Universal Credit is paid in arrears, so if you lose your job and have to make a new claim, you'll be waiting a long time for your first payment.

Start saving. Whenever you get paid, put a little bit away into a savings account, just in case of emergencies.
If you save with Leeds City Credit Union, you can also apply for low-interest loans, which means that you won't be tempted to use expensive payday loans instead.

Universal Credit must be paid into a bank account.

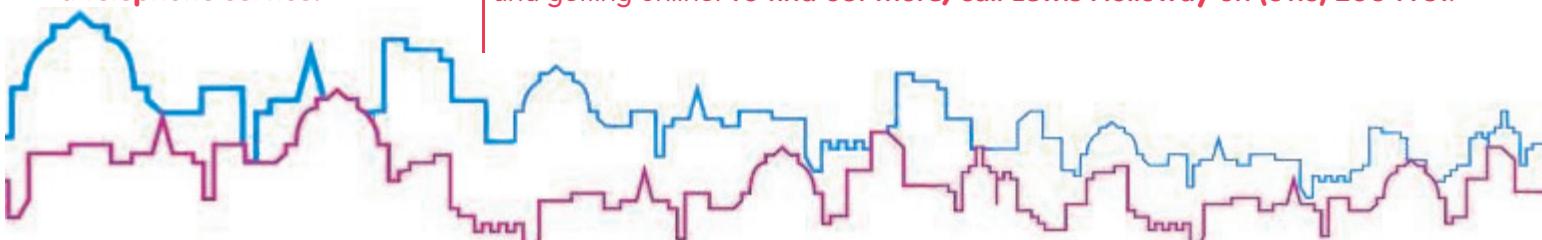
Open a bank account. If you don't have a bank account, open one now and get used to using it. Most banks have basic accounts that should suit you, or you can open a Credit Union account instead.

Universal Credit is paid monthly, which means that you could run out of money for gas and electricity meters.

Pay bills monthly. You will get a cheaper deal on your gas & electricity bills if you swap over to monthly direct debit payments. However, you need to take regular readings to make sure that you don't underpay and end up with a sudden payment increase.
At the very least, work out how much you spend each month so that you know how much to put away from each monthly payment.

The government expects you to claim online, although there is a telephone service.

Get online. If you don't know how to use the internet, call Unity and ask to register on one of our free courses, where we teach you the basics of using a computer and getting online. **To find out more, call Lewis Holloway on (0113) 200 7751.**

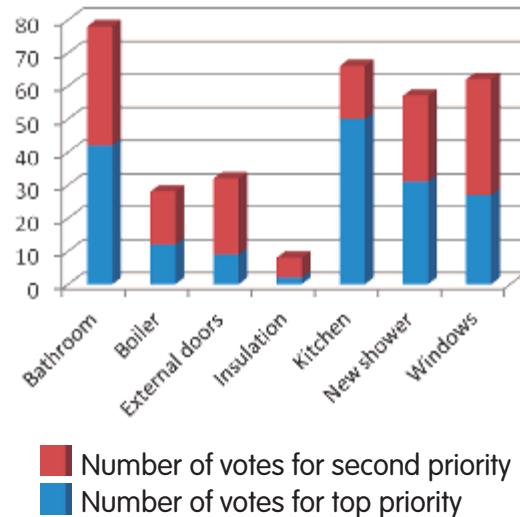


Planned maintenance survey results

Thank you to everyone who sent back their questionnaire about their priorities for their home. We heard back from 190 of you and this is what we're doing about what you told us.

What you said	What we're doing about it
17 tenants wanted us to adopt a shower that they'd put in.	We're inspecting all of them and making sure they're safe before we take them over.
87 households said that they had no shower.	We've put you on a waiting list and are working out when we can fit one for you as part of our planned programme.
57 tenants were interested in meeting up with our Maintenance team to help them to set the new 5-year planned maintenance programme.	We're going to organise a Maintenance conference this autumn where you can meet our staff and influence the programme.
Bathrooms were the most popular overall choice for replacement, but kitchens got most votes for top priority.	We will make these a high priority.

Our tenants' top priorities



Tony's tips

Maintenance man Tony has a word

Have you fitted a dangerous shower?

Recently I've been horrified by the number of unsafe showers that I've inspected. Many tenants who've installed their own shower have been happy to take up Unity's offer to maintain and replace it free of charge. Before we take them on, we do a full safety check.

None of the showers that I have looked at have been fitted properly. These are the most common problems.

- Faulty wiring - could cause fires or electrocution
- Inadequate tiling - causes damp, leaks and plaster damage

We are looking at installing showers in all Unity properties during the next 5-year maintenance programme. However, if you can't wait that long and want to put your own shower in now, please make sure that you do it right.

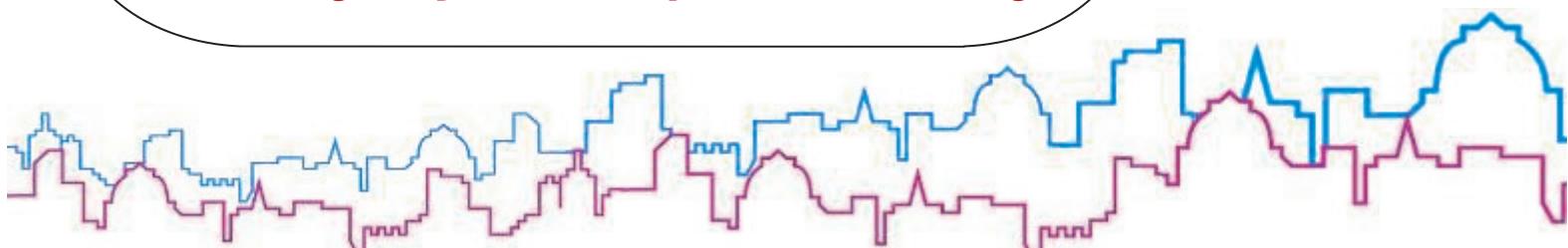
Putting in your own shower? Call Unity first to get advice on which one's right for your home. Get permission and do it right.



This issue's £50 repairs satisfaction slip prize draw winner is Miss Muana from Beeston.



If you have a repair, send your slip back and you could win £50!



Real Life Reform Don't suffer in silence!

What am I going to do?

Where can I get help?

How will I afford the things I need?

How will I look after my family?

Why is no one listening?



Are you struggling to cope with the effects of the Government's Welfare Reforms? Do you feel like no one is listening? This is your chance to be heard.

We are looking for volunteers to take part in a project called 'Real Life Reform'. A group of northern housing associations are measuring the impact of the Welfare Reform, not only on your money but also on your health & wellbeing and your neighbourhood & community.

We are going to use the information to publicise the negative effects of the changes to the benefit system and to put pressure on MPs and other policy makers.

The combination of real-life stories and facts & figures collected during the project may help to influence the Government and other decision-makers with regard to future changes to the welfare system.

If you're affected by the Welfare Reforms and want your voice to be heard by policy-makers, get in touch.

For more information, please contact Lewis on 0113 200 7751 or lewis.holloway@unityha.co.uk.

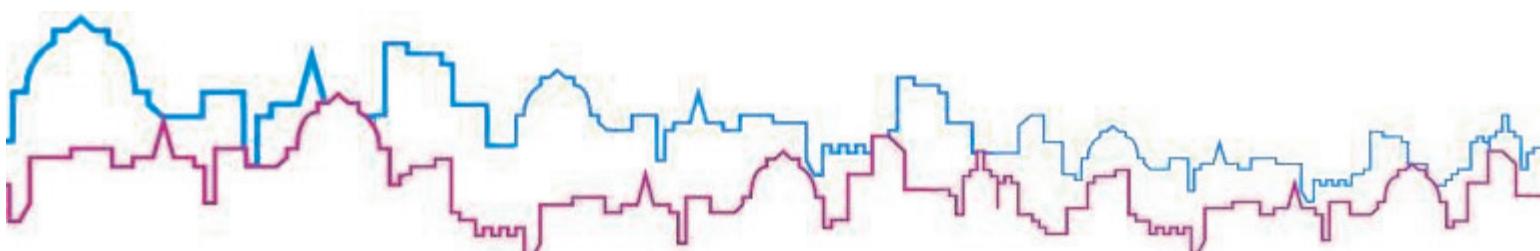
Welfare reforms - making the best of a bad job

As your landlord, Unity is doing its best to protect tenants from the changes.

We've seen the financial hardship that some of our tenants are facing under the Welfare Reforms agenda and we're worried about future changes.

We will continue to help our tenants.

- By using our status as a housing association to lobby for change.
- By giving our tenants the best possible support and financial advice to help them in these tough times.
- By providing good-quality, supportive employment advice to maximise our residents' chances of getting well-paid jobs.



Housing officers out and about

09

Our housing officers check all our homes every three months. They'll be happy to call in at your home so that you can show them any problems in your area. If you want your housing officer to call on you on their next visit, please call us to arrange.



**Rashpal
Sahota**

**Additional
languages:**

- Hindi
- Punjabi

Friday 9th August	Burmanofts & others: Haslewoods, Rington Green, Glenthorpe Crescent, Leopold Street, Ashton Court
Friday 16th August	Chapeltown: Jackie Smart Court, Louis Street, Cowper Street, Dodgson Ave, Hillcrests, Frankland Place
Friday 23rd August	Chapeltown: Harehills Ave, Newtons, Pear Tree House, Windrush Court
Friday 6th September	Chapeltown: Spencer Place, Markham Avenue, Vicars Road, Gathorne Terrace, Pasture Road
Friday 13th September	Beeston: Harlech Park Court, Beverleys, Joy Row, Rington Road, Burlington Road, Lodge Lane, The Grange
Friday 19th July	Little London: Devon Close, Leicester Close
Friday 26th July	Woodhouse & North Leeds: Cliff Terrace, Unity Close, Deighton View, Blackmoor Road, Fir Tree Approach
Wednesday 24th July	Meanwood: Stainbecks, Bentleys, Stonegates

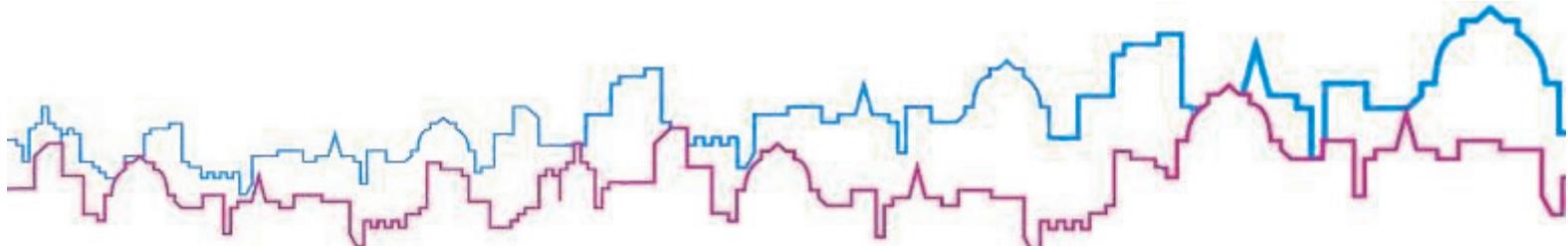


**Kamila
Maqsood**

**Additional
languages:**

- Urdu
- Mirpuri

Thursday 12th September 11 am - 1 pm	Harehills: Copgrove Road, Ryan Place, Upland Gardens, Farnville Road, Montague Avenue, Lawrence Gardens, Dorset Road, Ruthven View, Luxor Road, Cowper Grove
Thursday 5th September 11 am - 1 pm	North Leeds: Scott Halls, Fieldhouse Drive, Pennythorne Drive
Thursday 1st August 2 - 4 pm	Harehills: Ponderosa Close, Hill Top Mount, Ellers, Alcesters, Bayswaters, Bexleys, Elfords
Wednesday 7th August 2 - 4 pm	Beeston: Parkwoods, Stratfords, Sefton Terrace
Wednesday 14th August 2 - 4 pm	Hyde Park & Armley: Rosebank Crescent, Hessle Road, Royal Parks, Tagore House, Mitford Road, Model Avenue, School Mews, Wesley Road, Fielding Gate, Mistress Lane, Highfields, Reyden Mews
Thursday 22nd August 2 - 4 pm	Crossgates & Harehills: Thorn Drive, Briarsdales, Nowells, Kitcheners, Kimberleys, Pooles, Maryfields, Thornfield Way
Thursday 29th August 2 - 4 pm	Chapeltown: Sholebrookes, Mandela Court, Olrika Court, Chapeltown Road, Mexboroughs, Reginalds



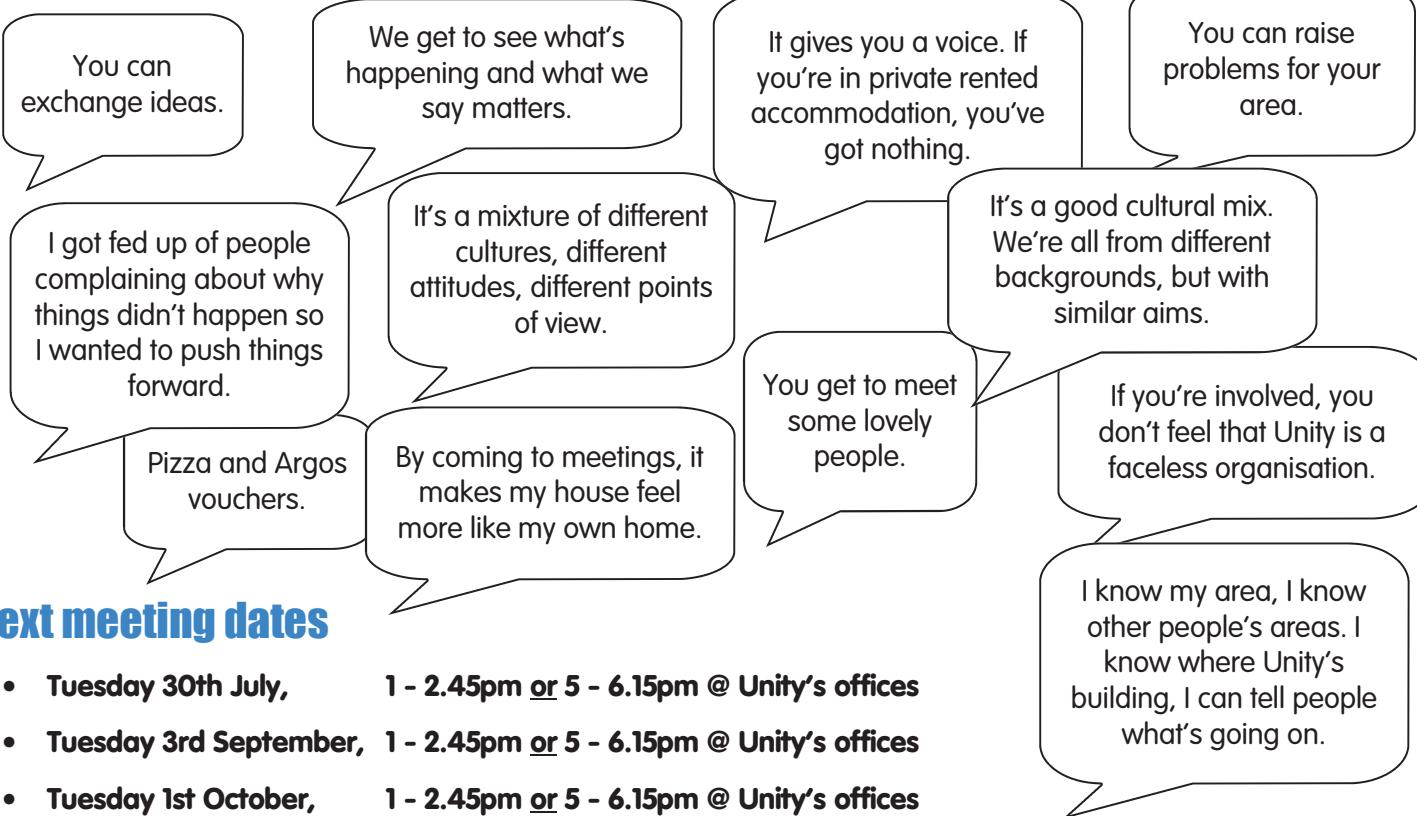
Getting involved this summer

If you want more say in where you live and the services you get, join Unity's Tenant Panel.

Our friendly, informal meetings are held on the first Tuesday of every month. They're your chance to meet with managers, influence strategy and change things where you live.



So what do our tenants get out of being part of Unity's Tenant Panel?

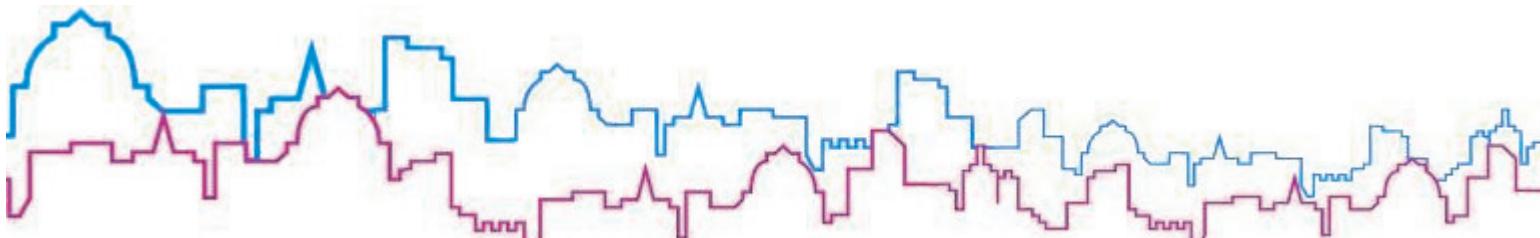


Next meeting dates

- Tuesday 30th July,** 1 - 2.45pm or 5 - 6.15pm @ Unity's offices
- Tuesday 3rd September,** 1 - 2.45pm or 5 - 6.15pm @ Unity's offices
- Tuesday 1st October,** 1 - 2.45pm or 5 - 6.15pm @ Unity's offices

If you would like to come to one of these meetings, please contact Emma to let her know. She will send you more information on the group and will make sure that you get a warm welcome.

To find out more, contact Emma Oates, Unity's Tenant, Neighbourhood & Involvement Officer, on (0113) 200 7743 or at emma.oates@unityha.co.uk.



Doing a mutual exchange? Check before you swap.

A lot of people fall in love with their new home, but don't notice the problems they'll have to pay to fix.

Mutual exchanges are a great way of getting the home you need. If you're a Unity tenant, you can swap homes with another Unity, housing association or council tenant, as long as their household is the right size for your home.

However, you need to be careful when you view the property, as you will have to take on responsibility for any damage, modifications or installations that they have done. It's not like a new let, where Unity will have brought your home up to our lettable standard. With a mutual exchange, we will fix anything that is broken due to normal wear and tear. However, if the problem's due to something that the previous tenant did, then you are responsible for putting it right.

We recommend that once you've agreed that you want to swap, you go back and do a thorough check. If anything has been damaged or modified, don't sign any paperwork until you've agreed who will pay to put it right. Legally, you're not allowed to pay someone to do an exchange. However, you can ask someone to pay to get damage repaired or buy/sell things that the tenant has fitted themselves.

This real-life example shows why you have to be careful.



I was really pleased to find a house-swap that gave me the extra room I needed. The house looked lovely when I saw it, so I didn't bother checking it again, or agreeing what she was going to take.

After we'd done the exchange and I moved in, I noticed lots of little things that I thought that Unity would fix immediately. Even though I'd been warned that I was taking on responsibility for any damage she'd done, I didn't realise what that would mean in practice.

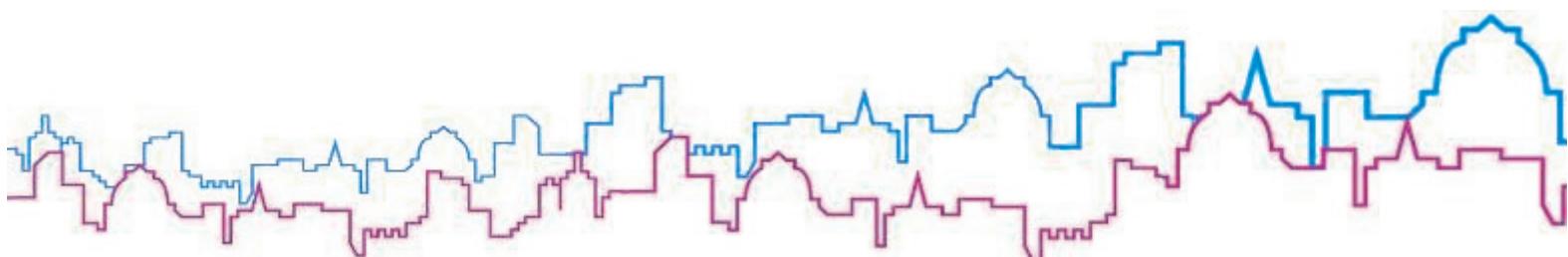
She took out the shower, which left a big hole in the bathroom. A window pane was cracked and there were cigarette burn marks in the bath tub. She'd also left mains wires dangling from where she'd had fairy lights wired in. She'd put her own door in with glass panes, which I didn't think was very secure, and some of the internal doors had holes in them.

Unity told me that this was all down to the outgoing tenant, so by rights they didn't have to fix any of it.

I was lucky - the Maintenance team were decent enough to fit a new shower for me straight away. They also did loads of little repairs like fixing broken handles. However, I'm still left with a lot of things that I don't like and that are going to be expensive to replace.

If I ever do another exchange, I'm going to check a lot more carefully next time.

Know your rights - ask us for our information leaflet.



Useful information

Contacting Unity

T: (0113) 200 7700

F: (0113) 200 7701

E: uha@unityha.co.uk (general)
repairs@unityha.co.uk (repairs)

W: www.unityha.co.uk

Office hours:

Monday	9am - 5pm
Tuesday	9am - 5pm
Wednesday	10am - 5pm
Thursday	9am - 5pm
Friday	9am - 5pm

If you have an emergency repair when the office is shut, please ring our emergency repairs numbers (see below).

If we have to change our emergency numbers for any reason, you can get the new one by phoning (0113) 200 7700 and listening to the message.

Emergency repairs **0845 634 2766**

(e.g. serious floods & leaks, total loss of water and electricity, only toilet is blocked)

Emergency gas repairs **01757 244 510**

(e.g. total heating or hot water failure when Unity's office is closed the next day)

Transco (gas leaks) **0800 111 999**



Supporting BME Communities
and Multi-Cultural Neighbourhoods

Unity Housing Association
113-117 Chapeltown Road
Leeds LS7 3HY

STOP HATE CRIME
0800 138 1625
24 HOUR HELP LINE

**Unity's office is a Hate
Incident Reporting Centre**

Leeds City Council services

These are the contact numbers for the council services that you are entitled to.

Adult social care **0113 222 4401**

Anti-Social Behaviour **0113 222 4402**
onestop@leeds.gov.uk

Children social care **0113 222 4403**

Council tax, housing benefit **0113 222 4404**
lcc.benefits@leeds.gov.uk

Complaints & compliments **0113 222 4405**

Environmental services **0113 222 4406**
Refuse collection, recycling, noise nuisance, pest control, grass cutting, graffiti removal, dog wardens
refusecollection@leeds.gov.uk

Highways **0113 222 4407**
Street cleaning, street lighting highways@leeds.gov.uk

Registrars **0113 222 4408**
Births, deaths & marriages

Planning **0113 222 4409**

Minicom **0113 222 4410**

Contact the council's environmental services on (0113) 222 4406 to get bulky waste items taken away for free - old furniture, carpets, boxes, bagged rubbish.