Unity News

Winter 2015



and Multi-Cultural Neighbourhoods

Top tips to save money over the festive period. Turn to page 5. III.BI **Emergency Repairs 1 0845 634 2766 Emergency Gas Repairs** 01757 244510 Transco (gas leaks) 0800 111 999

Christmas Opening Hours

Thu 24th Dec (Christmas Eve) 9.00am - 12.30pm **Fri 25th Dec** (Christmas Day) - CLOSED

Mon 28th Dec - CLOSED

Tue 29th Dec - 9.00am - 5.00pm **Wed 30th Dec** - 10.00am - 5.00pm

Thu 31st Dec (New Year's Eve) - 9.00am - 12.30pm

Fri 1st Jan (New Year's Day) - CLOSED

Further changes to benefits

2016 will bring with it further changes to benefits which are likely to affect many of our tenants. For more information about the **Benefit Cap**, which may reduce the total amount of benefits you can claim, please turn to **page 2**.

Changes to how **Housing Benefit** is awarded may also leave you out of pocket. For more information about what you can do to avoid the pitfalls, and what you can do to prepare for any changes, please turn to **page 3**.

Housing Benefit The Benefit Cap



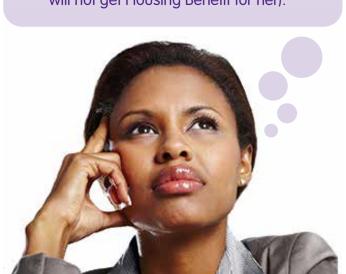
Supporting BME Communities and Multi-Cultural Neighbourhoods

The total amount of out of work benefits you can receive is falling, and that means less Housing Benefit.

If you receive benefits totalling more than £384p/w, any amount above that will come off your Housing Benefit, even if it is paid direct to Unity. For example:

Angela receives Income Support £112p/w, Child Tax Credits £272p/w and Housing Benefit £100p/w totalling £484.

Under this new Benefit Cap her Housing Benefit will drop to **50p**, which means her total benefits will be **£384.50** and she will have to pay her rent entirely out of that money (Unity will not get Housing Benefit for her).



The total amount of benefits that couples and families will be able to claim per week is £384, and the total amount of benefits that a single person will be able to claim per week is £257. This includes any Housing Benefit.



Sean receives Jobseeker's Allowance £75p/w, Child Tax Credits £259p/w and Housing Benefit £100p/w totalling £434.

His Housing Benefit will drop to £50, which means his total benefits will be £384 and he will have to pay at least £50 of his rent from his money.



What can you do to prepare?

The main answer is to be honest with yourself and look at what you are spending every week and set yourself targets to spend less. We know this is difficult but you may have to look at what you currently spend on your household bills, weekly shop, gas and electric, TV and internet, phones, even your children's allowance, and definitely non-essential repayments.

You may set a goal to spend £ per week less on food and the same with other bills. Then take the new smaller amount in cash to the shop. If you can stick to this you will save enough each week from shopping to cover the new bigger rent bill and other priorities.

If you know you will struggle to do this on your own our best advice is to get budgeting help.
There is plenty available from Unity. Call **0113 200 7700** or see 'Useful Contacts' overleaf.

Housing BenefitFurther changes



Supporting BME Communities and Multi-Cultural Neighbourhoods

Keep your claim up to date

Don't delay in claiming Housing Benefit or telling Leeds Benefit Service about any new circumstances, such as different pay or hours worked. You will only be able to backdate a claim four weeks and not six months anymore. Plus if Housing Benefit has overpaid you in the past they will take the money back again, from your current claim, at as much £ per week as they can.

Leaving the country for a while?

Housing Benefit and Pension Credits will only pay you for **one month**, then they will stop. If you go abroad for longer than one month Housing Benefit will stop.

Children born after April 2016

The way Housing Benefit is calculated is changing. You will get **less Housing Benefit** for children born after April 2016, as well as **less Tax Credits** and other unemployment benefits. This means that even though your family is growing you may have more proportion of your rent to pay.

Housing Benefit Cap

A maximum Housing Benefit rate will be introduced for new social tenants that will be the same rate as private tenants. So if you move and your new rent is above that rate you will have to pay some rent even if you get full Housing Benefit.



Lastly there will be a four year freeze on unemployment benefits, including **Housing Benefit**, **Universal Credit and Tax Credits**.

Useful Contacts

Better Leeds Communities Advice Service

A wide range of advice including budgeting. To speak to an advisor or to arrange a face-to-face appointment:

1 0113 275 3498

Gipsil (Gipton Supported Independent Living) -

Provide free advice on welfare benefits and housing to young people and young parents aged 16 to 25 across east and north east Leeds.

(m) 0113 248 1813

Ebor Gardens Advice Centre -

Leeds Money Buddies provide one to one budgeting help.

1 0113 235 0276

Chapeltown Citizens Advice Bureau

1 0113 262 9479

Feel Good Factor - Leeds

'Money Matters' courses which can help you manage your personal budget and find ways to save some money

(m) 0113 350 4200

U-turn on Tax Credits

Some very good news is that the Government have stopped the major changes to Tax Credits. We feared that you would get a lot less help the more you earned, but Working Tax Credits are now set to stay the same. The only change is that if you earn over £2500 more than expected you will have to repay some tax credits (this is called the disregard and it was £5000).

As mentioned above there will still be changes to Child Tax Credits. If you have two children already and then have one or more extra after April 2017 you will not get additional Child Tax Credits for the new children. This will mean that even though your family may grow, the money available will not, and you will have to budget a lot more carefully if you plan more children.

Universal Credit
will arrive in Leeds in
February 2016. If you
are going to be a
affected, now is the
time to prepare for
the changes.

Universal CreditHow ready are you?

Who will be affected?



It will initially only apply to single people who would have applied for **Job Seekers Allowance** (JSA), having lost work or moved from another benefit

If you are already on JSA you will not switch to Universal Credit until you find work or have another change in your circumstances.

Who will it help?

If you are working on a low wage and live on your own you may be able to apply for Universal Credit to top up your wages, and it does not matter how many hours you work (which was the problem with JSA and Working Tax Credits).



Income Support Officer

113 200 7737



Matt
Income Support Officer

10113 200 7733



Clive Financial Inclusion Officer

200 7753

How do I apply?

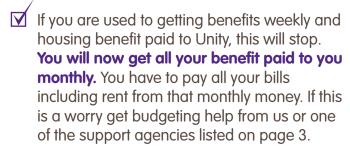
Online. The Jobcentre, Unity and Leeds City Council can help you do this.

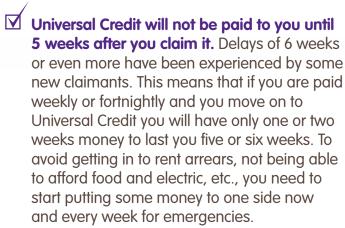
How will Universal Credit pay me?

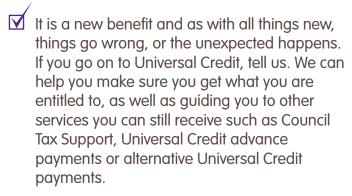
It will give you a monthly benefit or top up for your wage.

Are there any problems?

Unfortunately yes:







Tips to save money Over the festive season



We know that Christmas is an expensive time and puts a lot of pressure on your bank account. However, we must remind you that you must continue to pay your rent as normal, even if this means reducing what you spend on Christmas.

If you think you will struggle before or during Christmas our **Income Support Team** can refer you to budgeting, benefit and debt advice as well as suggest alternative payment plans or ways to pay the rent.

If you are worried, call 0113 200 7700.

Unfortunately, in 2016 it could be even more challenging for households to make ends meet, due to **further benefit cuts**, so being careful over Christmas could put you in a much better position for the new year.

Here are some ideas to make your money go further over the festive season:

If there's any way you can leave the kids at home when you're out doing your shopping then do. They'll be easily distracted by all the toys and treats on display and their pester power might wear you down into buying something Spread the you don't need.

Sales before and

after Christmas may

produce a bargain, but

don't buy more 'bargains'

than you can actually afford.

Know your budget and only spend that. You don't want to

be paying off Christmas debt before Christmas has even arrived

cost. A typical family spends more than £820 on Christmas, according to YouGov. Set aside a little every month so you don't have a huge bill in December and end up borrowing.

> Visit www.moneysaving expert.com/shopping/ festive-fivers for crafty gift ideas under £5.

If you have a large family, consider setting up a secret Santa. Often, one well-thought out gift will be just as gratefully received than a host of smaller presents.

Visit lovefoodhate waste.com to calculate how much food you will need to feed your family and any visitors.



Plus recipes to make the most of any leftovers!

> Make a list and stick to it. You'll not only save yourself money, but also time as you can head straight for the items that you need.

Get crafty and save some cash!

Staffing Update Changes to the Customer Service Team



Supporting BME Communities

Goodbye from Jackie!



It is with regret that Unity says 'goodbye and good luck' to **Customer Services** Assistant Jackie, who has worked for Unity since 2007. She will be very much missed by staff and tenants alike:

Over the last few months I have contacted Unity Housing to discuss various matters. Everytime I have spoken to Jackie, Customer Services Advisor, I have noted an excellent level of customer service. [Jackie] reflects Unity Housing in a positive light, treats customers (me) with respect and goes the extra mile.

Welcome back Dan!

Dan initially joined Unity in 2013. We are pleased to say that he is back and as part of the **Customer Services Team** will be happy to assist you with any enquiries that you might have.



Congratulations to Higher Purpose!

Well done to Unity's cleaning cotractor Higher Purpose who have been accredited with the **Safecontractor Award** which is in recognition of the high standards of health and safety that they strive to achieve.



Unity retains Customer Service Excellence Award

Following a visit from an independent assessor, Unity has attained the Customer Service Excellence Award for a second year running. The assessor







observed every area of the business from the reception desk, to repairs and maintenance and to complaints handling. He also interviewed the Tenant Panel to ask them about the opportunities they have had to influence and shape service delivery.





Apple iPad Miss A, Woodhouse



2nd Apple iPad Mini Miss M, Burley



SmartPhone Mr & Mrs M, Wortley



Congratulations to Mr & Mrs T, Harehills who were this quarter's winner of the £50 repairs satisfaction prize draw!

Chief Exec of Leeds City Council, Tom Riordan

Nicola Adams is guest of honour at Unity's Annual General Meeting

On Wednesday 30th September, Unity celebrated another year of providing housing choice, improving life opportunities and addressing inequalities.

The meeting was held at the Northern Contemporary School of Dance, opposite Unity Housing's office on Chapeltown Road.

Chief guests at the meeting included Chief Executive of Leeds City Council, Tom Riordan; and Olympic Gold Medallist, Nicola Adams.

The meeting began with a welcome from Chair of the Unity's Board, Shruti Bhargava. Shruti joined the Board in September 2014, bringing experience from a range of different backgrounds including both the private sector and the public and non-profit sectors, taking over from former chair Karen Morley (also present at the meeting) who served on Unity's Board for a total of 11 years.

At the meeting, Chief Executive of Leeds City Council, Tom Riordan spoke about some of the challenges facing the housing sector in the coming years.

Entertainment was provided by the students at the Northern Contemporary School of Dance who performed their individual Year 2 assessments. In addition, singers Christella Litras and Cherie Johnson, both Unity tenants, performed two original songs, accompanied by guitarist Jonnie Khan

Dancers from the Northern Contemporary School of Dance

Singers Christella Litras & Cherie Johnson

Also at the meeting, guests had the opportunity to quiz Olympic medallist Nicola Adams on her career. Nicola Adams made history at the 2012 London Olympics by becoming the first woman ever to win a gold medal for boxing. Since then Nicola has appointed Member of the Order of the British Empire (MBE) in the 2013 New Year's Honours list and in the 2014 Glasgow Commonwealth Games, Nicola won gold again.

Chief Executive, of Unity Housing, Ali Akbor commented:

Unity expects tenants and our organisation to face a number of challenges in the coming years, with further changes to the welfare system likely to affect tenants' income and their ability to pay rent – meaning that we will place a greater emphasis on Value for Money than ever before. On the other hand Unity has plans to add a further 120 units to its housing stock over the next 3 years, providing much needed affordable housing in the area of Leeds. For this reason, we are optimistic about the future.



Protect your propertyFrom would-be thieves



The good news is that as a social housing tenant, you are statistically less likely to be the victim of burglary than someone who lives in private rented accommodation. This is because, unlike some private landlords, we try to keep your homes well-maintained and secure. However, no one is immune from burglary. It is slightly more common in the winter months when would-be thieves have the added cover of darkness. There are a few precautions you should take to protect yourself:

The basics



Lock your doors and windows every time you leave the house, even when you're just out in the garden, remembering to double-lock UPVC doors (lift handle and turn key)

What else could you do?

If someone knocks on the front door, make sure you lock the back door before you answer. It could be a distraction technique to allow someone to sneak in.



Hide all keys, including car keys, out of sight and away from the letterbox. A device could be used to hook keys through the letterbox. Take your car and house keys to bed with you at night. You wouldn't want an intruder to drive off in your car or gain access to your property again.



Install a burglar alarm. (You will need to ask Unity's permission to do this). It could lower your insurance premium if you do

If you can't afford a burglar alarm, or for it to be maintained, even fitting a dummy box can help. Burglars will only risk breaking into an alarmed house if they think the reward is great enough.



Get a trusted neighbour to keep an eye on your property

If you're going away, you could ask a neighbour to park on your drive to make it look like your property is occupied.



Leave radios or lights in your house on a timer to make the property appear occupied Get a weekly timer which switches your lights, TV and radio on at different times each day, to help add to the illusion that someone is in.

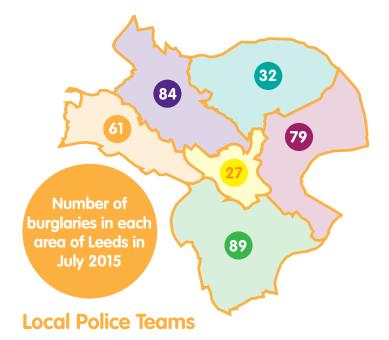


Secure bikes at home by locking them to an immoveable object inside a locked shed or garage If you have gates over your driveway, use a bike lock to secure them, to deter people from stealing your car.



Remove valuables from view of ground floor windows

Mark your property with postcode and house number and register your property for free at immobilise.com



If you'd like to build a stronger relationship with you local police team, visit westyorkshire.police.uk/npt. From here, you'll be able to see what the police priorities are in your area and where and when the local police teams are holding public meetings.



Insuring your belongings

Unity Housing Association can help our tenants and residents obtain home contents insurance easily and at a price that is affordable with a special scheme called 'My Home'.

'My Home' offers you an affordable insurance policy where premiums can be paid fortnightly, or monthly by cash or card as well as by direct debit. Other benefits include:

- Pay as you go: fortnightly or monthly by cash, monthly direct debit or annually.
- ✓ No standard cover excess
 - No minimum home security requirements
- Optional extensions available for additional premium

Neighbourhood Watch

Neighbourhood & Home Watch is a voluntary network of schemes where neighbours come together, along with the police and local partners, to build safe and friendly communities.

When you become part of Neighbourhood Watch, you don't sign up to a specific programme. Every scheme is different because each is run by and for the members of its community, to meet that community's specific needs. Visit ourwatch.org.uk to find out if your area already has a scheme.

Starting a scheme

The first step is to talk to your neighbours and see who is interested and how they'd like to improve the area. To make things easier, we can provide you with useful letters and flyers to help you introduce yourself.

You can get a new scheme started without necessarily committing to running it yourself. Once you've got enough interest from local people, you can select someone to become the coordinator for the group.

If you'd like to do this, but are lacking in confidence - Unity can help to make this happen. Call Lewis on 0113 200 7751.



20845 337 2643 or

100 01628 586 189 (if calling from a mobile)



Coming soon... New properties and job opportunities



Supporting BME Communities nd Multi-Cultural Neighbourhoods



Employment & Apprenticeship Opportunities

Unity is always looking to develop more homes, for people that need them. Where possible, our contractors employ local people to build them. In the past, our contractors have provided opportunities for building apprentices -

many of whom have gone on to secure permanent jobs.

Case Study: Jack*, Married, 27

Before meeting The Employment Team Jack was in work but wanted to progress in his career by learning a new trade.

The Team sent Jack an application for a work opportunity with our building contractor and he responded straightaway. He was invited for interview and was successful in securing a six month placement.

LOVEL

Jack 's enthusiasm for his job meant that he was invited to work after the six months had ended, until the building work was complete. Since leaving the site Jack has successfully found alternative employment and is hoping to buy a home for him and his family.

WOODHOUSE STREET

SHAY STREET

NEM:

Moodhor

Mo

Woodhouse
Holborn Court
12 flats
2 bungalows

NEW!
Hunslet
Rocheford Court

12 houses and

bungalows

PEPPER LAWE

Earning & Learning - Help is at Hand

If you are interested in a work opportunity in the construction industry call our Employment Team today on **0113 200 7738**! We can help you to find an apprenticeship, training or work opportunity to meet your needs. For more information call:

0113 200 7738

*Names have been changed to prtoect the identity of those concerned

FREE English Language to speakers of other languages



and Multi-Cultural Neighbourhoods



Practise speaking English



Improve communication



Build your confidence

Unity Housing has partnered with Leeds City Council and Learning Partnerships to provide free English classes for speakers of other languages, to tenants and their relatives.

Apprendre l'anglais

Baro Ingiriiska

Aprender ingles

Uczyć się angielskiego

For more information:



0113 200 7738



More classes from **Unity Employment Services**

Digital Inclusion

Would you or someone you know like to develop your computer skills and practise using the Internet?

Where: Unity Business Centre,

26 Roundhay Road, LS7 1AB

When: Wednesdays 10.00am - 1.00pm

Employability Workshops

Help with job skills such as preparing your CV, guidance for job searching and applications, and practising your interview technique.

Where: Unity Business Centre,

26 Roundhay Road, LS7 1AB

When: Thursays 10.00am - 1.00pm To book a place or for more information:



6 0113 200 7738



Getting Involved Have your say on Unity's services



Supporting BME Communities and Multi-Cultural Neighbourhoods

Estate Inspections

We've invited our Tenant Panel to carry out joint inspections of our estates to make sure that everything is in good order. They can help us to spot things that Unity needs to fix, but will also be keeping an eye out for where tenants themselves could be doing more to improve the appearance of the estate.

It is a condition of you tenancy agreement that you keep your garden:

'tidy and free from weeds, litter, rubbish and animal waste. This includes cutting your lawns and trimming your hedges and shrubs.'

Get involved

We will let you know when the Tenant Panel are coming to your area. As a resident, you'd be very welcome to join us on an inspection of your estate or an estate other than your own. Please contact **Lewis** on **0113 200 7751** if you'd like to get involved.



Join our Tenant Panel

Our Tenant Panel is a fun, friendly group of Unity residents that meets up monthly to discuss issues affecting the business, our homes and our tenants.

As well as attending meetings, the Tenant Panel get involved with practical on-site inspections, mystery shopping exercises and interviewing and assessing our contractors to help us monitor their performance.

Benefits:

Activities in the daytime and in the evenings, to fit in with your lifestyle

Develop your skills and interests

☑ Enchance your CV

Free training, where required

✓ Influence the services you receive

All expenses covered covered plus **£5 shopping voucher** for every activity you attend/take part in and **FREE** pizza at meetings!





Highlights of 2014/15

The Tenant Panel served as the judges for the Unity in Bloom gardening competition

They've also inspected a number of our estates to ensure that they are meeting the high standards we aim for

They also had the chance to visit our empty properties to see how Unity brings them back into use and to better understand how Unity spends its money

Avoid being bitten by a loan shark! And how to report one anonymously



Supporting BME Communities and Multi-Cultural Neighbourhoods

It is estimated that **250,000 people** may borrow money from an Illegal Lender to help with Christmas expenses, exposing themselves to extortionate interest rates, threats and violence.

England's Illegal Money Lending Team identified **750 suspected money lenders** in the last year, seizing nearly **£500,000 in cash**. They have supported **1650 victims** and saved customers a total of over **£1million**.

Tips to avoid loan sharks:

- If you have to borrow money Only borrow from legal lenders. Ask for proof the lender has a Consumer Credit Licence.
- People lending without a licence are illegal. You are not breaking the law if you borrow from someone without a licence but you are likely to be ripped off.

- Some loan sharks threaten you when you can't repay. These kinds of loans are unenforceable without a court order.
- Most loan sharks don't provide paperwork. You never know how much you have paid.
- You probably won't have to repay loans from an illegal lender. Contact the helpline for guidance. Where loan sharks are caught and prosecuted, loans outstanding to the loan shark are written off and any victims who require it are offered support by the team.



Have you been offered a cash loan without any paperwork? Have you been threatened if you couldn't afford to pay?

Have you had your benefit or bank card taken from you?

Have you got a loan that keeps growing even though you are making payments?

Leeds City CouncilRefuse Collection Service



Supporting BME Communities and Multi-Cultural Neighbourhoods





Missing bin collection?

Unity is not responsible for the refuse collection at any of our properties. If you have a query or a complaint about bin collections, you will be better off contacting the Council yourself on **0113 222 4406** to report the problem.

You can also do this online at leeds.gov.uk/residents/Pages/BinCollectionProblems

Recycling

If you put food waste in your communal green bin the whole skip becomes contaminated and will end up in landfill which is not fair on your neighbours who have taken the time to sort their waste correctly!

What can I recycle?

- Paper including newspaper, leaflets, magazines but not shredded paper
- Cardboard all types, as well as inner tubes from toilet rolls and egg boxes
- Metal tins and cans all types as long as they are clean. Tin foil should be scrunched up.
- Aerosol cans as long as they are completely empty
- Plastics bearing the following logos (most types of food packaging)



X Food waste X P

Garden waste

Dirty packaging

X Glass

Polystyrene

Tetra-Pak (juice cartons, UHT milk cartons, some yoghurt pots)

Electrical items



Keep your bins area tidy

If you need to get rid of bulky waste – don't dump it in your communal bin area and expect someone else to deal with it!

Messy bin areas not only look horrendous, but they can lead to unpleasant smells and pest problems.

Leeds City Council provides up to four bulky waste collections, each of up to three items a year, and it's **FREE**. Give them a call on **0113 222 4406**.

Common Repairs It may be your responsibility...

Loss of power?

If you suffer a total loss of power, 9 out of 10 times it is caused by a faulty appliance



Can you flick the switches back up?

If you have a loss of power, check all the switches on your fuse box.

Around £80 recharge if Unity has to fix a problem caused by your own appliance.



Call Unity on

0113 200 7700.

NO

Talk to your neighbours to find out if they are having similar problems.

NO

You may have

experienced a

temporary power surge.

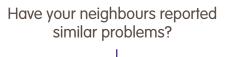
The electric cut out as a

safety measure. There is

no need to call Unity.

The power should return. Does the power cut out again?

YES



NO

YES

You are probably experiencing a power cut. If you can get access to the Internet on your SmartPhone, check northernpowergrid.com or call **0800 375 675** for information.







When the power next cuts out, unplug all your appliances.

YES

Now flick all the switches on the fuse box up.

Now plug in your appliances one at a time. If at the moment you plug it in, or a short time ater it causes the power to trip, you have identified the faulty appliance.



Radiator cold at the top, or not heating up properly? It probably needs bleeding.



- Switch your heating off. Leave it to cool for an hour before you start.
- Find the radiator bleed valve. It is at the top of the radiator at one end. Hold a cloth under the radiator valve to catch any water that comes out.
- 3 Open the bleed valve with the radiator key about one turn anti-clockwise. When the air stops coming out and it's just water, tighten the valve again.
- **Combi boilers only:** check that your boiler pressure is still over 1 bar. If it is too low, use your filling loop to top it up. Consult your manual for how to do this. If in doubt - call Unity.

Contacting Unity

T: 0113 200 7700

E: uha@unityha.co.uk

W: www.unityha.co.uk

Office Hours:

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

If you have an emergency repair when the office is shut, please ring our emergency repairs number (see below). If we have to change our emergency repairs number 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 and leaks, total loss of water and electricity, the only toilet is blocked.

Emergency Gas Repairs 01757 244510



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

Transco (gas leaks)



0800 111 999

Repairs by email:

repairs@unityha.uk

For information at your fingertips, visit our website at www.unityha.co.uk for leaflets, latest news and community information.

For comments and suggestions about this newsletter please contact Lewis Holloway on

0113 200 7751 or email

lewis.holloway@unityha.co.uk

Leeds City Council Services

Adult Social Care

0113 222 4401

Anti-Social Behaviour



0113 222 4402



onestop@leeds.gov.uk

Children Social Care

0113 222 4403

Council tax and housing benefit

0113 222 4404

lcc.benefits@leeds.gov.uk

Complaints and compliments

0113 222 4405

Environmental services

Contact the Council's environmental services to get bulky items taken away for free.



1 0113 222 4406



refusecollection@leeds.gov.uk

Highways



113 222 4407



highways@leeds.gov.uk

Registrars



1 0113 222 4408

Planning



0113 222 4409

Minicom



0113 222 4410



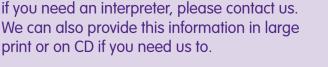
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If you need any of our information translating or

Problems understanding?



