

## Home and safe

Our newly relaunched Tenant Scrutiny Panel – which has three new members – asked us to focus this special issue of the newsletter on safety and security.

**In recent months, we have all had to adapt to living with Covid. But there are other risks too.**

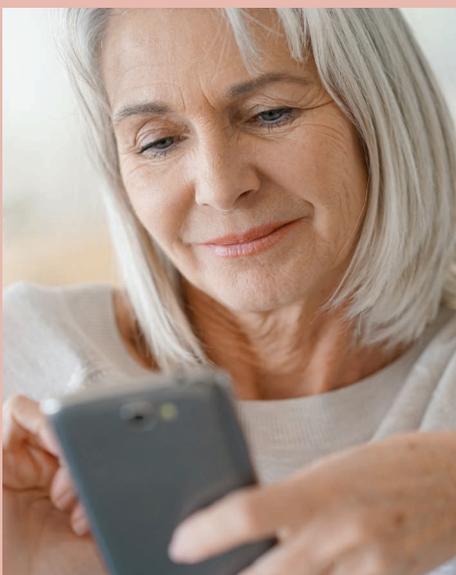
In our special issue, we give advice on how to:

- stay safe from scams
- stay safe on your estates
- stay safe in your homes
- keep your tenancy safe, and
- think about providing a safe home for Ukrainians.

Our Panel hope you find this information useful. They would welcome new members to join them (see the page, for how to apply).



## Introducing our new phone system



We recently upgraded our phone system to make it easier to get through to the right person.

Our number is the same – **020 8524 6987** – but you are then invited to select who to speak to.

**Listen to the options, then dial:**

- 1** For repairs
- 2** To pay your rent, talk about benefits or take up other housing issues
- 3** To talk to finance – for example, about direct debit payments
- 4** For enquiries about the Tenant Scrutiny Panel or tenant surveys

Our staff will try to answer your query straight away. But if they are not available, you should leave a message and they will call you back.

# Stay safe from scams

Fraud has risen by 36% in two years, according to the Office for National Statistics. A staggering 40% of all reported crimes now involve fraud.

The internet is a great way to access services and do your shopping. However, we all need to be careful to protect ourselves from fraud, **Here are some of the key scams to avoid.**

## Online shopping/auction fraud

You pay for goods on an online marketplace that don't arrive, or you don't get paid for things you sell.

## Advance fee fraud

You pay a fee for a service that does not exist: for example, a service offering job opportunities or a clairvoyant's reading.

## High street fraud

You buy something bogus in a shop, or advertised in a newspaper.

## Computer fixing fraud

Scammers contact you pretending to be IT staff, your bank or phone provider. They ask for remote control over your computer to fix a fake problem. Once you do that, they steal sensitive data – or they upload a real bug and charge you to remove it.

## Investment fraud

You part with your money for useless cryptocurrency, foreign exchange or an investment.

## Dating scams

You are taken in by a fake profile on a dating site or app, or after being targeted on social media. Once you have 'got to know' them, the fraudster asks you for money.

## Rental fraud

You are tricked into paying upfront fees to secure a home to rent by fake landlords and letting agents. This does not affect our tenants, but be aware for relatives and friends.

## Phone fraud

You buy worthless insurance for your phone, because you think you are talking to your mobile network. Or you reply to missed calls/texts – which charge premium rates for replies. Or you get a fake text telling you to make a payment before delivery of a Royal Mail or other parcel.

## Pyramid/Ponzi schemes

You invest in a scheme promising high returns and encourage family and friends to do the same. These schemes only pay early 'investors'. Everyone else loses their money.

## Fraud recovery scams

Victims of fraud are contacted by someone offering to 'recover' their money for a fee.

## '419' advance fee fraud

Fraudsters pose as foreign officials asking for money to release millions from a fictional inheritance or Government fund. (Named after a section of the Nigerian criminal code.)

## Changes to online shopping

From 1 April, new rules mean that you will be sent a code to use at the checkout – usually to your phone – before you can make an online purchase.

This will make some purchases more difficult, but is designed to make it harder for crooks to use cards or card details they have stolen.



## How to protect yourself

**Take 5.** Always take your time before committing your cash. Check out websites and make sure they have proper contact details.

**Be suspicious** if prices are much lower or promised returns are much higher than elsewhere.

**Check the branding** looks right. Avoid adverts on social media – many are fake. This includes the paid-for adverts that appear at the top of your Google search or on newspaper websites.

**Don't believe hyped-up claims.** For example, there are currently a lot of fake adverts for CBD oil as a painkiller. People are reporting that their one-off order gets turned into an expensive monthly subscription that is very hard to stop.

**Don't believe celebrity endorsements.** Fake adverts often use pictures and 'quotes' from trusted well-known people – without their knowledge or consent.

**Don't pay by bank transfer** – it can be harder to get your bank to give you the money back.

# Stay safe on your estate

Looking out for your neighbours is key to staying safe in and around your block or estate. We also ask you to keep to some simple safety rules.

## Keep burglars at bay

Please be very careful who you let into the building and make sure doors shut properly behind you.

Many of us are getting items delivered to our doors. But it is very important to be sure people are who they say they are.

Knowing your neighbours is a good way to make sure you know when something looks suspicious.

## Fire safety first

We regularly test fire alarms and equipment, commission full fire



risk assessments and complete any work recommended. But we also rely on tenants to follow some simple day-to-day fire safety rules.

We ask you not to leave personal belongings in communal areas, because they can catch fire, cause

an obstruction to people leaving the building in an emergency, or make things more difficult for fire fighters. If you ignore this rule, we may have to remove your items.

Fire doors are an important part of our fire safety precautions. They give you a vital 30-minute protection against fire and smoke, while you follow the escape plan for your scheme. Fire doors cannot do their job if they are wedged open. Please do not do this.

If you smoke, please remember that we do not allow smoking in communal areas. Never throw cigarette butts from your windows or balcony either.

We do not allow barbecues on balconies. The Fire Brigade is clear that this is a serious fire hazard.

# Stay safe in your homes

## Here are some top tips for staying safe at home.

### Safe electrics

- Don't use faulty appliances or items with worn/damaged flexes.
- If an appliance plugs in, keep it out of the bathroom.
- Look for the CE mark when you buy new electrical items. Make sure second-hand items have been properly safety checked.

### Safe gas

- Don't block boiler air vents.
- Check CO2 alarms regularly – change batteries promptly.
- If the flame in a boiler or gas hob turns from blue to orange get it checked immediately.
- Check gas pilots are still lit.
- If you suspect a leak, open the windows, turn off the supply and call your gas supplier, or the National Grid Emergency

line on 0800 111 999. Do not use electrical switches.

- Look for the British Standards safety mark or British Seal of Approval on new items. Make sure second-hand items been checked by a Gas Safe engineer.

### Safe kitchens

- Keep heavy items low down and items you use a lot in easy reach.
- Take extra care with hot liquids.
- Keep knives away from children.
- Turn panhandles inwards.
- Use a cordless or coiled lead so children can't pull on them.

### Safe medicines and chemicals

- Keep dangerous items in a locked or out-of-reach cupboard.
- Keep medicines in their original containers and never share other people's medicine.
- Take leftover medicines back to the pharmacist for destruction.

### Fire safety

- Take care when smoking and store matches/lighters safely.
- Never leave lit candles.
- Never overload sockets.
- Don't cook when you are too tired, or leave pans unattended
- Don't throw water onto a pan fire – turn the heat off if possible.
- Avoid charging phones overnight.
- Check smoke and heat alarms regularly.
- Know the escape plan if you live in sheltered housing. Or make your own plan if you live in general needs housing.
- Keep keys nearby at night.



## You're not too young. You're not too old. It's never too late. **Join our Scrutiny Panel!**

### Help us improve our services and we will give you:

- a tablet or smartphone connected to the internet
- a £25 voucher for each meeting you attend, and
- other reasonable expenses.

If you are 18 or over, enthusiastic about getting involved and ready to work in a team for the good of all our tenants, we're looking forward to hearing from you. If you would like to find out a little more, why not come along and meet us and observe a meeting.

To apply, call 020 8524 6987 or email us at [info@wfha.org.uk](mailto:info@wfha.org.uk)



## Waltham Forest Housing Association

The Energy Centre, 31 Church Hill  
Walthamstow, London E17 3RU

Email us at:

- [info@wfha.org.uk](mailto:info@wfha.org.uk) (general queries)
- [repairs@wfha.org.uk](mailto:repairs@wfha.org.uk), or
- [complaints@wfha.org.uk](mailto:complaints@wfha.org.uk)

During office hours (weekdays, 9am to 5pm), call us on 020 8524 6987, then select:

- Option 1 for repairs
- Option 2 for housing management (to pay your rent, talk about benefits or other housing issues)
- Option 3 for finance (to set up or change a direct debit)
- Option 4 for governance (for enquiries about the Tenant Scrutiny Panel and tenant surveys).

For a non-gas emergency outside office hours, call our emergency contractors on 020 8524 2822.

Out of hours, if your gas heating system fails in severe weather and you have no alternative, call Swale Heating on 01795 503 365.

 [walthamforesthousingassociation](https://www.facebook.com/walthamforesthousingassociation)  
 [@walthamforestha](https://twitter.com/walthamforestha)

### Safety first – visiting head office is by appointment only

We are still limiting the number of people at head office, so visits to our offices are by appointment only. Please call us on 020 8524 6987 for an appointment.

## Safe homes for Ukrainians

If you are considering providing space in your home under the Ukraine Refugee Settlement Scheme, please contact us first.

### Some key things to remember.

- You cannot charge the people you host.
- You cannot make your home overcrowded (see your tenancy agreement).
- You need to keep to the terms of your tenancy agreement, which may limit the types of people who can live in your home – for example, there may be rules on their age or need for care and support services.
- You normally need to host your guests for at least six months.
- The Government will give you £350 each month, which will not affect your benefits, the tax you pay, or your Council Tax discount.

- However, it is currently unclear whether taking non-dependants into your household would affect your Housing Benefit or Universal Credit. You should check this with the council or the Department of Work and Pensions.
- You should check if hosting will affect your contents insurance.

### More details

For more information, go to the Government's website at: [homesforukraine.campaign.gov.uk](https://homesforukraine.campaign.gov.uk)

For a list of options to make a donation to help in the Ukrainian crisis, go to: [www.walthamforest.gov.uk/supportukrainecrisis](https://www.walthamforest.gov.uk/supportukrainecrisis)



## Keep your tenancy safe

If you are struggling to pay your rent and need help to reduce your arrears, claim additional benefits or apply for Discretionary Housing payments please let us know by calling 020 8524 6987 or by emailing [info@wfha.org.uk](mailto:info@wfha.org.uk)