## We have a Website!

e're pleased to announce our website is now up and running at the following address: **www. wfha.org.uk** (Some of you may have already seen it in your web explorations).

It was presented to the Board on 28 March, and they approved this first version and further planned improvements.

Currently we want to improve the website in a number of ways: - by adding a translation function throughout; by more clearly distinguishing the sidebars; by including pictures of members of the Board and Tenants Focus group; by adding a "Board only" page, to save money on postage.

BUT ... however good our ideas seem, the real test will be how visitors experience the website - and you, our tenants, are the main "audience"!

We hope you find the website useful and easy to



use - and you can help us improve it by letting us know what you think:...

- > is there other information you would want (or expect) to see?
- > Could it be clearer or easier to use?

Please send us any comments or suggestions you may have:

click on the CONTACT button on the website to see how you can get in touch, or e-mail us at info@wfha.org.uk.
Please indicate that your message is about the website, so we can pass it on directly.

Happy browsing!

#### **URGENT MESSAGE – PLEASE READ!**

Have you ever paid your rent at Barclays Bank in Lewisham, Eltham or Walthamstow?

If you have, and you think a payment may be missing from your rent statement, please contact the Finance Department at WFHA immediately on 020 8524 6987.

We have some payments made that we can not identify, but please note, evidence will be required.





## The Smiling Sessions are BACK at your scheme!



Alison (violin), Dick (banjo) and Pete (guitar) are returning to sing-along with you and your favorite songs every other **Tuesday** and special requests are always welcome.

Please look on the schemes **NOTICE BOARD** or speak with your Scheme Manager to find out when they will be attending your scheme.

#### We look forward to seeing you there!















#### WFHA'S SILVER SURFERS DAY

nce again WFHA facilitated an event for all sheltered tenants across the borough working with Digital Inclusion. The event took place at Millennium House with many tenants from all our schemes in attendance; Morgan from Digital Unite joined us for

the 3rd year running, and provided his services as a tutor. He helped and advised tenants with many valuable tips and ideas on using the PC and internet.

Some of the tenants discovered "Google Earth" and had a great time looking places of interest, including their own homes.

Overall everyone had a wonderful time and went away with a little less fear or a broadened knowledge of computers.







Photographs taken at the event



## News

#### **New Out of Hours Emergency Repairs Contractor**

From 16th April, 2012, the emergency repair Out of Hours service to WFHA tenants is now being provided by Pinnacle Maintenance Services Ltd.

Pinnacle Maintenance Services Ltd is an established, local organisation that provides the same service to over five thousand tenants in London Boroughs of Newham and Hackney. Their call centre is at Nelson Street, Canning Town, London E6.

They use only one contractor JUST 24/7 and all their vehicles and operatives can be easily identified.

Two Focus Group members visited the call centre and listened to how calls were being handled before the contract was awarded. The Call centre provides daily reports on WFHA calls taken to the housing services team.

Jonathan Anuku – Housing Services Manager



Focus Group members listening to calls



## WFHA ANNUAL GENERAL MEETING – Tell us what you want!

In September 2012 we will be celebrating our AGM, within this event we would like to also celebrate the Queens Jubilee and the end of the Olympic Games.

We are asking tenants to really get their 'thinking caps' on and tell us a theme for the event you would like to celebrate these two landmarks in Britain and the Commonwealth's History and the Associations AGM.

Please fill in the slip below with your ideas and return to WFHA, 2-8 Salisbury Road , Chingford , E4 6TA by Tuesday July 31st

Road , Chingford , E4 6TA by Tuesday July 31st		
Name & address:		
Suggestions:		
•••••••••••••••••••••••••••••••••••••••		





# Your benefits are changing

#### The Facts:

The Welfare Reform Act received Royal Assent on 8th March 2012. The Act introduces a new Universal Credit which will replace most existing benefits and limits the total amount of benefit a person can claim. It also introduces a new size criteria or 'bedroom tax' in the social rented sector. The welfare reforms impact on the way tenants receive benefit, in many cases, removing the option of having benefits paid direct to landlords.

The Government's new Universal Credit which will provide both in and out of work support for working-age claimants. The new system has the twin aims of simplifying the benefit system and increasing work incentives for those who are unemployed or working part-time.

### Which benefits will be included?

The Universal Credit will replace Working Tax Credit, Child Tax Credit, Housing Benefit, Income Support, income-based Jobseeker's Allowance and income-related Employment and Support Allowance.

It will not include Disability Living Allowance (DLA) or Carer's Allowance. Measures in the Welfare Reform Bill will replace DLA with Personal Independence Payments, which will also be excluded from the Credit.

## What components make up the Universal Credit?

The elements which make up the Universal Credit are:

- The standard allowance
- An amount for responsibility for children and young persons
- An amount for housing
- An amount for 'other particular needs and circumstances'

#### How will it be paid?

For most households Universal Credit will be paid in arrears as a single monthly payment, aiming to replicate the experience of most people in work. Where a couple make a joint claim they will have to decide who receives the single payment.

This method of payment will be a change for many people already receiving benefits who are used to budgeting on a fortnightly basis. Many current claimants of housing benefit, who are used to their benefit being paid direct to their landlord, will also face changes in the new system.

Most working-age tenants will not be able to choose to have their benefit paid direct to their landlord and will start to personally receive the housing element of the new Universal Credit as part of their monthly payment. However those tenants who are in rent arrears of a certain limit will still have the housing element paid directly to the landlord.



## Welfare

#### Who is eligible to claim Universal Credit?

Universal Credit can be awarded to a single person or to a couple jointly. Claimants must meet the following basic conditions:

- Be at least 18 years old, but under the qualifying age for pension credit
- Reside in Great Britain
- Not receiving education (this will be defined in regulations)
- Have accepted a 'claimant commitment'

Claimants must also satisfy certain financial conditions. Entitlement to Universal Credit will depend on both the claimant's income and capital. Universal Credit will not be payable if either one is above a certain limit. The capital limit will be set in regulations, but is likely to be £16,000.

## How will the system be administered?

Universal Credit will be administered by a single delivery agency in the Department of Work and Pensions. This is different from the current system where benefits are administered through different agencies in DWP, HM Revenue and Customs and local authorities.

The new system will use realtime information from a version of the Pay-As-You-Earn tax system, reducing the need for claimants to inform officials of changes to their income.

## When will people be transferred to Universal Credit?

It is expected that Universal Credit will be introduced in 2013 and will be rolled out in three phases from October 2013 until the end of 2017.

Phase I (October 2013 to April 2014) will see all new claims to current benefits and credits phased out. New claims to Housing Benefits and Tax Credits will be the last to end in April 2014. Existing claimants who experience a change in circumstance, such as the birth of a child, will also be migrated to the Universal Credit in this period.

Phase 2 (April 2014 until the end of 2015) will see existing claimants whose circumstances have not changed begin to be migrated. It is expected that the majority of these households will either have people in part-time work or be economically inactive. Wherever possible, households whose work behaviour is most likely to benefit from Universal Credit will be prioritised.

Phase 3 (end of 2015 to end of 2017) will see all remaining households transferred to Universal Credit. This will be phased geographically, allowing each local authority to withdraw from housing benefit administration at a set point, rather than continuing to manage a handful of claims until the end of 2017.

## Where can I find out more information?

## Universal Credit Impact Assessment

http://www.dwp.gov.uk/docs/universal-credit-wr2011-ia.pdf

## Universal Credit Equality Impact Assessment

http://www.dwp.gov.uk/docs/eia-universal-credit-wr2011.pdf

## DWP Briefing Notes on Universal Credit

http://www.dwp.gov.uk/policy/welfare-reform/legislation-and-key-documents/welfare-reform-bill-2011/universal-credit-briefing/

#### White Paper - Universal

**Credit:** welfare that works http://www.dwp.gov.uk/docs/universal-credit-full-document.pdf

#### **Welfare Reform Bill**

http://services.parliament.uk/bills/2010-11/welfarereform.html



## News

#### **Staff and Board News**

t's all change at WFHA, and over the next few months tenants will be introduced to a number of new faces...

Two members of staff are moving on to pastures new. Sam Aboagye-Berchie, our Senior Finance Officer, is leaving us at the end of June and Herjinder Singh, one of our Scheme Managers, has also moved on.

Sam is going to work for a larger Housing Association and is sad to be leaving us but is excited about his new challenge. Herjinder has moved house quite a distance from Waltham Forest and so has decided that the time has come to move job as well. He has worked as a Scheme Manager at Millennium House, and then as part of WFHA's floating support service, for nearly 12 years. We wish them both well for the future and thank them for their contributions to the service at WFHA.

We will be recruiting to these posts during the summer.

We have also now recruited to the vacant posts we had in our Housing Services Team and are pleased to announce the appointments of Hollie Nicette and Paula Nigliazzo to the Housing Services Team. Paula will be the dealing mainly with maintenance issues, and Hollie will deal predominantly with housing management. Although both members of staff will be trained to deal with general queries when tenants call in or telephone us.

We are very pleased to welcome three new Board members to WFHA. Firstly, we have a Bobby Supiya, who has observed at a couple of meetings now, and will be co-opted later in the year. Plus, as reported in the April's reflections, David Joyce and James Cooke have now been co-opted onto the Board as full members.

#### **CONTACTING US**

Waltham Forest Housing Association Ltd, 2-8 Salisbury Road, Chingford, London, E4 6TA Tel: 020 8524 6987, Fax: 020 8524 9935, E-Mail: info@wfha.org.uk, Web: www.wfha.org.uk

#### For repairs:

E-mail repairs@wfha.org.uk

Emergency out of hours repairs Tel: 020 8524 2822 (24 Hours)

#### **Sheltered Tenants:**

For our Sheltered Tenants you can report repairs using your warden call system.

#### Office hours:

Monday, Tuesday, Thursday & Friday 9.00am-5.00pm

Wednesday 12.00pm – 5.00pm (We are closed on Wednesday mornings for staff training) Our answer phone will be on during office closures, should you leave a message your call will be returned when the office re-opens

#### **Millennium House Tenants**

To report your repairs please call: 08000 156536 and select option 2

#### Peach Court & Lewis House Tenants

For repairs please call 0300 303 1771 between 8.00 am – 8.00 pm. Outside of office hours please

Outside of office hours please call 0845 757 3764

Waltham Forest Housing Association – an Industrial & Provident Society with Charitable Status

### Information for tenants at Lewis House

Your resident Housing Officer will visit Lewis House on Thursday's from 9.00 am to 5.00 pm to address any housing management – issues, for example Health & Safety Checks, Fire Drills, and assist with any general enquiries regarding rent and tenancy issues.



## Events 2012

#### London Borough of Waltham Forest, **OLYMPIC Summer Events 2012**

Date		Event	Venue	
Sat	21st July	Olympic Torch Relay Celebration Event	Walthamstow Town Square	
Sat	21st July	Family Day - Olympics	Leyton Library 12pm – 3pm	
Wed	25th July	Olympic GB Women's Football	Walthamstow Town Square	
Thur	26th July	Olympic GB Men's Football	Walthamstow Town Square	
Wed	29th Aug	Paralympic Games – Opening Ceremony	Walthamstow Town Square*	
Sun	9th Sept	Paralympic Games – Closing Ceremony	Walthamstow Town Square*	
Tue	l Ith Sept	Team GB and Paralympic GB Parade	Walthamstow Town Square	

<sup>\*</sup>Seating available at these events

#### London Borough of Waltham Forest, **Summer Events 2012**

Date		Event	Venue	
Sat	lst July	UEFA EURO 2012 Final	Walthamstow Town Square*	
Fri	6th July	Wimbledon Semi - Finals	Walthamstow Town Square	
Sat	7th July	Wimbledon Women's Final	Walthamstow Town Square	
Sun	8th July	Wimbledon Men's Final	Walthamstow Town Square	
Sun	15th July	Waltham Forest Mela	Chestnut Fields, Waltham Forest Town Hall, E17	
Friday	20th July	Beginning of Ramadan		
Thur	26th July	William Morris Gallery Reopening	William Morris Gallery, Forest Road, E17	
Sat/Sur	n 4th-5th Aug	Festival of Sport	Waltham Forest Town Hall Complex and Waltham Forest Pool & Track, Walthamstow	
Sun	5th Aug	Godiva Awakes	Waltham Forest Town Hall, Walthamstow	
Sun	I Ith Aug	Chingford Day Dance Festival	The Ridgeway Park, Chingford, Ipm – 7pm	
Thur	23rd Aug	Abolition of Slavery Event	Walthamstow Assembly Hall, 7pm – 1.30pm	
Sun	26th Aug	Family Fun Day – Jamaica's 50th Inde	ependence – Leyton County Cricket Ground	
Fri	31st Aug	Forest Film Fest	Leyton Cricket Ground	
Fri	31st Aug	E17 Art Trail Walthamstow	For more details visit www.e17arttrail.co.uk	
Fri	31st Aug	Eid Celebrations	Walthamstow Assembly Hall	
Sat/Sur	n 1st-2nd Sept	Forest Film Fest	Leyton Cricket Ground	
Sun	9th Sept	Leyton Day	Leyton Cricket Ground	
Sat	29th Sept	Light Up Langthorne Park	Langthorne Park, Leytonstone	



## **Translation Service**

If you need any of the information provided here to be translated please contact our office on the number provided. We will then provide you with either a written translation or an interpreter over the telephone. Tel: 020 8524 6987

إذا احتجت لترجمة أي من المعلومات الموفرة هنا فالرجاء الاتصال مع مكتبنا على رقم الهاتف المزود. وسنقوم عندها بتوفيرك إما بترجمة نصية أو عن طريق مترجم عبر الهاتف.

Se precisar que qualquer informação aqui fornecida seja traduzida contacte o nosso escritório no número fornecido. Poderemos então fornecer-lhe uma tradução escrita ou um intérprete pelo telefone.

এখানে যেসব তথ্য দেয়া হয়েছে, আপনি যদি এগুলোর যেকোন একটির অনুবাদ চান, তাহলে দয়াকরে আমাদের অফিসে প্রদন্ত নাম্বারে টেলিফোনে যোগাযোগ করুন। আমরা তখন আপনাকে হয়তো এর লিখিত অনুবাদ পাঠাবো অথবা টেলিফোনে একজন দোভাষী বা ইন্টারপ্রিটারের ব্যবস্থা করবো। ਜੇ ਇੱਥੇ ਦਿੱਤੀ ਗਈ ਜਾਣਕਾਰੀ ਵਿਚੋਂ ਕਿਸੇ ਦਾ ਤਰਜਮਾ ਤੁਹਾਡੀ ਆਪਣੀ ਭਾਸ਼ਾ ਵਿਚ ਤੁਹਾਨੂੰ ਚਾਹੀਦਾ ਹੈ, ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਦੱਸੇ ਗਏ ਨੰਬਰ 'ਤੇ ਇਸ ਦਫ਼ਤਰ ਨੂੰ ਟੈਲੀਫ਼ੋਨ ਕਰੋ। ਫਿਰ ਅਸੀਂ ਤੁਹਾਨੂੰ ਲਿਖਤੀ ਤਰਜਮਾ ਦੇ ਦਿਆਂਗੇ ਜਾਂ ਤੁਹਾਨੂੰ ਟੈਲੀਫ਼ੋਨ 'ਤੇ ਇਹ ਜਾਣਕਾਰੀ ਸਮਝਾਉਣ ਲਈ ਕਿਸੇ ਇੰਟਰਪੈਟਰ ਦਾ ਪਬੰਧ ਕਰਾਂਗੇ।

Si parmi les renseignements fournis ici, vous souhaiteriez que certains vous soient traduits, veuillez contacter nos bureaux au numéro indiqué. Nous pourrons soit vous fournir une traduction écrite, soit faire en sorte qu'un interprète vous les traduise au téléphone.

Haddii qayb ka mid ah macluumaadka halkaan ku qoran aad u baahantahay in Af-Soomaali laguug turjumo fadlan nagala oo xiriir lambarka xafiiskayaga ee lagu siiyay. Dabadeed waxaan kuu diyaarinaynaa iyadoo qoraal lagu turjumay ama turjubaan khadka taleefoonka.

આમાં આપેલી કોઈપણ માહિતીનું જો તમારે ભાષાંત્રર કરાવવું હોય, તો આપેલા નંબર પર અમારી ઓફિસનો સંપર્ક કરો. ત્યાર પછી અમે તમને ક્યાં તો લખાણમાં ભાષાંતર આપીશું ક્યાં તો ફોન પર દુભાષિયાની સેવા ઉપલબ્ધ કરીશું. Si usted necesita que se traduzca alguna parte de la informacion aqui proporcionada, por favor pongase en contacto con nuestra oficina en el numero de telefono indicado. Entonces podremos proporcionarle o bien una traduccion escrita o los servicios de un interprete telefonico.

यदि यहाँ दी गई जानकारी में से किसी का अनुवाद आपको अपनी भाषा में चाहिए, तो कृपया बताए गए नम्बर पर इस दफ़्तर को फ़ोन करें। हम आपको लिखित अनुवाद भेज देंगे या यह जानकारी टेलीफ़ोन पर समझाने के लिए किसी इंटरप्रेटर का प्रबंध करेंगे। இங்கு தரப்பட்ட தகவல்கள் ஏதேனும் உங்கள் மொழியில் மொழிபெயரக்கப்பட்டுத் தர வேண்டுமாயின் எமது அலுவலகத்துடன் தரப்பட்டிருக்கும் தொலைபேசி எண்ணில் தொடர்பு கொள்ளவும். அதன் பின்பு நாம் உங்களுக்கு இதன் மொழிபெயர்ப்புப் பிரதியையோ அல்லது ஒரு மொழிபெயர்ப்பாளரையே ஒழுங்கு செய்து தருவோம்.

Se volete la traduzione di alcune delle informazioni qui fornite, contattare il nostro ufficio al numero telefonico fornito. Siamo in grado di fornirvi una traduzione scritta oppure il servizio di uninterprete al telefono.

Burada yer alan bilgilerin Türkçe'ye çevrilmesini isterseniz, lütfen ofisimize telefon edin. Duruma göre, size bunun yazılı bir çevirisini gönderebiliriz ya da telefonla sözlü olarak çevrilmesini sağlayabiliriz.

Translated by London Borough of Waltham Forest Interpreting and Translation Service.

Ref T7303

اگرآپ فراہم کی گئی کسی بھی معلومات کا ترجمہ حاصل کرنا چاہتے ہیں تو براہ کرم فراہم کئے گئے ٹیلیفون نمبر پر ہمارے دفتر سے رابطہ کیجئے ۔اُس کے بعدہم یا تو تحریری شکل میں اس کا ترجمہ فراہم کر سکتے ہیں یا ٹیلیفون پرتر جمانِ زبان کی سہولت فراہم کر سکتے ہیں۔