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SUMMER 2020

newworldnews

A New World Story!

Its 5:30pm on a December evening back in 2007. Walking out the door we see a few neighbours all walking towards the tube/train station. We meet with a hand shake, hug or peck on the cheek then have our usual friendly chat about the day before departing in different directions.

The traffic is heavy with cars, buses, trucks, vans, motor bikes, the air is brisk, dusky and somewhat weighty. The shops are bustling, the atmosphere is corporeal and people are busy going about their business. Some with a smile, some with loads of shopping bags, some with heads down avoiding any eye contact yet all doing something. We fashionably walk in the supermarket to pick up something that would be quick to fix for evening dinner. As usual the shops are pretty packed. Children running around, loud conversation being heard over mobile phones, shop assistants serving two or three customers at the same time, an elderly customer asking a tall young person to reach a high shelf to get that last packet of earl grey tea! Long queues at the tills and don't you just adore that 'spendthrift' who has just added at least another 15 minutes to the queuing time by handing the cashier a bag of mixed coins to pay for the shopping that cost £57.43p!

Continued on page 2



Congratulations

to our

Art Competition Winners: Nguyen Family, Cator Street, Peckham. *These beautiful works*

of art, shown here and above for everyone to enjoy, will be used in this year's Annual Report too! Thank you for sending us your pictures.



enter
THE BIG WIN
£100
Our home, our neighbourhood

We would like to give a £100 gift voucher to anyone who can write a short story about their home and/or their neighbourhood and what effects this has on them.

The winner of the tenant story will be published in this year's Annual Report!

Please email your story to: info@newha.co.uk by 4th September 2020.



**NEW WORLD
HOUSING
ASSOCIATION**

{ If you have an idea for our newsletter or would like to contribute an article please contact us today! email: info@newha.co.uk }

A New World Story!

continued

Now in July 2020 what a striking difference! By the way... you would be forgiven if you thought this was us leaving our home. It's actually us as staff leaving our office! Our office estate has changed so much in such a relatively short time. One of the offices that used to sell wines has been converted to small house and the other part is now rented to a totally different company. We had a large travel company who have moved out over the years and we understand that building may well be developed into apartments too. In fact, out of the number of office units within our small workplace community location only three of us remain.

The scenic walk we now do to the high street is a far cry from what was in place some 10 years ago. There's hardly a soul in sight until you get near to the high street. Some of the houses have been demolished and replaced by apartments.

The old estate very close to our office that housed industrial units has had a face lift and looks real swag with new business owners looking sharp! Most of the shops in the high street are not the same ones that were there for years. The frame of the shop may well look the same but the operation is completely different. M&S has been replaced by TK Max, the High Street pound shop has been replaced by Lidl, there's a Nando's, Waitrose and Coffee Shops galore.

Most of us in the office are working remotely now. This means working from either home or another office located nearer to our homes. This is to encourage walking or cycling to work. We do go into the main office when required. Whilst there we may walk to the high street.

Even walking to the high street is a real new adventure. The pavements are being taken over by all age bike riders as well as all day anytime runners. The air is cleaner and lighter and it fascinating to actually hear the birds singing from early morning till late evening. We now frequently see squirrels running around as if they have no idea of what time or day it is.



There is one very noticeable difference which is seen in the supermarkets, around the area, in all shops and on public transport and that's the wearing of masks! Before, the only time you would see a mask other than in a hospital setting would be at a nail salon. The nail technicians would use these to avoid the dust, fumes and particles getting into their face and nostrils.

The months of March, April, May and parts of June saw everyone on some type of house arrest 'locked up' in isolation, however it was called 'lock down' or 'in quarantine!!' The experience of being in this 'solitary confinement' is a whole story in itself. Easing out of this regime has brought about some cautious attitudes that we are still tiptoeing around. The distance that should be maintained between anyone who is not a member of your household is one or two meters apart depending on the setting.

Up until June 2020 you would form an orderly very long queue, longer due to the 'social distancing' to get into any shop. There were limits to the amount of people allowed to go into shops, petrol stations, banks etc. Everything that was touched had to be sanitized and the cost of practically everything was doubled. One thing that was being eradicated was cash. There was hardly any cash to be seen. Most payments were made using some sort of plastic card. Most people don't even pay using chip and pin but use a 'tap' method known as 'contactless'.

Well that actually sums up what today's world currently looks and feels like... a lot more 'Contact Less'!



Household Updates

Tenants are reminded that when there is a change in your circumstances you need to inform us, especially when someone moving to live with you or someone is moving out.

Even if you have a child who is staying at a student campus and intends to move back in once they finish their studies.

There is a household update form on our website that you can print out, complete then send to our office, it can be found at:

www.newha.co.uk/for-our-tenants/

This information allows the Association to know who is staying in our property, whether you are adequately housed or need to move to a bigger or smaller property. It also allows us to plan for future developments; should the Association concentrate on 1, 2, 3 or more bed properties.



Phu Tao



Face-to-Face Meetings

In these days of social distancing, if you need to speak to someone and only a face-to-face meeting will do, if you are connected to the Internet a virtual meeting can be arranged via Zoom.

This is the quickest and safest way, contact the person you wish to speak with and ask them if this can be arranged. If this is not possible, ask the person if they would be willing to meet face-to-face. If they agree, social distancing guidelines would have to strictly be followed: 2 metres apart, wearing of face masks, windows opened, no shaking hands, and hand sanitising before and after meeting. **Remember you have to do what makes you and the other person comfortable.**

Need Help Completing Forms?

If you need help to complete a form, there are organisations that can help free of charge.

If you live in Sheltered or Supported Housing there may be someone at the scheme that can help fill in forms or signpost you to an organisation that can advise you.

If you are over 60, **AGE UK** offers an excellent form filling service, if you are unable to get to them because of disability or illness they will come to your home to fill forms for you. **website: ageuk.org.uk**
FREE Advice line: 0800 678 1602.

Citizens Advice also offer a form filling service or if you prefer to do yourself there are plenty of tips on their website: **citizensadvice.org.uk**

Advice line: 03444 111 444 calls are charged at your providers rate they also offer webchats.

At the moment these organisations cannot offer face-to-face contact but can offer help by phone, e-mail or online chat.



Property Access: Providing access when required

You need to provide access to your property when the Association requests it, more often it will be our contractors who will contact you for access.

One of the obligations listed in your tenancy agreement states you need to give access when requested by the Association or appointed contractor.

If you are going to be away from the property it is important that you arrange for keys to your property to be left with a relative or friend who can give access during your absence.

If you do not provide access to a contractor when they turn up for an appointment you can be charged for the missed visit. If you repeatedly fail to provide access it is a breach of the terms of your tenancy and in extreme cases you could be referred to court and even lose your home.

Thank you for your co-operation!



What benefit is available for you, and how to claim...

The unprecedented pandemic came and suddenly forced a lot of us out of employment. Some people might find that they are not entitled to claim, neither from the furloughed workers scheme or grants through the Self-Employment Income Support Scheme, so will have no choice but to apply for benefits to pay for their living and housing costs.

This information might help those who want to explore the benefit system to maximise the available financial help to pay for their living, rent and/or rent arrears during this difficult time.

Please check out: www.gov.uk/benefits-calculators

About Benefit Caps

There are benefit caps in place. If you are affected by the cap, the maximum amount of benefit you can receive is shown in the table on the right:

Benefit Cap Amounts	Monthly	Weekly
Families with children and couples - in London	£1916.67	£442.31
Single people - in London	£1284.17	£296.35

- Benefit that is affected by the cap: www.gov.uk/benefit-cap
- Benefit that is **NOT** affected by the cap: www.gov.uk/benefit-cap/when-youre-not-affected
- Benefit cap calculator: www.gov.uk/benefit-cap-calculator
- Your Universal Credit might not be affected payments for up to 9 months during the 'grace period': www.gov.uk/benefit-cap/how-earnings-affect-when-benefit-cap-starts
- The cap won't apply if you qualify for working tax credit. And you may still be entitled to working tax credit if you can't work your normal hours at the moment due to coronavirus.

Extra financial help to pay rent and arrears

If you are struggling to pay rent and rent arrears due to benefit shortfall and / or benefit cap, please check out this out!!! You might be eligible to apply for discretionary housing payment from your local council: www.gov.uk/government/publications/claiming-discretionary-housing-payments/claiming-discretionary-housing-payments



Under-occupancy & downsizing: Can you help?

There are a number of under-occupied properties within New World Housing, where our elderly tenants reside in a three or four bedroom property, on their own as their family grow up and leave home. It is natural for tenants to want to remain in the family home where all happy memories have seeded and grown and also this provides space for family and friends to visit. However, there are also a number of people who might have mobility problems and are unable to cope with the stairs or might find it hard to maintain the standard housekeeping when living in such a large property.

Please contact New World if you would consider downsizing!

- New World's Housing Officer will then visit you to discuss your actual needs in order to help you search for a more suitable property for you.
- When a suitable property becomes available, New World can ensure that the decoration and condition of the property meets up with the decent home standard before you move in.
- To help you live independently and comfortably, minor adaptations will be completed in the new home by New World and major adaptation works will be arranged through the Council's Home Adaptations scheme.

New World also has number of new build properties that are warm and cheap to run, which are suitable for tenants who are looking to downsize.

Overall, downsizing would not only help elderly tenants to find a more suitable and manageable home, but also this will give families with young children who have been living in overcrowded conditions for years, who desperately need three or four bedroom homes, to have a chance for a better home for their children.



Rent Arrears: discussion and management

At this time, more than ever, we understand the financial strain many of our residents are experiencing. With unemployment increasing and there being such an uncertainty about the future regarding Covid-19, we wanted to explain the help and support New World are able to offer if you experience problems with paying your rent. What to do if you are struggling with your rent payment:

The most important thing you can do is make contact with New World

As Housing Officers we are only able to make decisions based on the information we have. If we are not made aware that you are struggling with payments then we are required to send letters, a SMS or phone you. If we continue to see no payment and also do not hear from you it can lead to notices being issued and court action beginning. New World want to avoid this where possible and it can often be done by opening a line of communication between the association and the resident.

Make use of the Government's benefits calculator

Visit www.gov.uk/benefits-calculators and you can ensure you are receiving all the benefits you are entitled to. New World are happy to help you with this and assist you with any application. It is important you make any application as promptly as possible however in the case of Universal Credit the timing of your application following a loss of job can affect the amount you receive. In this instance it is important you make use of the benefit calculator to determine the correct time to make the application, your Housing Officer can assist you with this as well.

Maintain any agreement made with New World

When an agreement is set to pay any rent arrears it is important this is maintained. Firstly, we would advise that you should only set an agreement which you can realistically maintain. This should be discussed with your Housing Officer at the time and all income and outgoings should be taken into account before setting an agreement. We also understand that situations can change so if you know you are unable to maintain any agreement set make contact with New World at your earliest opportunity so the agreement can be reassessed.

Understand that New World are here to help you maintain your tenancy

As a Housing Officer my job is to help you successfully maintain your tenancy and this includes ensuring your rent is paid on time. If you have any concerns regarding your rent payments or the benefits you are receiving we are here to offer you any help we can. This can include help with budgeting, benefit advice or information on financial assistance available such as Discretionary Housing Payments. We cannot offer you this assistance until we are made aware you need it, so email or phone New World early and we can ensure everything is in place before the arrears increase.



WIN
Gift Voucher
PRIZE
£20
DRAW

FOR DIRECT DEBIT PAYMENTS

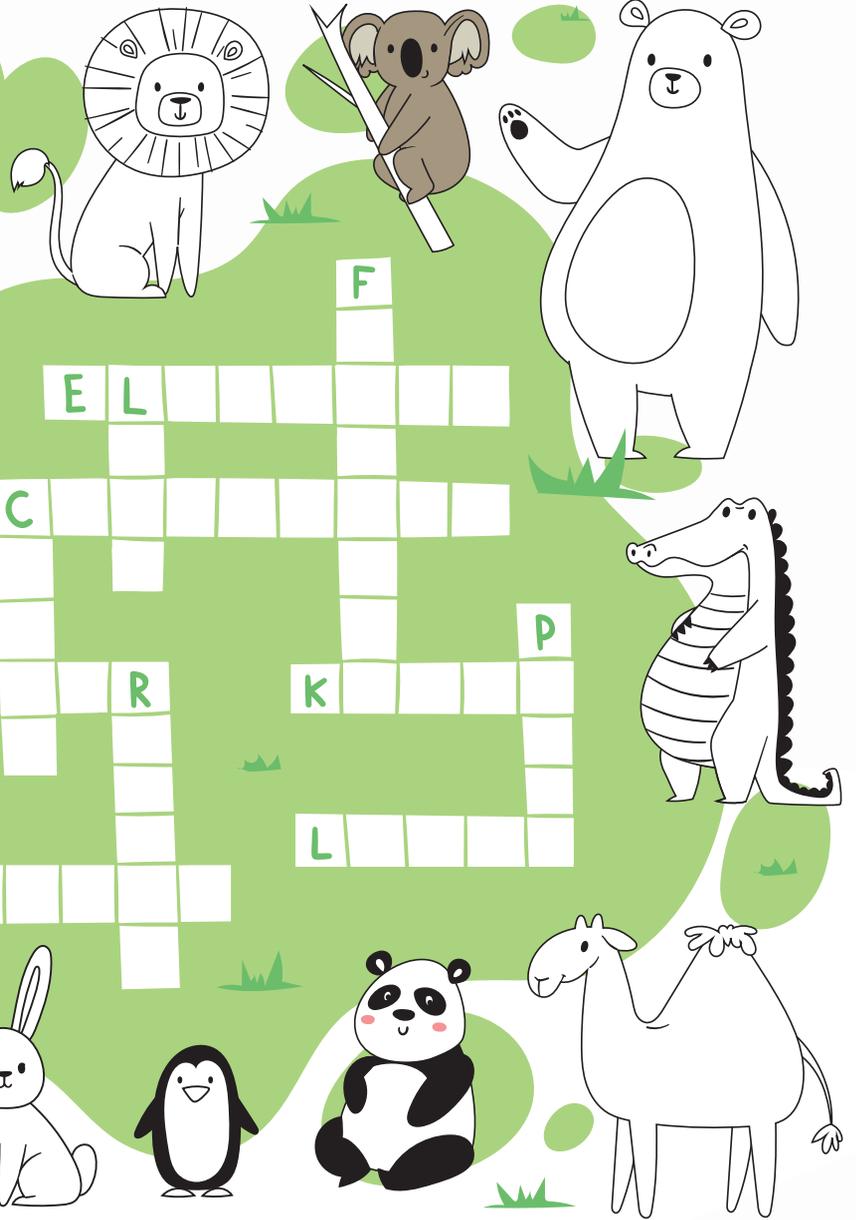
Pay by Direct Debit and win £20

Tenants who pay by Direct Debit are entered in a draw every month to win a gift voucher - which has now been increased to £20. The winners are featured in the newsletter sent to all tenants. *Why not change to paying by Direct Debit and enjoy this amazing benefit.*

The latest winners are:
April Ms Ebengho, Lewisham
May Mr Ryan, Wandsworth
June Ms Nguyen, Southwark

COLOUR-IN CROSSWORD

can you name all the animals & finish colouring them in?



answers

$10 = 2 + 8$
 $6 = 4 + 2$
 $10 - 4 = 6$
 $8 - 5 = 3$
 $2 - 1 = 1$
 $6 - 4 = 2$

Maths Truck 1



Spot the Difference

- Crossword
- BEAR
- CAMEL
- CROCODILE
- ELEPHANT
- FLAMINGO
- KOALA
- LION
- LLAMA
- PANDA
- PENGUIN
- RABBIT

Maths Trucks

can you fill in the missing numbers to make the sums correct?



6	-		=	2
+		+		+
	-	1	=	
=		=		=
8	-		=	3



10	-	6	=	
-		-		+
	+	4	=	
=		=		=
8	+		=	



Can you spot the 5 differences between these two spaceships

One4all[®] Gift Cards

test your family & friends with this general knowledge quiz to win a £20 One4all gift voucher Answer all eight questions & email your answers to info@newha.co.uk by 14th September 2020

- 1 What is the capital city of Argentina?
- 2 In which seaside town was Fawlty Towers set?
- 3 At which venue is the British Grand Prix held?
- 4 In which year did Twitter launch?
- 5 Which side of the road do people drive on in Australia?
- 6 Which was the first James Bond film to feature Roger Moore in the title role?
- 7 Lemurs are native to which island?
- 8 In which sport could you win the Davis Cup?

Competition Quiz

Data Sharing

The Data Protection Act 2018 is UK's implementation of the General Data protection Regulation. Everyone responsible for using personal data has to follow strict rules called data protection principles. They must make sure the information is used fairly, lawfully and transparently.

You can share confidential information without consent if it is required by law, or directed by a court, or if the benefits to a child or young person that will arise from sharing the information outweigh both the public and individuals interest in keeping the information confidential.

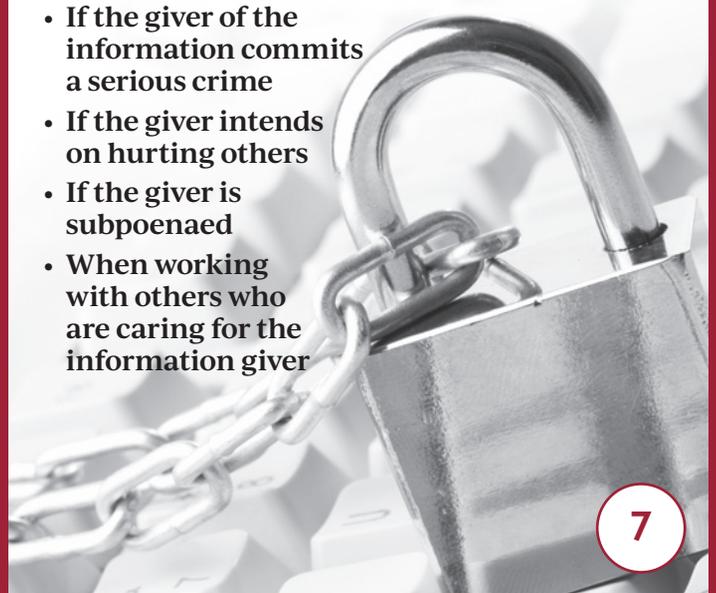
A data sharing agreement is a formal contract that clearly documents what data is being shared and how that data can be used. In certain cases, personal data cannot be shared unless you have the explicit consent of the data subject. These cases include sharing personal data that is sensitive or confidential.

Different types of confidential information:

- Name date of birth, age, sex and address
- Current contact details of family
- Bank information
- Medical history or records
- Personal care issues
- Service records and file progress notes
- Personal goals
- Assessment or reports
- Guardianship orders
- Incoming or outgoing personal correspondence

While this information is considered confidential there are times when the confidential information needs to be released:

- Thoughts of suicide
- Health and safety of a child is at risk
- If the giver of the information commits a serious crime
- If the giver intends on hurting others
- If the giver is subpoenaed
- When working with others who are caring for the information giver





Maintenance & Safety Update

Due to Covid-19 and lockdown measures, many of our sites missed visits by staff or contractors and although guidance has eased, we may not be able to frequent communal areas and blocks of flats as regularly as we would like during the current uncertainty.

We would therefore ask that all our tenants in shared buildings report any repairs in the communal areas as soon as they may arise. As well as calling our office, information and photos can be sent by email and we will respond as soon as possible. Our maintenance service is now accepting urgent repairs as well as emergencies, however when reporting issues you will be asked a number of questions as part of a Covid-19 risk assessment, and our contractors are taking precautions when arranging and attending to repairs. Please be aware that repairs may take longer than usual whilst we complete any outstanding works, and delays are occurring due to materials taking longer to obtain. Emergency and urgent repairs will take priority. Gas checks are still a legal requirement and an essential safety check of your gas appliances, so it is very important that you arrange access with our contractor who will make every effort to ensure all precautions are taken to keep you safe.

New World responds as quickly as possible to repairs however leaks, for example, can rapidly cause extensive damage to personal belongings as well as the property itself. New World's responsibilities and insurance cover apply to the building structure and fittings

only so we are unable to replace personal possessions, furniture, floor coverings and decoration. You are strongly advised therefore to ensure you arrange your own home contents insurance to cover eventualities such as floods, fires, accidents or theft. Insurance providers such as Endsleigh offer low cost insurance cover for contents cover only and for your peace of mind, we recommend that you have a policy in place.

We would like to remind tenants of the importance of testing and maintaining the smoke and heat alarms within your property. Your smoke detectors feature a test button which should be pressed weekly to ensure the alarm is working. If on testing the detector works but emits an intermittent beep at other times, it is usually a signal that the back-up battery needs replacing. This is the responsibility of tenants to replace; it will require a 9V battery available at most stores. If you have a problem with an alarm or if there is a detector missing in your home, please contact the New World office and we will arrange for an electrician to inspect and replace where necessary. The London Fire Brigade have also provided the following fire safety advice:

- **Never smoke in bed and ensure cigarettes are put right out and disposed of properly**
- **Only use the battery and charger that comes with an E-Cigarette**
- **Avoid leaving cooking unattended and ensure the hob or cooker is turned off after use**
- **Keep the oven, hob, cooker hood and grill clean to prevent fat and grease igniting**
- **Never have BBQs on balconies, indoors or in enclosed areas**
- **Put out all candles, incense and oil burners when you leave the room**
- **Use proper holders for candles and tea lights**
- **Keep clothing, curtains and furniture away from portable heaters**
- **Do not overload plug sockets**
- **Make sure electrical appliances have a British or European Safety mark**
- **Turn off hair straighteners and leave to cool on a heatproof surface**
- **Only use original chargers or genuine replacements, not counterfeit chargers**
- **Keep exits clear of rubbish**

Reporting Absent Neighbours

New World require any resident who is leaving their property for 28 days or more to notify the Association prior to the absence. This is to ensure we can promptly take action if any major repairs such as fire or flood occur at the property. If you are aware that a New World property appears to be vacant for 28 days or more please contact the office on 020 8675 0320 or info@newwha.co.uk. This will allow New World to try and make contact with the tenant or their NOK to ensure they are safe. If we are unable to locate the resident then checks will be made to determine their location. If the property is not being used as their principle home action will be taken to get possession of the property. There is a housing shortage in London as well as nationwide and New World would like to take this opportunity to remind all residents that if they are no longer living in their property as their principle home notice should be given immediately so we are able to help other families in need of housing.



Contact Us:

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