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SPRING SUMMER 2022

# newworldnews

## Paying your Priority Bills to avoid legal action

**Hungry mouths vs constantly rising food costs! Commuting to work, school or traveling to help a vulnerable friend or relative vs uncontrollable fuel hikes! Working with a limited budget to cover unexpected costs vs managing benefit cuts! Rent & Bills commitments vs juggling a salary freeze & hike in inflation! Interest rates might be good news for savers but let's face it... any savings that could be made or already in place will be quickly swallowed up by the current rate of inflation.**



All these current challenges equals a financial squeeze leaving everyone feeling the pinch. Our article in this issue on 'Saving Energy and living cost' (page 4) gives great pointers to help you to make the most of the money you have.

When going through a difficult financial hardship, there are some bills that can be reduced (generally loans, credit cards, store cards...) and there are some that are non-negotiable and these must be paid. Bills such as Rent, Council Tax, Mortgages and Court Orders are usually known as 'priority' bills/debts and must be paid to ensure no legal actions are taken against you. However, if you have a reduced income and unable to meet your contracted rental agreement or any other agreements or court orders, it is essential you contact your housing officer immediately to seek ways which we can help. Changes that could cause a reduced income may include; changed jobs, been made redundant, no longer in work, changes to your household which has

caused a loss in your income. It could be you are not aware of help or assistance available for you. Whilst we are working with you we can look at ways to help you through the hardship for a limited period. This may well stop or slow down any legal processes.

There have been increased numbers of possession orders and evictions for rent arrears following a hold during the global pandemic. Courts are not pleased to be made a mockery of when orders are

constantly breached and they do like to see communication and willingness to resolve debts from all involved. A good dialogue between the Association and tenants (via emails, text, letters, phone calls) showing commitment to obtain the right income and sharing concerns with your Housing Officer is a positive way of showing commitment to your priority bill/debt. It is also useful if you can prove your obligation by attending a debt counselling service too.



**DO talk to your Housing Officer about your financial situation**



**DO NOT bury your head in the sand hoping it will go away**



**NEW WORLD HOUSING ASSOCIATION**

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# Home Alterations Warning!

Recently New World has encountered issues where tenants have made alterations to their home that have breached local planning restrictions, building control regulations or which have not conformed to electrical or water regulations.

For instance, below are the most common examples:

- ▲ Building a lean-to or extension on the back of the property contravening fire and building regulations
- ▲ Adding a structure externally preventing boiler gases escaping, inadvertently creating potentially fatal conditions
- ▲ Installing an oversize outbuilding such as a shed that is larger than permitted by local planning guidance
- ▲ Altering electrics to extend wiring to an outbuilding, installing non fire rated downlights, or adding sockets or wiring, that do not conform to strict electrical regulations or have not been certified by a qualified electrician
- ▲ Installing bidet plumbing in bathrooms contravening water regulations
- ▲ Removing kitchen fire doors, or covering/removing smoke detectors in the home
- ▲ Using Wok burners that have not been gas safety tested or installed by a GasSafe engineer

These are some of the instances we have had to address and rectify at a lot of expense to both the resident and New World, usually due to objections from the local council or to ensure the safety of the property and minimise the risk to residents or their neighbours.

You may make improvements, alterations and additions to your home, however it is essential that you get New World's permission before you start. We will not refuse any reasonable requests as long as you provide details of what you are intending to alter and you make an application (and pay the costs) for planning permission where required.

Please note that you will be responsible for then maintaining anything that belongs to you or that you have supplied and installed. Improvements or alterations to services involving electrics, gas or water must be certified and notified to us as there are increasingly stricter regulations, particularly after the Grenfell fire, governing these changes that must be met.

If you have already made additions such as a lean-to and do not have written permission from New World, or planning permission where required, please remove these structures. If you are in any doubt of what you need permission for, or should have obtained, please contact New World and we will be happy to advise.



You do not need permission for minor tasks that you are responsible for such as: replacing light bulbs and starters; replacing batteries in doorbells and smoke detectors; clearing blockages in the waste pipes and traps to baths, wash basins and toilets; replacing toilet seats, fitting new bath, sink or basin plugs and chains; replacing shower heads and hoses; maintaining internal decoration, and regular garden maintenance, including bushes and trees.

## IT'S COMPETITION TIME!

## ENTER TO WIN!

- ? **Housing** ? List four reasons why we have empty properties ?
- ? **Events** ? What date is the Tenants' Away Day this year (2022) and where will this event be held ?
- ? **Maintenance** ? What is required from any tenant wishing to make alterations to their home ?
- ? **General Knowledge** ? Name all four seasons and in which season does the Chinese New Year fall ?

Please send your answers by email to [info@newha.co.uk](mailto:info@newha.co.uk) or alternatively post to our office, to arrive no later than Friday, 8th July 2022. Remember to include your name and contact details with your answers. **FIVE LUCKY WINNERS** drawn will each receive a £30 gift voucher

# Help with Computer & Internet Access



Now that online claims for benefits are becoming increasingly common, and will eventually be the main means of communicating with the DWP, it is important for everyone to have access to a computer and be able to use one.

It can be expensive to own and run a computer, especially for those on a limited income, but there are some organisations that can help with learning how to use, or obtaining a cheap computer.

Having access to the internet means that people can take advantage of on-line offers and may therefore be able to make financial savings.

**Free broadband for Jobseekers** The DWP has partnered up with TalkTalk to provide jobseekers six months of free broadband. There is no contract and no credit check is required.

As part of the Flexible Support Fund, Jobcentre staff have referral codes to give to eligible claimants who can then call up with the code to pre-pay for six months of unlimited broadband. At the end of the six months, claimants can choose to roll onto a contract with TalkTalk or cancel the service for free: [www.talktalkgroup.com/article/talktalkgroup/2021/Talktalk-DWP-free-broadband-jobseekers](http://www.talktalkgroup.com/article/talktalkgroup/2021/Talktalk-DWP-free-broadband-jobseekers)

**Computer Support** AbilityNet offer support for disabled people by providing advice on suitable equipment and having a network of volunteers who can provide IT support both to charities and to people with disabilities.

**Access to the Internet** The Post Office have launched a service to support the 16 million people in the UK who have either never used the internet or who have limited internet skills and knowledge. They will provide a print out of the nearest locations offering free or low cost online training or internet access.

This service can also be accessed over the phone on **0800 771234** or by going to the UK online centres website – more info at [www.onlinecentresnetwork.org](http://www.onlinecentresnetwork.org)

**Internet Courses** People who need some help to get experience of using a computer can sign up with 'learn my way' to get access to free online courses [www.learnmyway.com](http://www.learnmyway.com)

**Internet Packages** There are many different providers all offering different packages which vary over time. Money Saving Expert offers up-to-date monthly information on the changing deals that are available and advice on what to look out for.

Ofcom have some accredited price comparison websites for broadband and internet.

**Cheap Computers** There may be a charity near you that sells refurbished computers at a good price.



# SAVING ENERGY & LIVING COSTS

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Some of you might already feel bored with these topics, however others might still find this useful. In fact, if you put these into practice well, this will probably help you to save hundreds of pounds every year. These savings count, especially if you are on a tight budget, since living costs are rocking up with no sign of slowing down!



Use your household appliances efficiently

Switch off the “Vampire” appliances that use electricity even when they are “off” by going into standby mode. These include: computers and computer-related equipment (modems, routers, etc.); TVs; sound systems; cable or satellite TV boxes; Household items with a clock (e.g. microwave, DVD player, etc.). This alone will help you save an estimated £147 a year.

Get some energy-saving light bulbs and don't forget to turn your lights off when you're not using them.

Limit the number of washes per week.

Don't overfill your kettle - only boil as much water as you need.

Look for the Energy Saving Recommended logo when buying your appliances. This could save you as much as £37 a year in energy a year.

Check out available financial help & support

The £150 council tax rebate this year to help with the soaring energy costs.

The Warm Home Discount Scheme.

The Winter Fuel Payment if you were born on or before 26 September 1955.

Some grants to help pay off your energy debts: If you're in debt to your energy supplier, you might be able to get a grant to help pay it off.

Free TV licence if you are over 75 years old.



Thanh Nguyen

## PLAN AHEAD: AUTUMN GARDENING TIPS

Towards the end of Summer, Autumn is a good time to think about planting bulbs for flowers next Spring. Daffodils and tulips are a firm favourite and should be planted 3 times the depth of the bulb. Crocus, grape hyacinth, iris and snowdrop are ideal to plant into pots. Fill pots with compost, pop the bulbs in, then put outside, or on a balcony. Check they have enough water when they flower and enjoy a colourful display in spring. If squirrels are a nuisance put a piece of chicken wire over the top to deter them or, chopping up a few cloves of garlic and sprinkling on top of the pots seems to work; I think it disguises the smell of the bulbs or squirrels just don't like garlic!

Leaves a problem in your garden? Why not take advantage of nature's bounty and make your own compost. Just rake and pile them up in an odd corner and leave them a year or two and you will have fantastic leaf mould to use about the garden.



Sue Parmiter





**Emotional Abuse** Is when someone says something nasty or makes fun of you.

**Physical Abuse** Is when someone hurts your body; they might hit or kick you or hold you down.

**Sexual Abuse** Is when someone touches you that makes you uncomfortable?

**Financial Abuse** Is when someone takes your money or belongings without asking, or does not let you choose how you spend your money.

**Domestic Abuse** Is when a partner or family member threatens you, hurts you, or abuses you! This can be physical, sexual, emotional or financial.

**Neglect** Is when you are not given things like food medicine or clean clothes.

**Self-neglect** Is when someone does not take care of themselves this might be not washing, eating, or taking care of their health.

**Hate Crime** Is when someone hurts you or makes fun of you because of your disability, culture, sexuality, or religion.

**You can be abused by strangers and people you know. Even if someone threatens to hurt you but doesn't this is still abuse. If you think you have been abused, tell someone you trust straight away:**

A family member

A good friend

Staff

A doctor or nurse

A social worker/support worker.

They may have to call the police or social worker.

**In an emergency call  
999 straight away**

As a tenant of New World Housing Association you are responsible not only for your behaviour whilst in your property and/or communal areas, but also that of your household members and visitors. The definition of Anti-social behaviour (ASB) is broad so it is important that you remain mindful of how your behaviour can impact on those around you. For example, what you may consider a suitable volume to play your music could impede your neighbours' daily life and become a nuisance.

Any complaint received by the Association is acknowledged, investigated and, ideally, mutually resolved without any need for further sanctions. However, in cases where an issue persists what steps can New World take and what effect could this have on any future request to move?

### Fixed Penalty Notices

In some areas New World are able to work in conjunction with the local council to issue fixed penalty notices for fly-tipping. Fly-tipping will not be tolerated and is both a nuisance to neighbours and is also very costly for our residents. Each request to clear items from communal areas is recharged back via the service charge. Only items which can be collected by refuse should be left in the bin areas and you should ensure that items are correctly disposed of in the bins. Items left on the floor constitutes as fly-tipping and could lead to a financial penalty charge.

### Court Orders – Injunctions

An injunction can be issued to anyone aged 10 years and over. An injunction is granted for a specific period of time, will name the person responsible for supervising compliance with the injunction and can include a power of arrest if breached. The injunction will require the person who is committing anti-social behaviour either to do a certain thing or prohibit them from doing a certain thing with the aim of stopping the anti-social behaviour and also preventing the individual involved from getting into crime. This is a purely civil order, and does not give the individual a criminal record. However, if the order is breached it can lead to the courts awarding possession of your property back to New World Housing.

*Once a complaint is recorded it will remain on a residents file throughout their time with New World. When a resident comes to request a move or finds alternative accommodation with another housing association, the council or privately then New World will often be asked for a reference by the potential new landlord. New World are required to disclose any relevant information such as ASB injunctions, persistent fly tipping or any ASB complaint which has not been resolved satisfactorily. ASB history would also be taken into consideration for any internal transfers within New World Housing. The majority of our residents co-exist with their neighbours well but New World hopes to remind all our residents to keep each other in mind day-to-day to ensure their actions do not inadvertently negatively impact on the lives of those around them.*





# Living a Healthy Lifestyle

There are plenty of reasons why you should keep as healthy as possible through exercise and diet, and many everyday foods can help...



Walking is one of the easiest and most effective forms of exercise that can improve your physical and mental health.

Some of the benefits of walking daily are:

- Reduces risk of heart attack
- Helps to maintain weight
- Reduces your stress level
- Increases your energy levels
- Helps to boost your mood
- Gets the blood pumping
- Prevents obesity
- Helps to reduce anxiety
- Reduces the risk of cancer
- Improves quality of sleep
- Improves quality of life
- Can help to improve blood pressure
- Can help to boost your immune system
- Increases the body's access to vitamin D

## Nature's most powerful antibiotics

Turmeric, Ginger, Oregano Oil, Onion, Apple cider vinegar, Raw honey, Horseradish root and Echinacea herb



## The right time to drink water

### After waking up

1 glass to cleanse your organs

### Before a meal

1 glass to dilute your digestive juices

### Before a shower

1 glass to lower your blood pressure

### Before going to bed

1 glass to keep yourself hydrated

## Foods that cleanse the liver

Grapefruit, beetroot, carrot, broccoli, avocado, cauliflower, cabbage, lemons, apples, walnuts, green teas, spinach, garlic and turmeric

## Eat fruits every day

**Strawberries** - Fight aging

**Bananas** - Boost energy

**Grapes** - Relax blood vessels

**Cherries** - Calm nerves

**Pineapple** - Relieves arthritis pain

**Blueberries** - Strengthen your heart

**Watermelon** - Promotes weight loss

**Oranges** - Protect your skin and vision

**Apples** - Help resist infection



## There's a right tea for every condition

**Headache** - Cinnamon

**Cough** - Thyme

**Sore throat** - Lemon

**Stomach ache** - Camomile

**Insomnia** - Passionflower

**Fatigue** - Peppermint



Hannah Simpson

# summer

## WITH NEW WORLD

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### SUMMER EVENTS

What's going on this Summer in the boroughs we work with...

In Greenwich

[www.visitgreenwich.org.uk/whats-on/events-calendar](http://www.visitgreenwich.org.uk/whats-on/events-calendar)

In Lewisham

[londonist.com/london/theatre-and-arts/all-the-highlights-from-lewisham-s-london-borough-of-culture-2022-programme](http://londonist.com/london/theatre-and-arts/all-the-highlights-from-lewisham-s-london-borough-of-culture-2022-programme)

In Lambeth

[beta.lambeth.gov.uk/events](http://beta.lambeth.gov.uk/events)

In Southwark

[www.communitysouthwark.org/pages/events/](http://www.communitysouthwark.org/pages/events/)

In Wandsworth

[www.broadwayworld.com/uk-regional/article/Five-Weekends-of-Summer-Events-Announced-in-Wandsworth-20220503](http://www.broadwayworld.com/uk-regional/article/Five-Weekends-of-Summer-Events-Announced-in-Wandsworth-20220503)



We are looking forward to seeing all of you who will be attending New World's **Tenants' Away Day** to **Chessington World of Adventures** on **12th August 2022**.



Support Macmillan Cancer Research by joining us on our **Fund Raising Coffee Mornings**. See our website for locations suitable for you to join.

### TIPS FOR A SUCCESSFUL HOME SWAP

It has been noticed that a number of tenants have applied and registered for home swapper, for different reasons: downsizing; upsizing and relocation. You might be interested to know what part you can play in a successful home swap. We hope that this brief article can provide some suggestions:

#### How and where to find a swapper

Don't just limit yourself from just registering with the Housing Association or at [www.homeswapper.co.uk](http://www.homeswapper.co.uk), you also can check this out with your family and community networks. It appears that some are actually advertising their swap properties in the community forums or on local social media groups.

Also it is worth taking a look at the "before swap" preparation process:

Make your property more presentable; Don't forget to clean and tidy your home; garden and balcony (if any) before exchange of pictures or making appointment for viewing

Take ownership of your home and be active – it is our property but it is actually your permanent home: so if possible, paint your walls with a fresh neutral paint. This will make your home lighter, brighter and more attractive (internal decoration is the tenant responsibility).

Make sure that your rent account is up to date; Charges and court orders are cleared (if any).



Thanh Nguyen



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