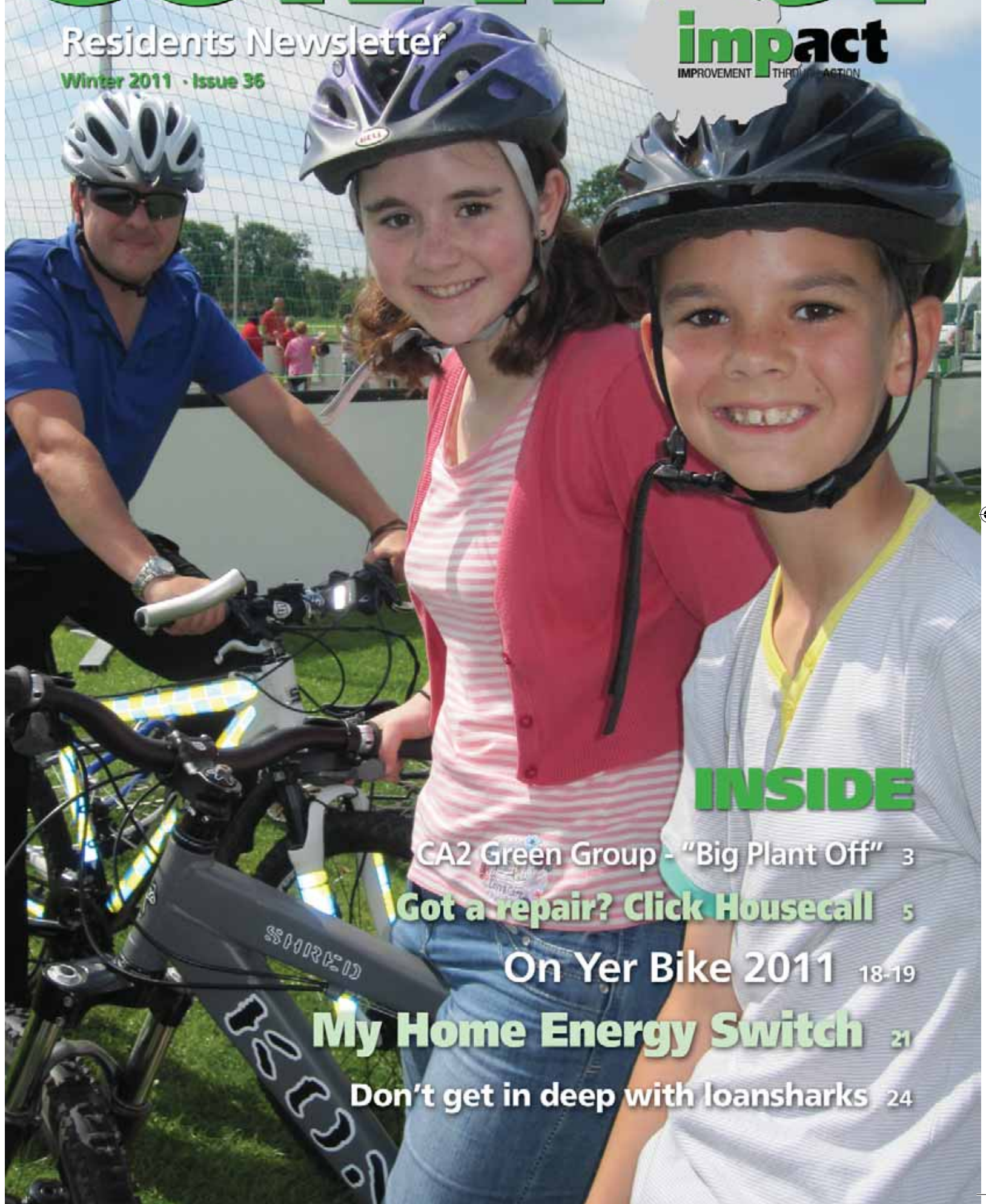


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Residents Newsletter

Winter 2011 - Issue 36

impact
IMPROVEMENT THROUGH ACTION



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Hello everyone,

Welcome to our Winter Newsletter. As we are now looking forward to Christmas, we are beginning to see adverts on TV, in the papers and in shops urging us to buy all sorts of alluring products and items for the big day.

We have got a number of articles in this edition around how we can help to prevent and reduce debt. Recent surveys we have carried out show that our customers and residents are becoming increasingly worried about rising costs, especially rising fuel costs. We hope that we can provide some advice and tips to help people alleviate the pressure on the purse.

2012 will see the start of a number of plans to keep residents up to date with benefit changes and the work we are carrying out to reduce the impact of rising fuel costs. This work will be very important to customers and to staff as we begin to prepare for the full impact of the Welfare Reform Bill. We will keep you informed about what we are doing through our Newsletter.

You may also be interested in getting involved with Impact either through the Service User Forum or in other ways. If you are, we have some interesting articles to show how you can get involved.

In the meantime, I hope that you all have a Merry Christmas and a Happy New Year.

All best wishes

Keith

Keith Dobson, Operations Director



CA2 Green Group Carlisle

“BIG PLANT OFF”



Working with Robert Ferguson Primary school, Dobbies Garden Centre, Cumbria County Council (Denton Holme Neighbourhood Forum), Carlisle City Council’s Green Spaces team and the Cumbria Unpaid Work Team – the group planted 4,500 mixed bulbs along the River Caldew, Denton Holme Carlisle. This was phase 2 of a 10,000 bulb planting project funded by the County Council’s Neighbourhood Forum, Dobbies and the Green Spaces Team.

A huge effort was made to plant all of the bulbs on the day by CA2 Green Group members Joyce, Elsie, Ann, Malcolm, Damien and Hugh McDevitt (local ward councillor), together with the children and teachers of Robert Ferguson Primary School and the Green Spaces Team. It was an excellent morning’s work which will hopefully result in a very colourful river bank next spring.



Building on Good Performance

Impact is performing well in some key areas and we will continue to build on this. Here's some of our performance in the July to September 2011 quarter:

Repairs Service makes you happy

Every time we do a repair we ask you how we did. In the period, **97%** of customers told us they were happy with the Repairs Service – above our target, and an improvement on last quarter's satisfaction which was 96%.



It's positive in Care and Support

Our Care and Support clients achieved **89%** positive outcomes in this quarter. Evidence that in their time with us clients are achieving their goals and aspirations at a rate well above our target of 80%.



Right on time

97% of day to day repair appointments were made and kept in this quarter, that's down on the previous quarter's figure of 99%. This performance is still well above our target of 90%.



Safety first!

We work hard to make sure that every home with gas appliances is given a free service. At the end of September, out of almost 2,140 homes, 8 didn't have a current certificate due to tenants not allowing us access. We are working hard to make sure that 100% are completed this year.



Let's be social – not anti-social

67% of people making a complaint about anti social behaviour were satisfied with the outcome and **73%** were satisfied with how their complaint was dealt with. Most complaints were around noise, neighbour disputes, and animal/pet nuisance.



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on this good performance.

r:

We're listening!

From July to September our Neighbourhood Co-ordinators carried out **261** Tenancy Visits in order to collect and update personal and property details and capture issues about neighbourhoods and services. Since last September (2010), Neighbourhood Co-ordinators have carried out **1,560** Tenancy Visits. We are currently looking at the things you have raised with us so that we can build them into our services for 2012.



Money Matters!

In this quarter, **89%** of tenants who received support from our Money Matters Service, got a positive outcome. This means that they were able to access additional benefits, or received help, support and advice with rent or debt problems. If you need to talk to someone in confidence about your money matters, then contact our **Money Matters Adviser on 01228 633632** or text moneyhelp to **07585968466**.

Got a repair? Click Housecall!

Housecall is a handy tool to help you to diagnose exactly what repair you need.

Housecall is available on Impact's website and all you need to do to report your repair is follow the stages step by step. You will see diagrams which will help you to diagnose exactly what it is you need. All you then do is choose your repair, complete a short form, submit, and the Repairs Team will automatically be contacted in order to arrange for your repair to be carried out.

So far, around 30 repairs have come to the Repairs Team via Housecall and we want as many tenants as possible to be aware of this fast, easy to use method of reporting their repairs at:

<http://www.impacthousing.org.uk/repairs>



Residents Activity Project 2011

This is our 2nd report on this year's RAP programme for Impact residents and customers.

The report highlights the successes and failures this summer while trying to highlight lessons learnt.

Those residents and customers who have participated have as outcomes had

- Enjoyment
- Confidence
- Social awareness
- Environmental Awareness
- Activity Skills
- Managing risk
- Key Skills
- Health and fitness
- Motivation and appetite for learning
- Broadened horizons

Outdoor Learning As a Tool

RAP uses outdoor learning as an approach to teaching and learning through outdoor activities and experiences. The common thread is the focus on positive outcomes in personal and social development.

This years activities have included mountain biking, fishing, archery, kayaking, canoeing, golf, Gyll scrambling, sailing and camping.

The activities are purposely designed for their learning and educational value, contributing however small to an individual's personal development.

RAP embraces activities and experiences that normally take place outdoors, have an adventurous component, generally involve physical activity and offer challenge by choice and have respect.

From our experience residents lives are a continual cycle of learning where the past and present influence their development patterns: As in life, the pattern is continuous. Through undertaking challenging and adventurous activities, residents build a portfolio of positive significant

experiences that can contribute to their own support plan goals.

Participant numbers and lessons learnt

We have had 85 residents and customers take part in a RAP activity day which has also included the On Yer Bike programme.

Most participants have a range of past and present issues which have resulted in





homelessness, which they are trying to deal with through their support plans with supported housing staff and other support agencies.

RAP as a self-help initiative has tried to make outdoor learning as accessible (cost and timing) to the residents and customers by being flexible and accommodating to their particular life patterns as they deal with their issues.

The geographical spread of our supported residents has continued to be a logistical and expensive issue which we are always trying to resolve and has contributed to the low take up by South Lake's residents with the exception of the new Kendal Foyer.

As an alternative to nothing RAP has increased participation from 36 residents in 2010 to 85 in 2011 with a very marginalised and hard to engage client group. The aspiration is that external funding can be levered in to fund the scheme full-time for 3 years to build on the work of the pilots.

Facts and Figures

- **85 Residents and customers** took part in an activity day.
- **5 Staff supported** the RAP scheme during the 14 days of activities.
- **Transport and fuel costs** = £1874.74.
- **Food, refreshments** meetings & equipment hire = £2096.
- **Resident Involvement Officer** cost for 22 days = £3250. (in kind support)
- Other staff costs = £800. (in kind support)
- 14 Activity Days – 28 activity sessions by 28 instructors (2x Instructors per day) = £5000.

Total Cost – £11,416.30

= £134.30 per Resident

Nice!
But you can't
live in
them



We are here to help customers who want to deal with rent arrears and other debt problems. But we also take action against those who do not – we still evict those who refuse to work with us and ignore their rent arrears.

Don't put your home at risk. If you are struggling to pay your rent, talk to us.

The easiest way to pay your rent and avoid racking up arrears is to set up a direct debit.

For more information,

Call us on
03448 736290
and choose
option 3



Rent First!

Your Neighbourhood Team

The Team is continuing with the regular scheme visits and walkabouts and so we are picking up issues in the places where you live and also letting you know what is going on through the regular scheme feedback news sheets. Before the end of December we will be circulating a full year's calendar of scheme visits for 2012 so you know when the Neighbourhood Coordinators will be in your area.

Remember – keep an eye out for us on the dates we have set for visits and walkabouts. Come out and talk to us and let us know if you have any concerns. If you would prefer, you can contact us and make an appointment for us to call.

Anti Social Behaviour

One of the key jobs of the Neighbourhood Coordinators is dealing quickly and effectively with reports of anti social behaviour. We pick some issues up on our walkabouts and visits, but we also encourage you to get in touch with Impact 24 hours a day to report behaviour that is causing you nuisance, or in a small number of cases, harassment. We work to timescales to respond quickly, record all anti social behaviour complaints



when they are reported to us, and make sure that you have a dedicated officer to deal with your issue.

If any issues arise out of normal office hours please telephone 03448 736290 and report the nuisance to Impact's Out of Hours Emergency Service. Your call will be logged and then the details will be passed on to the Neighbourhood Coordinator the very next working day.



Give us your feedback on Anti Social Behaviour and you could win £50.00

We are interested in what you think of our service and we send out a questionnaire at the end of each anti social behaviour case. We might also call you on the phone to ask your views on a case.

Neighbourhood Plans – An update

We have identified 15 neighbourhoods where Impact will be working with residents to give a greater involvement in the issues that affect the community. During 2011 the Neighbourhood Management Team have been working to develop our relationship and more effective working with the other key partners in these areas – so we now work more effectively with the Police, Social Services, and Local and County Councils across all the areas where we have

housing and in greater depth in the 15 neighbourhoods.

The 15 Neighbourhoods are

- Moresby Parks
- Pica
- Milbourne Street in Carlisle
- Salterbeck
- Keswick
- Windermere
- Maryport
- Penrith
- St Aidens in Carlisle
- Eskdale Green
- Workington Town Centre

- Cleator Moor
- Denton Holme in Carlisle
- Milbourne Street in Carlisle
- Cockermouth

In four of the Neighbourhoods we feel that we can have a greater lead in the decisions that affect the neighbourhoods and these areas are:

- Moresby Parks
- Pica
- Milbourne Street in Carlisle
- Salterbeck.

What do you want to do today?

Please let us know what you think. We have a monthly draw and in the last 10 months we have given out 10 lots of £50 Tesco vouchers to people who returned their surveys to us – so there have been 5 lucky residents who have received these. Thank you. If you let us know of any areas where we didn't do well then you will be contacted by the Neighbourhood Manager who will find out what we didn't do well and then we can learn from this and change what we do.

You should have the contact details for your Neighbourhood Coordinator, but if you are not sure how to get hold of us – or you have any comments or concerns then please contact **Stephen Wilson, Neighbourhood Manager**. Stephen's contact details are:

Direct Line – 01946 839928

Mobile – 07834320188

E mail – stephenw@impacthousing.org.uk

In all of these areas, we will be developing more detailed plans for the neighbourhoods. The Salterbeck Plan is now developed and agreed with local residents on the estate as well as all of the local partners. Before Christmas 2011, we will also have met with residents in the other 3 neighbourhoods to agree a plan with them to then have a clear way forward on developing our services in these areas, but more importantly developing the lead role for Impact in improving a whole range of services and opportunities for these communities.



Rent a home?



Report anti-social behaviour?



Report a repair?



Tell us what you think?



Find a job?



Find out who we are and what we do?



Get involved?



Pay your rent?

You can – and it's all in one place



www.impacthousing.org.uk

We're preparing for winter, are you?

WINTER WEATHER CONTACTS

Met Office

www.metoffice.gov.uk

Radio stations

BBC Radio Cumbria 95.6 & 96.1
Lakeland Radio 100.1 & 100.8

Buses

Stagecoach North West
(01228) 597222

Cumbria County Council produce a free publication called **'Cumbria and Lakesrider'**, in partnership with Stagecoach. This is a timetable booklet that includes buses, trains and ferry services in the county. There are Summer and Winter Editions to coincide with the seasonal change made to many services.

Traveline - telephone 0871 200 22 33 or use the Traveline website for Public Transport information www.traveline.info.

NHS

Cumbria Health on Call Cumbria's out of hours GP service is available over bank holidays, and at nights and weekends for anyone who needs to urgently see a GP. Contact 03000 247 247 for the whole of Cumbria.

NHS Direct can be contacted on 0845 46 47 or online at www.nhs.uk



Top tips for safe driving

- Keep windscreens and windows clear of snow/ice
- Use screen wash suitable for low temperatures
- Keep tyres correctly inflated with a good tread
- Have enough fuel and a fully charged mobile phone
- Take a spade, blanket, food and drink.
- Check road conditions – if bad, ask if your journey is absolutely necessary
- Steer, brake and accelerate more gently than normal
- Leave a bigger gap between you and the vehicle in front – it takes longer to stop
- Driving in severe weather is tiring, allow extra time for your journey
- Gritters travel at a lower speed, so be considerate and don't overtake
- Don't park where you might block roads for gritters, refuse and recycling collection vehicles.

Be a good neighbour

Did you know that Cumbria has around 89,000 residents over the age of 65? That's 18% of Cumbria's entire population, and nearly 10,000 people are over the age of 85.

This group is particularly at risk when severe weather hits. For many older and vulnerable people just going out to the shops, doctors or to see family and friends can become very difficult – and dangerous. When the weather is severe, local people can really help elderly neighbours by taking a minute or two to knock at their door to check they are OK and have the things they need. With snow on the ground, it can be a real challenge just to get to the shops – but for older people or for those with mobility problems, that challenge can be a major one. If you are going to the shops yourself, then why not ask them if there is anything you can pick up for them.

Being stuck indoors for days on end can also lead to feelings of loneliness and isolation – so a quick call at the door to say hello could really make a huge difference. If nothing else, it can help to prove to people that they are not forgotten.



Office Closure and Emergency Contact over the Christmas Period

Impact Housing will be closed on:

Monday the 26th December

Tuesday the 27th December

Monday the 2nd January 2012

During this period, if you have an emergency repair or you need to report Anti Social Behaviour, please telephone 03448 736290, follow the prompts and someone will be able to deal with your issue.

The Impact office that is open to the public at the Oval Centre on Salterbeck, will be closed on:

Monday the 26th December

Tuesday the 27th December

Wednesday the 28th December

Thursday the 29th December

Friday the 30th December

Monday the 2nd January 2012

The Salterbeck Office will re-open to the public at **9.00am on Tuesday the 3rd January 2012.**

From us to you

We would like to send you our best wishes this Christmas and wish you a happy and healthy New Year



Make paying your rent top of your Christmas to do list

Paying your rent over the festive period can sometimes fall off your to do list.

With Christmas gifts, decorations and cooking to think about, there are lots of things to remember and lots of demands on your wallet!

We know that your finances may be tight this year, and it's not easy telling the kids that Santa is having to watch his pennies, but please think – is it more important to have all the tinsel and the trimmings or to have the peace of mind that your rent is up to date and you're safe in your tenancy?



Paying your rent MUST be top of your Christmas to do list.

There are lots of easy ways to pay – by direct debit, online, over the telephone with a debit card, or by Paypoint.

If you are having difficulty paying your rent, you should contact the Income Management Team on **03448 736290 (Option 3)** as soon as possible.

They will be able to help and refer you to our Money Matters Service or other local advice agency such as Citizen's Advice Bureau.

They will be able to advise how to deal with debt and benefits and how you can maximise your income.



Rent First!

Tenants Give Their Views

Over the last 15 months Impact's Neighbourhood Team has been visiting all tenants in their homes. To date we have visited over 1,600 people and we are aiming to have met all tenants by the end of March 2012.

One of the main reasons for these visits was to ask you what your main concerns and issues were, both with the services provided by Impact, and with your local neighbourhood. We've been closely looking at all the responses we received up to the end of June (just over 1,300) and we have identified three key issues:

Responsive Repairs

34% of people said they had an issue with repairs, mainly with some not being carried out or not knowing what was happening with a repair once it had been reported.

- We will be reviewing repair responsibilities (ours and tenants) and confirm to everyone.
- We will be clear at any point which repairs will not be ordered because of budget overspend. Anyone reporting a repair not to be ordered immediately, will be given a likely date when the repair will be done or told if a repair will not be ordered at all.
- We are re tendering the Responsive Repairs Contract to ensure value for money. By re-tendering we are aiming to get more repairs done from the budget we have.
- We will survey properties which have the most repairs done and decide what we can do to reduce the number of repairs. This will include taking more consideration of such properties for larger planned works.
- We will strengthen the link between responsive repairs and the planned maintenance programme.

Other issues raised on the visits include:

Large numbers up people struggling to heat their homes. 27% said they would like energy efficiency advice and to be able to keep their homes warmer.

- We have developed and implemented an Affordable Warmth Activity Plan and have set an Affordable Warmth budget to fund energy efficiency improvement work.
 - In the first half of 2012 Impact staff will attend Energy Efficiency refresher training to maintain and increase their levels of knowledge so that they can provide a high standard of advice to tenants.
 - We will also be introducing Energy Efficiency targets and will monitor these to ensure maximum impact.

- We now publicise our Money Matters debt advice service and the Income Management Service more effectively via rent statements, newsletters and the website.
- We will use all opportunities to promote the service and provide easy access (including resident involvement activities, and visits to tenants and at other points of contact).

8% said they wanted help with debt problems and claiming welfare benefits.



Anti Social Behaviour (ASB)

14% of people said they were concerned about ASB in their area. Residents of some schemes in Carlisle and on Salterbeck in Workington have the highest level of concern. Most of these concerns relate to problems with noise nuisance, dogs, neighbour disputes, drug dealing and speeding traffic.

- We will identify ASB hotspots and involve residents to identify actions to improve the ASB service.
- We will use scheme walkabouts to explore and monitor ASB issues with residents and to highlight issues and the actions we are taking.
- We will review and agree key targets for the ASB service with the Service User Forum and we will report and publish our performance against these targets.

Planned Maintenance

8% of people had an issue with planned works. This was mainly about people not getting clear information about when larger repairs such as kitchen unit replacements, bathroom replacements, and door and window replacements were likely to be carried out.

- Our Neighbourhood Co-ordinators will have improved knowledge of the Planned Maintenance programmes and as a result will be able to provide clearer information.
- We have put in place a clear process for prioritising works which takes more account of customers aspirations.
- Properties in the 2012 Planned Maintenance Programme will be contacted before the end of 2011 and the start date will be confirmed at the same time.
- All customers will be advised in writing of the outcome of surveys to their home (if works are to be carried out and when).

5% of people told us they were concerned about the condition of their local environment.

- We use walkabouts to identify local environmental issues and plan to develop greater customer involvement and agree actions for dealing with issues with customers. These will include specific events such as community tidy ups, campaigning etc.
- We will explore the option of employing a Handyperson to improve our response to environmental issues and will set a specific budget to deal with such issues.

To address the issues raised, we have, after discussion with the Service User Forum, agreed and are now carrying out an action plan. We will report our progress in future editions of Contact, and on the website. To check that it is making a difference we will be checking in with residents during 2012.

Some of the main actions in the Action Plan are shown here. The full Action Plan can be seen on Impact's website at www.impacthousing.org.uk or it is available on request from the Neighbourhood Team.

If you have any comments about the plan or the issues that have been identified, then please contact the Neighbourhood Team.

What Care & Support customers to

I would like to thank staff for putting me back on track with my life, I don't know where I would be without them.

Customer of Men's Service

Pretty much perfect
Customer of Integrated Domestic Violence Service

Thank you all so much for all you have done. Thank you all for your kindness and help, you made a very sad time a lot easier and we're all very grateful.

Customer of Extra Care Service

I feel stronger than when I first came.

Customer of Integrated Domestic Violence Service

Staff listen and understand – you are not treated like a second class citizen, but treated with respect.

Customer of Men's Service

We really appreciate the care and concern you extend to us each and every day.

Customer of Extra Care Service

Thank you for the help you gave me in taking care of my brother in the last three years of his life. You were wonderful to me and my family.

Customer of Extra Care Service

I didn't realise how good this service was. I came thinking I would be re-housed but you did more than that - you fixed me.

Customer of Men's Service

Our lounge has been upgraded using our ideas and influence.

Customer of Young People's Service

Care & Support Service	Happy with the quality of their accommodation / home	Feel safe and secure in their home	Happy that their views are taken into account	Happy that they are kept informed about things that may affect them	Feel have opp to in thin
Men's Service	81%	91%	82%	100%	9
Young People's Service (Carlisle & Eden)	82%	91%	95%	91%	10
Young People's Service (South Lakes)	46%	69%	54%	92%	8
Integrated Domestic Violence Service	60%	100%	100%	100%	10

Managers Response: We appreciate that our Care & Support customers have taken time to respond and share their views; this is tremendously useful information that will be used to shape our service and have included priority areas in our Annual Plan for 2012. We have begun a review of the quality and condition of some of our accommodation and will consider how we make improvements or, if that is not possible provide something different. Our Young People's accommodation and the Refuge will be reviewed. Impact's Asset Management Team has started to work with contractors to offer an improved Repairs Service and is in the process of assessing contractors

who have tendered. We will also continue the work we have begun to improve service quality in South Lakes, we hope the Foyer will enhance our offer. As part of our drive to ensure customers are happy that their views are taken into account, we will be looking for new ways to gather your ideas and views in 2012. If you have any thoughts or ideas for improvements to the service please contact Lorraine Usher on 01228 633624 or Lorraineu@impacthousing.org.uk Thank you once again.

Customers of our Extra Care Service will be surveyed in 2012 but we've included some of this year's feedback above.

Residents told us about our service



Issues get picked up quickly and action is taken. I am very happy with support.

Customer of Young People's Service

	Feel they have the opportunity to influence things	Know how to make a complaint	Satisfied with how repairs are dealt with
95%	100%	100%	81%
100%	86%	81%	
83%	92%	46%	
100%	100%	100%	

■ We worked in partnership with Cumbria CC Fire Service to provide an accredited learning programme which was very well received and hugely successful.

■ We re-launched our healthy eating cooking sessions which improved residents' health and wellbeing and life skills.

Care & Support residents said . . .

We would like a choice of activities that help us to use our time positively and productively, but with a fun element"

So . . .

■ We piloted a national 'Open Talent Programme at Eden Rural Foyer.

■ We piloted a personalised service offer which will be rolled out across the Care & Support Service in 2012.

■ We introduced the Grow It Digital Programme in Eden and South Lakes

Residents said . . .

"We are dissatisfied with the condition of some of the young people's flats"

So . . .

■ The Care and Support Service Manager visited the flats and met with residents. She agreed that the quality did not meet Impact standards. Work is now underway to improve them.

Residents said . . .

"Some supported accommodation is unaffordable for people who are in employment"

So . . .

■ After hearing residents' views we revised and expanded our Bursary Scheme to offer additional support to encourage residents into employment.

Residents said . . .

"We think the house cleaning and general house rules could be improved"

So . . .

■ Residents discussed, debated and agreed revised guidance for communal areas and house cleaning.

Residents said . . .

"We think that some of the furniture in our scheme is looking tired and in need of replacement"

So . . .

■ As part of our furniture replacement programme with our residents we selected new furniture which is modern, bright and built to last.

Cumbria Pride

Some of the Let Go Team attended the Cumbria Gay Pride Event held at Swallow Hill Top Hotel in Carlisle on Saturday 1st October 2011. It was the first pride event to be held in Cumbria on this scale and was to promote, inform and raise awareness of the agencies working throughout Cumbria. Cumbria Pride was a family event full of entertainment and music and also networking between agencies promoting their services to the LGBT community.

The team members that attended the event were promoting the Let go service and refuge provision; advising both the LGBT community and professionals of the support we can provide around domestic violence. We had a range of leaflets and promotional hand outs such as balloons, personal alarms and whistles which would assist in an emergency. There were a lot of multi-agency discussions throughout the day as we were working together in support of the gay community. Alongside various Drag Artists entertaining us and celebrating gay Pride culture.

Do you want to help appoint our new contractor?

Here at Impact we have just finished the first stage of activity to appoint a contractor to carry out works on empty properties to get them ready for renting, and repairs to occupied properties. All interested contractors have been in touch and their applications have been scored.

The successful contractors who scored highest are now going through to the second stage of activity.

The second stage is the tender stage, it involves the pricing of repairs and is when contractors will return their tenders telling

us how they plan to undertake the repairs work. Once all of these tenders have been scored, each of the contractors will then be interviewed so that we can make sure that their tender submissions are realistic and workable.

If you would like to take part in these interviews by being part of our interview panel, then we would love to hear from you. If you are interested,

or would like to find out more, then please contact:

Lee Jackson
(leej@impacthousing.org.uk)

or

Tony Mounsey
(tonym@impacthousing.org.uk)
at Impact.





After speaking to all who attended the event they all walked away with a whistle around their necks saying 'NO!' to domestic violence. Even the Mayor of Carlisle, Barry Ogilvie Earp, was keen to tell us of his support for the work we do and walked away with a whistle around his neck, which looked great with his robe and chains.

How contractor?

Please be advised that places are limited

The contracts should be awarded just before Christmas with the announcements made officially after the Christmas period. The contracts are scheduled to start in **April 2012**.

We'll update you further in your next residents' newsletter as well as posting updates on the Impact website.

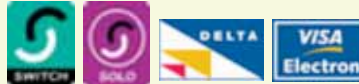
We look forward to hearing from you

Rent Payment Methods

You can pay your rent by at least six methods, including:

Debit Card (by telephoning the Impact Office)

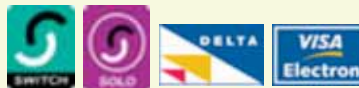
You can pay with a debit card by contacting our Salterbeck Area Office on 01946 839933 / 01946 839929 or our Carlisle Area Office on 01228 633623 or via our main number on 03448 736290.



Debit Card

(by telephoning the Allpay automated service)

Impact can accept rent payments over the telephone using a 24 hour automated telephone service. We can only accept payment by Debit Card and we will unfortunately not accept credit card payments. You can pay over the telephone using these cards:



You will also need your Allpay.net card number (that is the 19 digit number on your rent payment card) so please have these to hand before you start. When you are ready just telephone Allpay.net on 0844 557 8321 and follow the instructions.

Internet

You can pay your rent over the internet using Allpay at the following website: www.allpayments.net



Rent payment card

You can pay your rent where you see this sign with a swipe/payment card.



Did you know you can pay your rent at around 165 PayPoint locations in Cumbria, as well as at all Post Offices?

All you need to do is take your payment card and money to anywhere you see the PayPoint sign including newsagents, supermarkets, convenience stores and garages.

Direct Debit



This is our preferred method and probably the easiest way of paying for you. It is cost effective for both you and Impact.

You can choose when your money leaves your account; you can pay weekly, fortnightly or monthly on any date of your choice.

We hold frequent prize draws for all residents who pay by direct debit, so if you would like to switch to direct debit then please contact us on the above number.

On Yer Bike 2011

This is the 4th year of OYB



Cycling as a Learning and Engagement Tool

The Project has won 4 awards since its first cycling session in 2008 and continues to offer opportunities for individuals, groups and neighbourhoods to participate and have positive experiences through cycling.

On Yer Bike is a learning tool which is primarily an approach to teaching and learning through all aspects of cycling. The common thread is the focus on positive outcomes in personal and social development for all participants, in particular those at risk.

OYB believes that cycling adds to an individual's learning and educational value and embraces cycling activities and experiences that:

- Normally take place outdoors.
- Frequently have an adventurous component.
- Generally involve physical activity.
- Offer challenge by choice and have respect.

As a result OYB and its volunteer coordinators have delivered cycling opportunities so far to 594 participants in 2011.

Achievements and Progress

During 2011 OYB won the Best Community Project 2011 from the Pride Of Cumbria Awards. The Committee continued to meet and influence/feed into and support other cycling initiatives and groups in Carlisle and Cumbria.

OYB joined and supported the

Cycling Carlisle Annual Cycle ride with a town centre skills park session, and developed Red Route Cycling sessions for Homeless Residents.

2011 also saw OYB move into new premises – and secured a shop on Salterbeck, West Cumbria and ran a taster/competition for local kids.

The project also took part in the Love Parks Week offering free sessions for residents and members of the public in St James Park, Bitts Park and Hammonds Pond.

It also successfully contributed as a high participation activity to the Police and Connexions Summer Splash Scheme and offered 2 free sessions to Penrith – Police and local school fete.





Facts and Figures

- **Total number** of participants up until October 2011 = **594**
- **Bike Hire + Repairs** = **£437.50**
- **Transport Excluding** 7 stanes Challenge = **£466.18**
- **Food – Cycle Trips & Volunteers** = **£384.74**
- **Volunteer total** hours given = **143 hours**
- **Volunteer total** hours value = **£1430**
- **Resident Involvement Officer** (in-kind) = **£3700** (excludes 7 Stanes Challenge)

Cost – £6,417

Minus – Crime and Disorder Partnership Grant £2000
= £4417

= £7.43 per participant



Later in 2011 OYB organised its first LGBT cycle ride with Cumbria LGBT Support Group along the River Caldew cycleway which it hopes to repeat.

OYB also developed a Homeless Residents Red Trail initiative that involved 9 residents from April to October 2011 who completed 7 Red Grade mountain Bike Trails – covering 100km and organised and completed a 116km 7 Stanes Cycling Challenge.



Are you getting enough?

Did you know that more than £16 billion in means-tested benefits and tax credits goes unclaimed every year?*

Official figures* show that:

■ As many as **four out of five** low paid workers without children (1.2million households) **miss out** on tax credits worth at least £38 per week - **a total of £1.9 billion**

■ As many as **half** of all working households entitled to housing benefit (worth an average **£37.60 per week**) **do not claim it** – that's up to **half a million households**

■ Up to **three million households** are **missing out** on an average £13 a week in council tax benefit

■ As many as **1.7 million** pensioners are **missing out** on an average of **£31 a week** in pension credit.

*DWP: Income Related Benefits Estimates of Take-Up in 2007-08

Make sure you're getting what you're entitled to!

Benefits agencies will not generally contact you to make you aware of your entitlements; you need to find out for yourself.

If you think you may be entitled to more benefits than you're currently receiving, then please contact the

**Money Matters Adviser on 01228 633632 or the
Income Management Team on 03448 736290 (Option 3)**

We'll carry out a quick Online Benefit Calculator Check for you to see what you're entitled to.* You just need to have details of your current income/benefits to hand and it shouldn't take much longer than 5 minutes to complete.

Alternatively, if you have access to the internet, you can use one of the following sites to carry out a check yourself:

www.turn2us.org.uk

www.direct.gov.uk

www.moneysavingsexpert.com

*The calculator provides an estimate only of your potential benefits entitlement, based on the information you supply.

My Home Energy Switch

Would you like to get cheaper energy bills?




My Home Energy Switch lets you compare all energy suppliers simply and quickly to make sure you're getting the best price for your gas and electricity


■ How much money could you save by switching energy suppliers?


You could **save on average £254*** by switching energy supplier. Suppliers are always changing their prices so, you may be able to save a substantial amount. Regularly checking **My Home Energy Switch** will make sure you're still getting a good deal.

■ What's involved in switching energy suppliers with My Home Energy Switch?

Visit www.myhomeenergyswitch.org.uk or call their helpline on **0800 051 5346**.

 Select the best value deal and complete the switching details required. To compare and switch **takes around five minutes**.

 **My Home Energy Switch** via uSwitch.com, will send an email. The details are processed and forwarded to the supplier.

 The supplier will get in touch to confirm the date on which the new service will commence. You will need to take a meter reading on this date, to ensure you're not billed twice for the same energy. It takes between four to six weeks to fully complete the switch.

■ Will there be any interruption to the supply?

No. The new supplier will continue to use exactly the same wires, pipes and meters that are currently used. They will also contact the existing supplier to arrange the transfer of the supply.

■ If you decide to switch, do you need to contact your current energy supplier?

The new supplier will arrange the transfer on behalf of the customer. However, the customer should ensure that the new supplier takes a final meter reading (at the date of transfer), so the current supplier can produce a final bill.

■ Can you get gas and electricity from the same supplier?

Yes. Many suppliers now supply both gas and electricity and offer combined plans that include incentives, discounts or reduced prices. These plans are often referred to as "dual fuel" deals.

■ Do you have to change energy suppliers?

No. By comparing suppliers on **My Home Energy Switch**, you're under no obligation to switch. But you might find your current supplier is not giving you the best deal. **My Home**

Energy Switch in partnership with uSwitch.com is regulated and monitored by Consumer Focus.

■ What do you do if you need help with switching?

You can contact the **My Home Energy Switch** customer service desk:

Tel: **0800 051 5346** (freephone)

Fax: **0207 911 6102**

Email: MyHomeCustomerServices@uswitch.com

Opening hours are: Monday to Thursday 8am - 9pm
Friday 8am - 6pm
Saturday 9am - 5pm

■ Can you switch suppliers if you have a prepayment meter?

Yes. You can compare prices and switch to a cheaper prepayment tariff.

You should select the 'prepayment' option when we asked how you pay your bill and how you'd like to pay your bill.

■ Will your bank details be secure with My Home Energy Switch?

Yes, bank details are completely safe. Any personal information will only be seen by **My Home Energy Switch** and the new energy supplier so that we can set up a new direct debit.

Why use My Home Energy Switch?

Because it can result in cheaper energy bills!

My Home Energy Switch is a free, impartial site which will compare **ALL** UK energy suppliers. It only takes a few minutes to compare and switch to get the best deal for you.

All that's needed is a recent energy bill, (if you don't have one, simply call on the number below).

Freephone 0800 051 5346

www.myhomeenergyswitch.org.uk



If you require any further details please contact Sue Wright at Impact on 01228 633632 or 07585968466

Service User Forum Meeting

Monday 26th September 2011 – and my take on it – *By Jonathan Power*

Today we had a meeting of the Service User Forum, at **The Beacon**, Whitehaven.

We had a full agenda covering 5 major topics:

- Responsive Repairs Budget
- Impact's " Offer"
- Impact's Annual Report
- Feedback from the Neighbourhood Co-ordinators survey
- Finance presentation on where our rents go

We had invited members of Impact's Board to attend one of our meetings, and were pleased

to welcome Adrian Waite the Chair and Heather Bland who is the Resident Involvement Champion (Ambassador for resident and service users). Also attending the meeting to give updates and presentations were Keith Dobson, Operations Director and Duncan Tilbe, Housing Manager and Graham Wilson, Finance Director.

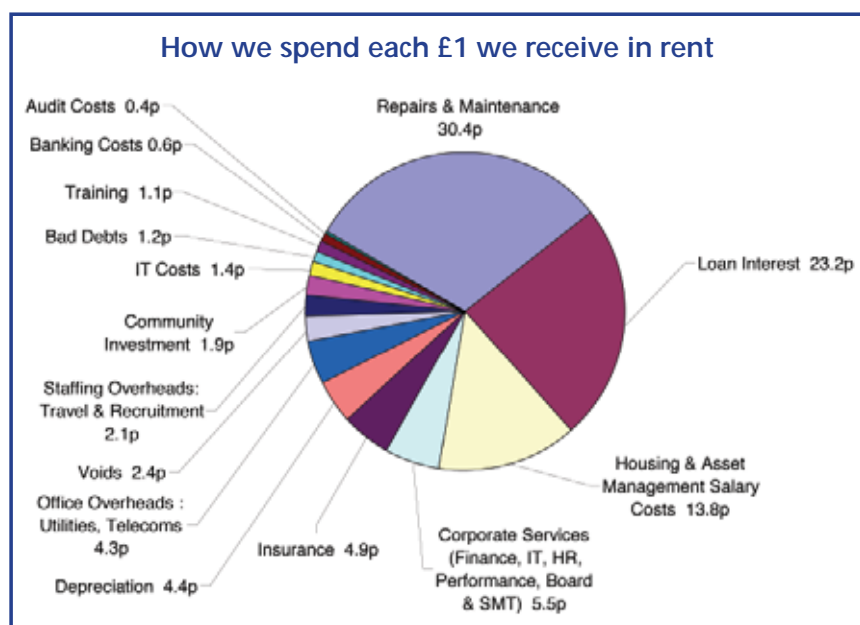
We talked about the changes that are going to be made with repairs which will affect people's homes and that residents will now have to take

responsibility for jobs like

- Decorating your own place
- Changing light bulbs
- Responsible for getting your own washing machine plumbed in also getting your cooker installed using a Corgi registered gas and electric engineer

I was surprised at how much money was spent on items like changing toilet seats etc

Staff will help by giving you advice and contact numbers for reliable workmen. There will be a system in place to support vulnerable, disabled and older people.



Ways to get in touch

Write to

Impact Housing Association,
Nook Street, Workington,
Cumbria CA14 4EH or

Impact Housing Association,
47 Nelson Street, Carlisle,
Cumbria CA2 5NE

Ring

01228 633630 – speak to Damien
01228 633633 – speak to Pauline
01228 633632 – speak to Sue

Email

Paulinem@impacthousing.org.uk
Damienm@impacthousing.org.uk
Suew@impacthousing.org.uk
enquiry@impacthousing.org.uk

We will pass all enquiries on to the Service User Forum Chair

Don't just sit at home
and wait for it to happen
come along and make
it happen



We had a really interesting talk by Graham Wilson the Finance Director, who gave us a pie chart of how all the money going into Impact from our rents is used to pay for all the services.

I go because I feel I want to give back the support I have had from Impact Housing Association, also I have learning disabilities and health problems but being involved makes me feel I am playing a part in society and helping everyone who uses Impact to get the best from Impact.

Nice! But you can't live in it



We realise the periods before and after Christmas can be a very difficult time financially, but must stress that paying your rent should always be a priority. Not paying your rent can have serious consequences and very high level arrears or persistent failure to pay can result in eviction. Whilst we will give every reasonable support and opportunity to help resolve problems, eviction can result if problems continue and arrears are not paid.

If you are finding it a struggle to pay your rent, or have other financial difficulties then **please** contact the **Income Management Team** on **03448 736290** and select **option '3'**. We can discuss options available for paying your rent, or refer you to our Money Matters Service who can help tenants to maximise their income, for example by providing advice regarding welfare benefits or by referring to other specialist organisations.

Call us on
03448 736290
and choose option 3



Great NEWS!!

■ Cumbria Community Foundation has awarded £1000 for the Penrith and District Multicultural Group based in the Eden Rural Foyer towards Multicultural Sports Day and Running Costs

■ Penrith Lions has awarded £565 for the Eden Young Parents Group based in the Eden Rural Foyer towards Children Xmas Party 2011 and trip to the South Lakes Wild Animal Park.

Don't get in deep with loan sharks!



How loan sharks work

Loan sharks all tend to work in similar ways:

- they rarely give any paperwork to the people they've loaned money to – making it very difficult to keep track of how much is owed
- if payments are missed, they often use threats and violence to get more money
- they charge extremely high rates of interest and

also add other 'charges' to loans whenever they want

- they take away people's bank cards as 'security'
- People involved in illegal money-lending tend to be part of other criminal activities, too. This can include gun and knife crime, counterfeiting and drug-dealing.

Common myths about loan sharks

There are lots of rumours and myths around loan sharks and what they do. These are some of the most common ones, along with the truth.

The myth: 'Unlicensed money-lending is not illegal'

The truth: It is illegal for anyone to operate a money-lending business if they don't have a licence for this from the Office of Fair Trading.

The myth: 'If you borrow money from a loan shark, you are breaking the law.'

The truth: It's the loan shark who is breaking the law - not the person who has borrowed the money. You can't be prosecuted for having taken a loan from a loan shark.

The myth: 'You have to pay back what the loan shark says you owe.'

The truth: Any loan made by someone without a

licence is 'unenforceable' - this means you cannot legally be made to pay it back.

The myth: 'Illegal money-lending is a victimless crime.'

The truth: Those who have borrowed money from illegal lenders are often threatened and intimidated into paying back much more than they borrowed. Whole communities can be affected if borrowers are forced to turn to crime to pay back out-of-control loans. Loan sharks are also often involved in other crime.

The myth: 'Loan sharks are providing a reasonably priced service to people who need it'

The truth: A loan from a loan shark is, on average, three times the cost of the same loan from someone operating legally. Interest rates of between 8000% and 117,000% have been uncovered.

What to do if you've borrowed from an unlicensed money-lender

If you have borrowed money from someone who doesn't have a licence, you haven't broken the law – they have.

Call the 24/7 confidential hotline 0300 555 2222
Text 'loan shark + your message' to 60003

E-mail reportaloanshark@stoploansharks.gov.uk
Log-on to www.direct.gov.uk/stoploansharks



Let us help you spread the cost of Christmas

To apply for an affordable Handy Loan or to find out more call 01900 607 550

If you are aged 18 or over and live in Cumbria you can apply for a Handy Loan regardless of your income and credit history.

- Loans are processed in seven days
- No added fees
- Easy to apply

Just look at the difference...

What Provident Personal Credit would charge you:

A Cash loan of **£500**

paid back over **52 weeks**

Weekly repayment: **£17.50**

Total amount payable: **£910.00**

Typical 272.2% APR.

What you would pay back with a Handy Loan:

A Cash loan of **£500**

paid back over **52 weeks**

Weekly repayment: **£10.83**

Total amount payable: **£563.37**

Typical 27.05% APR.

Saving to you = £346.63 on a **£500** loan paid back over 1 year.

All figures were correct at time of print, changes may have occurred without notification 01/09/2011.

To apply now call **01900 607 550** or visit **www.handyloanscumbria.org.uk**

Part of the **DRAMA** initiative.

Your Repairs Service



No one home!

One of the major impacts on Impact's ability to complete repairs in a shorter period of time is the number of times contractors attend a property and there is no one at home. The financial cost of no access jobs is significant. This is money we could spend on more repairs.

Here at Impact we operate a priority system of repairs to help you understand how long you should be expecting to wait to have your repair completed.

We use 4 main repair priorities:

Emergency (within 6 hours)

Priority (within 24 hours)

Urgent (within 7 working days)

Routine (within 31 working days)

The priority system takes into account the nature of the work, the impact of the problem being caused by the failure, the amount of work required to rectify the problem, and the vulnerability of the tenant.

Always ensure you are in for your repair appointments

OR

Give us plenty of notice to re-arrange your appointment if it is not a convenient date and time for you

In times of high demand, please be aware that if you miss a repairs appointment you may be charged.

Winter Weather

The winter weather impacts on requests for repairs. Last year, the impact of the extreme weather resulted in the majority of repairs for the year being reported in the winter months. With temperatures falling to -10°C and snowfall up to 20cm we needed to cancel our routine work and double up the workforce to deal with the increase in repairs reported.

This resulted in a huge increase of emergency and urgent repairs being reported. Trades staff worked

increased hours to support customers to ensure the disruption and

damage was kept to an absolute minimum and repairs were completed as soon as possible.

We will be closely monitoring the Met Office website which provides a 30 day weather forecast and will be preparing as much as possible for the coming winter months.



Do you want to buy electrical goods and not pay ridiculous repayment fees?

in partnership with **the coop electrical**
we can offer savings on a range of electrical goods



The **co-operative**
electrical

FOR MORE INFORMATION
POP IN OR VIEW ON OUR WEBSITE

www.carlislecu.com

FIND YOUR GOODS - TALK TO US on **01228 594007**



Impact's Money Matters Service is here to help



With huge changes to welfare benefits and the introduction of Universal Credit planned for next year, **plus** the ever rising cost of fuel, many of us will be facing testing times ahead.

Already this year Impact has issued 191 notices seeking possession to tenants who have been unable to cope with mounting rent arrears. If you are finding it more and more difficult to pay your rent as well as all your other bills, or are worried about the changes ahead then now is the time to contact Impact's free and impartial **Money Matters Service**.

This **totally confidential** service is available to all Impact tenants and their families. By making an appointment with the Money Matters Adviser you can get support and advice on a range of issues but especially around debt and benefit entitlement. The service can also help tenants to open basic bank accounts, access cheap home insurance and join their local Credit Union. Appointments can take place in one of our offices or in your own home if transport is a problem.

What tenants have said after contacting the Money Matters Service:

"I'm so grateful to you for what you have done"

"I can't tell you how relieved I am"

"I don't know what I would have done without this advice"

"I will sleep tonight"

If you would like an appointment please call or text on 07585968466 or 01228 633632 and ask to speak to the Money Matters Adviser



REGISTERED OFFICE: NOOK STREET, WORKINGTON, CUMBRIA CA14 4EH. TELEPHONE: (01900) 842100
Industrial and Provident Society Registration No. 21411R Housing Corporation Registration No. L0917
Website: www.impacthousing.org.uk Email: enquiry@impacthousing.org.uk Impact operates as a charity