

Autumn 2017

# voice

**Informative news and advice** from Watford Community Housing

- Our tenth birthday
- Get ready for Universal Credit
- Water charges are changing!
- Service Standards



**watford**  
community  
housing

# Now we are 10

As this year marks Watford Community Housing's 10<sup>th</sup> birthday, we've been celebrating our first ten years – as well as looking to the future.



**We have been celebrating the achievements of our first decade with residents, staff and the wider community throughout 2017.**

Across the course of the year we have hosted a number of different events, including holding a Community Festival at the Meriden on 9<sup>th</sup> September.

More than 500 people helped us celebrate our anniversary, with residents, staff and local organisations amongst those who attended the free fun day.

The event brought together a wide range of Hertfordshire-based organisations, showcasing great local talent in all its forms. Attractions included locally-made Caribbean food, face-painting and homemade jewellery. Amongst the many talented local performers to take to the stage were martial arts school Leventis Taekwondo and dancers from Lorraine's School of Dance.

Organisations such as Hertfordshire Constabulary were also on hand to give presentations and offer information.

The event also saw money raised for the Peace Hospice, with fearless fundraisers



abseiling down our Munden View tower block throughout the day!

Thank you to everyone who attended the event for helping to make it such a great success.

## Launching our new look

As part of our 10<sup>th</sup> birthday celebrations, we have also launched a new look, including a new logo, which was unveiled at the Community Festival.

As well as celebrating how far we've come in our first decade, it's also a good time to focus on the future. We have worked hard over our first ten years to deliver better services and keep pace with the very best

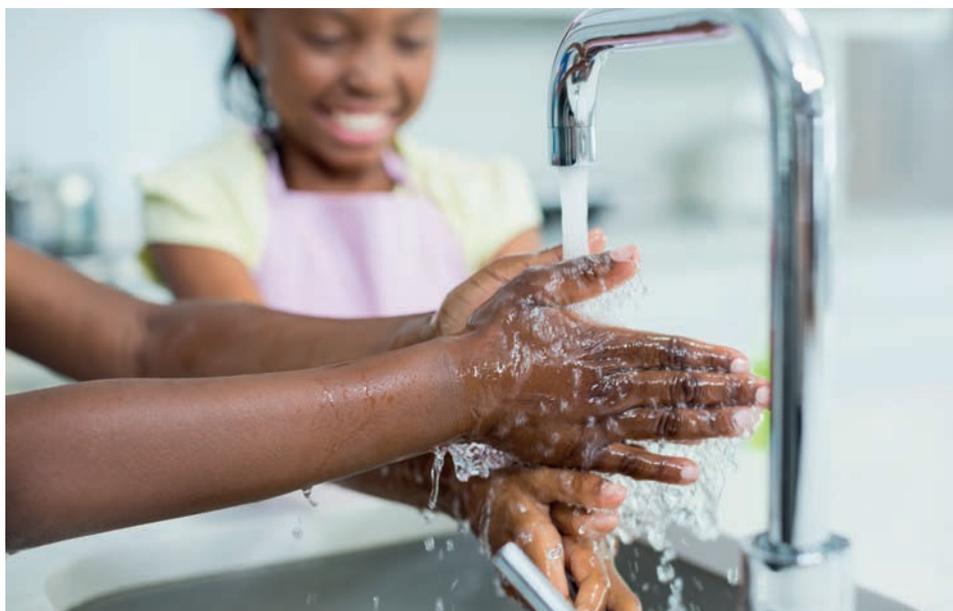


housing providers, and our new look aims to reflect this. We also believe it will help to give us a commercial edge so that we can attract the right people and partners to deliver even better services for you in the future.

We're going to be phasing in the new look, so you'll see the changes happening over the coming months. We hope you like the new look as much as we do – we believe it can make a real difference to the quality of the service you receive from us.

# The way you pay your water charge is changing!

From 1<sup>st</sup> April 2018 all Watford Community Housing tenants will pay their water bills directly to Affinity Water. Here's what you need to know.



Many households in Hertfordshire – including most Watford Community Housing tenants – receive their water supply from Affinity Water.

At the moment, we collect the fee they charge you for water and sewerage by adding it into your usual rent payment, but from 1<sup>st</sup> April 2018 all tenants will pay their water bill directly to Affinity Water.

This change is good news for your budget! Paying Affinity Water directly means that you'll be able to get in touch with them to discuss your personal bill. You may find that you're able to move to a Low Income Fixed Tariff (LIFT), which will mean paying less for your water. There will be other options available to you too, like ordering a water meter, which may contribute to lowering your bills.

## Do I need to do anything?

You don't need to do anything about this right now – we're going to be collecting your water charges up until the end of March 2018. Affinity Water will be contacting all tenants involved in the change in February 2018 to explain what action you need to take, including setting up your payments to them.

To make things easier for you, those who currently pay their rent and service charges to us by direct debit will have their water charge automatically removed, although everyone will still need to set up a new payment for the water charge with Affinity Water.

We will be in touch with more information about the water charges and the many different methods you will be able to use to pay your bill, so watch this space!

## Welcome

Welcome to the first issue of **voice** – the new quarterly round-up of news and advice from Watford Community Housing.

We will be bringing you all of our latest news, including events and activities from around our neighbourhoods and in our community hubs. We will have regular advice and information to help you manage your tenancy and get the best out of being a Watford Community Housing tenant.

At our recent Annual General Meeting our members said they were keen to promote more opportunities for residents to get involved in how we are run – so we will also be keeping you up to speed with the ways that you can influence our future and help to shape our services.

It is important to us that residents are at the heart of our work and have the chance to make themselves heard and get involved in what we do.

We would love to hear from you with ideas for future issues of **voice**. Email [communications@wcht.org.uk](mailto:communications@wcht.org.uk) to let us know what you'd like us to provide more information on.



## Our new service standards

You should have received your copy of our new Service Standards, which we posted to all tenants. These standards were created by consulting with our Board, our tenants and our Gateway Membership Team. They are designed to let you know what you can and can't expect from us, as well as what we expect from you under the terms of your tenancy.

We want you to be sure that we keep our promises to you, our tenants. By making our new service standards available to you, we can help to ensure that we deliver consistently high standards, whatever the service.

### Get involved!

We have also launched an Involvement Menu, which we sent out with the Service Standards. We know from our meetings with tenants that there's an appetite for opportunities to get involved in how we're run.

The Involvement Menu gives you a whole range of options to choose from – so whether you're busy but keen to get involved or have more time and enthusiasm for taking on larger activities, there's a chance for you to help shape the services we provide.

# Longcroft in bloom

Green-fingered Longcroft residents have been rewarded for their gardening skills.

**This summer the Longcroft Social Committee held a gardening competition for residents of the sheltered scheme and the surrounding area.**

The committee wanted to promote the beautiful gardens of some of the local residents, as well as encouraging a blossoming sense of healthy competition within the local area.

Keen competition meant that gardens all around the area were blooming, which brightened up the area and added a splash of summer colour – but eventually two gardens proved to be outstanding!

The winners, who received a £10 B&Q voucher, were Dot Mellors for Best Garden and Michael and Jackie Hill for Best Balcony. Congratulations!



## Is your loan costing you more than you think?

Sometimes life can take you by surprise – the washing machine floods, the sofa falls apart or the car finally gives up the ghost. It happens to everyone and it can really affect your finances.

At times like these it can be tempting to get a loan which gives you all the money you need instantly. But did you know that some lenders will make you pay back more than double the amount you borrow?

For example, you can get a £300 washing machine from a high-street store with payments of £4.50 per week for 156 weeks. This adds up to over £700!

Luckily, there's another option for an affordable loan. Watford Credit Union is a savings and loans co-operative run by volunteers, where members who save can apply to borrow money at a low rate.

Their interest rates are much lower, so the overall total you pay is much closer to the amount you borrowed, and the payments are still in small amounts. Borrowing from Watford Credit Union is much cheaper, meaning that you get to keep the money you are saving for a rainy day!

**Find out more: call 01923 236 401 or visit [watfordcreditunion.co.uk](http://watfordcreditunion.co.uk)**



# Helping you get ready for Universal Credit

The full Universal Credit service is coming to Watford on 6<sup>th</sup> December, and we're here to help you get prepared.

Universal Credit is a new combined benefit payment which brings together six different types of benefits and tax credits into one. Its aim is to help people get back into work.

This change might feel a bit daunting, but rest assured our Tenancy Support Officers are here to help you, whatever your circumstances.

## Who does it affect?

Universal Credit only applies to people of working age, so if you are of pension age it doesn't affect you.

If you are of working age, Universal Credit will affect you if you receive any of the following:

- **Housing Benefit**
- **Income-related Employment and Support Allowance (ESA)**
- **Income-based Jobseeker's Allowance (JSA)**
- **Child Tax Credit**
- **Working Tax Credit**
- **Income Support**

You may well have to claim Universal Credit if there is a change in your circumstances – for example, if your benefits change, you lose your job or if you move home and need help with your housing costs.

This means that most people will have to switch to Universal Credit sometime over the next few years – and eventually it will apply to everyone of working age.

## Universal Credit – key facts:

**Online application** – all applications for Universal Credit have to be made online.



**Six-week wait** – there could be a wait of up to six weeks for your first payment once you have applied. If you need to, you can request an advance payment which you then repay over the next six months.

**Monthly payments** – your payment will include your housing costs and you will receive it on a monthly basis.

**Looking for work** – to receive Universal Credit you must make a 'claimant commitment' to look for work. You will agree with your work coach what you need to do and complete an online journal to show what steps you have taken.

**Payments based on earnings** – one of the benefits of Universal Credit is that you do not lose all your benefits if you start work. Instead, your payment will be reduced depending on what you earn.

## What you need to do

If you need to apply for Universal Credit, you will need to do the following:

**Apply online** – this can take from 20 minutes to an hour. Make sure you have all the information for your application ready, including your rent and service charge details.

**Manage your budget** – as payments are monthly you will have to manage your finances carefully.

**Pay your rent** – your rent will no longer be paid by the Council through housing benefit, so you will have to pay your rent using your Universal Credit payment and any other income you have.

**Plan ahead** – be careful not to fall into arrears with your rent, as there is a six-week wait for your first payment. Why not pay a bit extra into your rent account so that you have a buffer before you switch over to Universal Credit? It would also be a good idea to build up some savings to pay for other bills too.

## How we can help you

**If you have any questions or concerns about Universal Credit, our Tenancy Support Officers are on hand to help. They can help you to work out your monthly budget and make sure you have all the information you need to apply.**

**For support, please get in touch by calling 0800 218 2247.**

**You can find out more about Universal Credit by visiting the government website – gov.uk – and searching for 'universal credit'.**

## Make easy payments with the AllPay app!

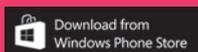


For quick and easy rent payments, why not download the Allpay app?

Key features:

- pay your rent anytime, anywhere
- securely store Payment Reference Numbers, bank details and payment amounts
- ensure that Watford Community Housing receives your payment on the next working day, giving you peace of mind

Download the app for FREE:



# Praise for our supported housing

An independent assessment of our supported housing services has upgraded our rating.

The Centre for Housing and Support recently carried out an assessment of our supported housing services, and the results saw our accreditation rise to 'good provider', with some core standards areas rated as 'outstanding'.

Thanks to the hard work of our staff and the feedback from our residents, the Centre for Housing and Support has increased our accreditation, demonstrating our commitment to delivering excellent services.

We offer a range of Independent Living and Flexicare accommodation for people over the age of 55, with a variety of options to suit your individual needs.

To find out more, call 0800 218 2247 or visit [wcht.org.uk/independentliving](http://wcht.org.uk/independentliving)



## The heat is on

As autumn draws in it's important that you test your heating to make sure it works during the colder months.

Here's how to test your heating system:

- Turn all the radiator valves on
- Turn up the room thermostat to maximum
- Set the heating to run on your programmer/boiler
- After 15 minutes touch the radiators to see if they are starting to heat up.

If your radiators don't all heat up, call us on 0800 218 2247 or report it online so that we can send an engineer out to check the heating system.

# Are you covered?

Would you be able to replace your precious possessions in the event of a fire, flood or theft?



We know that the contents of your home are more than just things - your possessions are a huge part of your life. That's why we offer a special scheme to protect them from fires, floods and theft.

Our scheme, in partnership with Allianz, includes cover for replacing your external locks if your keys are lost or stolen, so you can feel reassured if you ever lock yourself out. It even covers the contents of your freezer!

Furniture, belongings, decorations and electrical goods will all be covered in one policy. By paying the premium fortnightly, monthly or annually through a payment method which suits you - including swipe cards, direct debit, cheques or postal orders - you can get peace of mind at a special low-cost rate.

**Get in touch with us on 0800 218 2247 if you're interested in home insurance!**

# All set for winter?

If you're an older person who has deferred your state pension, you're still eligible for a Winter Fuel Payment - but you'll need to make a claim in order to receive it.

**Winter Fuel Payments are tax-free payments of between £100 and £300 which are available to people born on or before 6<sup>th</sup> August 1953, to help you cope with increased heating and energy bills in the colder months.**

If you receive your state pension or another social security benefit then you will receive this money automatically. However, if you've deferred your pension you'll need to make a

claim on the government's website in order to ensure you get that bit of extra money to help keep you and your home warm.

The payment is usually paid between November and December. It is tax-free and doesn't affect your other benefits.

**If you need to make a claim for your Winter Fuel Payment, visit: [www.gov.uk/winter-fuel-payment](http://www.gov.uk/winter-fuel-payment)**

## Help with Housing Benefit

Are you planning any trips longer than 4 weeks? If so, we hope you have fun - but you'll need to let the Housing Benefit office know!

The rules on Housing Benefit and holidays changed last year, so that if you go abroad (anywhere outside of England, Scotland or Wales - including Northern Ireland and the Isle of Man), you will only receive your benefit for up to 4 weeks. If you're away for any longer, you'll become liable for the full rent on your home.

If you're going away on a long holiday in England, Scotland or Wales, you'll have 13 weeks before you become liable for the full rent payments.

Make sure you let the Housing Benefit office know before you go!



## Change of circumstances?

When your circumstances change, there's often a long list of organisations you need to inform. The Housing Benefit office is one of these - if you don't inform them about any changes, or if you don't provide information when a review is requested, you could have your Housing Benefit suspended.

If this happens, you will still have to pay your rent in full, so it's up to you to chase the status of your claim and to ensure that all of the relevant information is supplied when requested by the Housing Benefit office.

It's also important to make sure you provide the information for your claim correctly and on time - if you don't, you risk being referred to court.

# your voice

## It's all happening at the hubs!



Our specialist community halls – Leavesden Green Hub and Harebreaks Hub – are the perfect place for you to get involved with community activities or to host your own family or group events.

Have you got a birthday party to plan? Does your community group need a new place to meet? Have you got a business that needs meeting rooms? Or are you just looking for a place to chill with the children?

Both of our hubs were built with community in mind, so if you've got an important day

coming up and you need somewhere to host, why not book one of our rooms?

There are also lots of activities and events that you can get involved in already happening at the hubs – from exercise classes and religious groups to children's events and singalongs. There's almost always something going on down at the hubs, so pop along to find out what's on.

**If you'd like more information about our hubs and our hiring rates, please visit [www.wcht.org.uk/halls](http://www.wcht.org.uk/halls)**

## Join us

Why not help us and your local community? Get involved in shaping the services we deliver. Let's make better communities for everyone.

To find out more:

[www.wcht.org.uk](http://www.wcht.org.uk)

[enquiries@wcht.org.uk](mailto:enquiries@wcht.org.uk)

0800 218 2247

**Make a difference**



# info

## Dates for your diary

### Tenant Question Time – Asset Management

Gateway House,  
Clarendon Road

**Wednesday 15<sup>th</sup> November**

### Children's Christmas Party

Leavesden Community  
Group

**Saturday 9<sup>th</sup> December**

### Courtlands Residents' Association Christmas Carol Event

Hollytree House

**Saturday 16<sup>th</sup> December**

### Nifty Fifties Christmas Party

Leavesden Green Hub

**Saturday 16<sup>th</sup> December**

### Christmas Carol Concert

Leavesden Green Hub

**Thursday 21<sup>st</sup> December**

## Contact Us

T: 0800 218 2247

E: [enquiries@wcht.org.uk](mailto:enquiries@wcht.org.uk)

[www.wcht.org.uk](http://www.wcht.org.uk)