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# TENANTS NEWSLETTER

## Spring 2019

### What's happening at CHISEL: an update

Many of you will be aware from discussions at tenants meetings and our most recent AGM, that CHISEL faces some financial challenges and choices. Within the organisation we have been working to address these and we now feel that we are at a stage where we need to share our thinking with you as it affects your future.

We will meet with tenants to hear your views about these options, on

**Saturday 18<sup>th</sup> May, 10:30 am**

**St Laurence Centre, 37 Bromley Road, Catford.**

This is the venue we used for our last AGM as it had good transport links and tenants advised it was easy to get to.

Please put this date in your diary. We will write to tenants to confirm the exact arrangements, nearer the time.

**Respond to the letter:** We wrote to all tenants on 25<sup>th</sup> March about this. If you have any comments or wish to ask questions about the issues in the letter we sent, please respond by April 28<sup>th</sup>: by email to [consultation@chisel.org.uk](mailto:consultation@chisel.org.uk), or write to **Consultation at CHISEL**, at our offices: 188A Brockley Road, London SE4 2RL.

### Homeswapper & House Exchange success

CHISEL have achieved another Mutual Exchange. A CHISEL tenant living in a one bed property has moved to a two bed with Lewisham Homes. Both parties are extremely happy and settling into their new homes.



Homeswapper and House Exchange do work - make sure you're registered to swap, so you can move on to a brighter future.

### Fire safety is teamwork



Are your smoke and heat alarms working? Please check and let CHISEL know - if they are not working, we will replace them with new devices.

See pages 4-7 for what CHISEL is doing to make your homes safer for you and your neighbours, and how you can do your bit.



### Easter closing

The office will be closed on the Easter Bank Holidays on Good Friday 19 April and Monday 22 April

Emergencies over that period should be reported by calling our office number:

**020 8692 5258**

Your call will be diverted to our out of hours repairs service.

We wish you a trouble-free holiday.

# Rent changes from 1 April

All tenants were sent letters at the end of February with details of the new rents, which started on Monday 1 April. Rents decreased by 1%. If you also pay service charges, changes in them will also affect the total you pay per week.

From 2016 to 2019, rents have decreased each year by 1% - these rent changes are set by Government policy.

Because of these four years of decreases, rents are 13% lower than they would have been if the Government had continued the previous formula of annual increases at inflation + 1%. The rent reductions have helped tenants and lowered the Government's housing benefit bill, but made finances much tighter for housing associations like CHISEL, as day to day running costs have continued to rise.

The Government rent change policy will change again from 2020.

## Tell HB or DWP about your new rent

If you are a CHISEL tenant claiming benefit, remember that you have to inform Housing Benefit or Universal Credit of the rent changes, and any changes to service charges.

Every UC claimant will receive a notification at the beginning of April, via their **to-do list**, reminding them to report any change to their rent.

## Benefit changes

### Universal Credit - update

All new claimants across the country now have to claim Universal Credit rather than the 6 benefits it replaces. Existing claims for those separate benefits will continue for the moment - unless there is a change of circumstances, which will trigger the change to having to claim Universal Credit.

The migration of existing benefit claims to UC is now delayed. A pilot managed migration will run from July 2019, in Harrogate, Yorkshire. It is planned to move all 3 million claims from legacy benefits over to Universal Credit by 2023. Universal Credit was first proposed in 2009, and the first UC claims were made in pilot areas in 2013.

### Are you a mixed age couple including a pensioner? 13 May deadline to claim

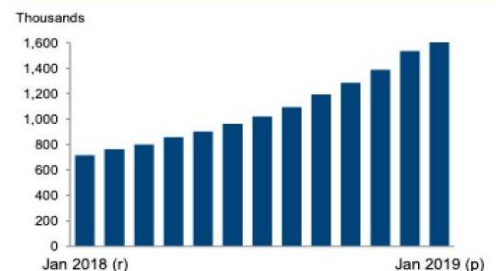
From 13 May 2019, mixed age couples (where one party of the couple is over Pension Credit qualifying age and the other under that age) will no longer be able to choose whether they claim Universal Credit, Pension Credit or pension age Housing Benefit.

Both members of a couple will have to reach the Pension Credit qualifying age before they can be entitled to Pension Credit and/or pension age Housing Benefit. This will not affect existing couples on Pension Credit, but it will impact people who form a new couple, or where the person above Pension Credit age moves in and then out of work.

Age UK have stated that **many people will be significantly worse off claiming Universal Credit** compared to an equivalent claim for Pension Credit. The bedroom tax restrictions on help with housing costs will apply.

DWP have also confirmed that these claims can be made 3 months in arrears - as long as you qualified by 13 May, you can claim till 13 August - but claim as soon as you can.

**1.6 million claimants**  
At 10 January 2019



The number of people on Universal Credit rose to 1.6 million in January 2019. This is a 7 per cent increase from December 2018.

## Where to get welfare and other advice

Your local Citizens Advice Bureau (CAB) can provide advice on welfare benefits, debt, employment, housing, immigration and other generalist advice.

### Lewisham CAB [www.lewishamcab.org.uk](http://www.lewishamcab.org.uk)

Leemore Community Hub

Bonfield Road, Lewisham SE13 5EU

Call Freephone **0800 231 54 53**

(Mon-Fri, 9-5) for telephone advice, or to set up an appointment. Your service provider will charge at the same rate as for calls to a landline.

Open for drop-in: Mon, Wed and Fri 10am. 12 noon

### Citizens Advice Bromley <https://bromleycab.org.uk/>

Telephone advice and to make appointments for face to face advice.

**0300 3309 039**: 9:00am to 5:00pm. 7 days a week.

### Citizens Advice Brighton & Hove

[www.brightonhovecab.org.uk/](http://www.brightonhovecab.org.uk/) **0300 3309 033**

Tisbury Road Offices, Hove Town Hall, Tisbury Road, Hove, East Sussex BN3 3BQ

Mon, Tue, Thu 9:30-12:30 and 13:30-15:30L

Wed 09:30-12:30 and 17:00-19:30



### Greenwich (Woolwich) CAB

<http://greenwichcab.org.uk/>

Telephone: **0300 3309 096** to set up an appointment at one of their numerous locations - depending on what you need advice about.

### Croydon CAB

[www.citizensadvicecroydon.org](http://www.citizensadvicecroydon.org)

48 - 50 Portland Road South  
Norwood SE25 4PQ

Drop-in for advice: Tues, Weds & Thurs, 10am- 2 noon

Telephone advice **020 8684 2236**

**Three other agencies that provide free advice:** Stepchange and Turn2Us are national, and Evelyn190 is in South-East London.

 <p><a href="http://www.evelyn190centre.org.uk/">www.evelyn190centre.org.uk/</a> <b>020 8691 7180</b> 190centre@btconnect.com 190 Evelyn Street Deptford, London, SE8 5DB</p> <p>Monday - Wednesday 09.30 to 12.30 book an appointment 13.30 to 17.00</p> <p>Thursday - CLOSED TO THE PUBLIC</p> <p>Friday 09.30 to 15.00 (no lunch break)</p>	 <p><a href="http://www.stepchange.org">www.stepchange.org</a> <b>0800 138 1111</b> Mon-Fri 8am-8pm, Sat 8am-4pm</p> <p>No matter how large or small your debt problem is, we can help. We'll look at your financial situation and give you expert debt advice, and recommend debt solutions to suit your situation.</p> <p>We can also help you set up and support your chosen solution.</p>	 <p><a href="http://www.turn2us.org.uk">www.turn2us.org.uk</a> <b>0808 802 2000</b> 9.00am - 5.30pm Mondays-Fridays (except bank holidays). Turn2us is a national charity helping people when times get tough.</p> <p>Turn2us helps people in financial need gain access to welfare benefits, charitable grants and other financial help . online, by phone and face to face through our partner organisations.</p>
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# CHISEL are working to ensure your safety

CHISEL instructed a specialist fire services contractor to carry out Fire Risk Assessments at all of our blocks of flats and houses in multiple occupation (28 buildings in all), and these assessments were completed in June 2018. The general conclusion for these properties is that the risk to life or serious injury from fire is low, but remedial actions should be taken to further reduce the risk of fire. Since then, action points on a combination of high, medium and low risks have been completed.

**High risk action points:** installing fire detectors and emergency lighting in the communal hallways of the blocks that didn't have them, along with upgrading the detection systems inside the flats where necessary.

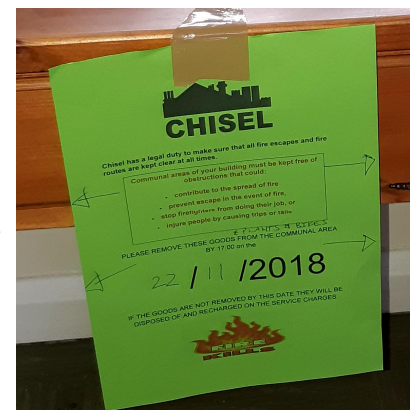
Inspections have also been carried out at all of the blocks identified as having personal possessions in communal hallways and storage spaces that were blocking the main means of escape, and these items have been removed. This will continue to be monitored during CHISEL's regular estate inspections.

We have to keep these escape routes clear to keep our residents safe.

CHISEL and residents have been working together to remove combustible materials, especially from underneath and beside timber framed buildings. Residents must keep helping to prevent this risk.

**Medium risk action points:** additional and up to date fire signage has been purchased and is in the process of being displayed at the relevant blocks. Signs with missing details are also being completed and incorrect signs removed.

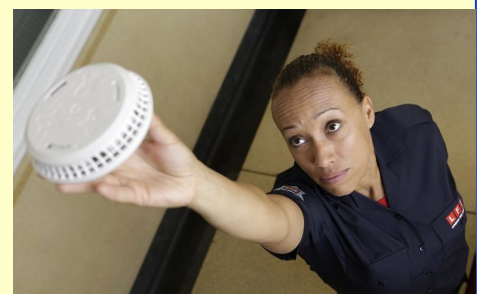
CHISEL has a programme of major works to improve fire safety. This includes upgrading the fire doors and self-closing devices for the entrances of individual flats, improving the fire proofing of the communal hallways and removing block entrance gates that could prevent tenants evacuating a block in the event of a fire.



## Are your smoke and heat alarms working?

Please check and let CHISEL know if they are not working. We will replace them with new devices.

- Test your smoke alarm every week by pressing the button until the alarm sounds. Never remove the battery unless it requires replacing.
- Strobe lighting and vibrating pad alarms are available for those who are deaf or hard of hearing. Contact Action on Hearing Loss on Telephone 0808 808 0123 or Textphone 0808 808 9000.



# What you can do - are you prepared in the event of a fire?

If you had a fire tonight, would you know what to do? Be prepared and have an escape plan. One day it could just save your life! Make sure you, and those you live with, know how to escape in the event of a fire.

The most important thing to remember if a fire starts in your home is **get out, stay out and call 999**. You should never try to fight a fire yourself.

## Planning ahead:

- It's important that everyone in your home (including children and the elderly) is involved in putting together the escape plan
- Everyone should know where the door keys are
- Keep your escape routes free of clutter. Think how difficult it will be manoeuvring in the dark.
- Walk your escape route with the rest of your family or housemates and make sure everyone can open doors easily
- Always choose a second escape route if possible, just in case the first one is blocked
- Review your escape route regularly to take into account any changes in your home
- If you live in a building with internal communal areas, familiarise yourself with the fire evacuation strategy for the building. It is usually detailed on a large red notice displayed in the communal area.



## What to do in a fire:

- Keep calm and act quickly. Tell everyone in your home to get out
- Seconds count, so don't waste time investigating or rescuing valuables
- Before opening a door check it first by using the back of your hand (starting at the bottom of the door and working upwards). If it's hot, don't open it
- When moving through your home, close doors behind you to contain the fire.

## If your clothes catch fire:

- Stop, drop, roll! Lie on the floor and roll around, smothering the flames
- Don't run around, you will fan the flames and make them burn faster
- Smother the flames with a heavy coat or blanket.



## What to do if your escape route is blocked:

- Call 999 immediately
- Find a room as far away from the fire as possible and wait until the fire fighters arrive
- Tell the emergency services where you are in the property
- If you have no phone to call 999 open the window and shout HELP FIRE
- Put a cushion, bedding, towel around the bottom of the door to block the smoke
- Open a window for fresh air
- If smoke comes in, keep as low as possible as smoke rises

**Once you have escaped, don't go back inside your home, even if someone is left inside. Wait for the fire fighters and when they arrive give them as much information as possible.**

# How to reduce the risk of fire in the home

## In the kitchen:

- Avoid leaving children in the kitchen alone when cooking on the hob. Keep matches and sauce pans out of their reach
- If you have to leave the kitchen, take pans off the heat
- Make sure sauce pan handles don't stick out . so they don't get knocked over
- Take care when wearing loose clothing, it can easily catch fire
- Keep tea towels and clothes away from the cooker
- Spark devices to light gas are safer than matches or lighters because they don't have a naked flame
- Double check the cooker is off when you have finished cooking
- Keep electrical leads away from water
- Keep the toaster away from curtains and kitchen roll and check it's clean
- Keep the cooker, hob and grill clean and in good working order
- Don't put anything metal in the microwave
- Take care when cooking with oils. They set fire easily. If the oil starts to smoke it's too hot
- Make sure food is dry before throwing it in oil to prevent it from splashing hot oil
- If a pan catches fire never throw water on it. Turn off the heat, call 999, get out and stay out. Never tackle a fire yourself.



## Cigarettes:

- Stub cigarettes out properly and dispose of them carefully . use an ashtray
- Never smoke in bed or leave a cigarette lying around lit
- Take extra care if you smoke when you're tired, are taking prescription drugs or if you've been drinking. You might fall asleep and set your bed or sofa on fire.

## Candles:

- Make sure candles are secured in a proper holder and away from materials that may catch fire like curtains.
- Put candles out when you leave the room, and make sure they're put out completely at night
- Children shouldn't be left alone with lit candles.
- Keep pets away from lit candles.



## When going to bed:

- Close all internal doors to stop fire spreading
- Turn off and unplug electrical appliances, unless they are designed to stay on e.g. a freezer
- Check your cooker is turned off
- Don't leave the washing machine on
- Turn heaters off and put up fire guards
- Put candles and cigarettes out properly
- Make sure exits are kept clear
- Keep door keys where everyone can find them.

### Portable appliances:

- Try to secure heaters up against a wall to stop them falling over
- Keep heaters clear from curtains and furniture and never use them to dry clothes.
- If your property has a balcony, do not use barbecues, chimineas, fire pits, portable fires or similar, on the balcony

## Electrical safety in your home

### Your appliances

- Keep electrical appliances clean and in good working order. Keep your eyes out for visual signs of damage such as loose wiring or exposed cables, scorch marks, hot plugs or sockets buzzing or crackling (arcing), fuses blowing or circuit breakers tripping or overheating
- Certain appliances such as a washing machine should have a single plug to themselves as they are high powered
- Try to keep to one plug per socket
- An extension lead or adapter will have a limit to how many amps it can take, so be careful not to overload them to reduce the risk of a fire. Check the amps on the plug
- Remove plugs from sockets carefully to avoid damaging the connection
- Only use plugs with the British Standard CE safety mark
- Check that no coloured wires are showing between the plug & cable before use
- Unplug appliances before doing any repair work, or before filling kettles, steam irons etc. with water
- Never trail flexible cables under a carpet or rug, or across a walkway
- Never dry clothes on an electric heater
- Never cover ventilation slots
- Never store combustible materials close to electrical appliances (including fuse boxes, electricity metres or cut out fuses)
- Don't drill holes or fix nails in walls or partitions without knowing what is hidden behind them as you could damage electrical cables (as well as gas & water pipes)
- Do not use extension leads plugged into other extension leads or overload them
- Never use appliances when your hands are wet
- Never wrap cables around appliances when they are still warm
- Never bring mains powered portable appliances such as hairdryers, heaters & radiators into the bathroom.
- Turn off all appliances before bed, unless they are designed to be left on, such as a freezer.



# New staff member at CHISEL

## Finance and Income Officer: Shirley Skyers

Shirley started at CHISEL in December 2018. She manages our rental income from tenants, and does other finance tasks.

*What is your background before coming to CHISEL?* My expertise lies in streamlining financial processes. I have completed this for award-winning global media companies, and I feel that my experience will help CHISEL make future financial savings.

*Why did you come to work at CHISEL?* I am very passionate about the community and felt that it was time to do something more rewarding. This position provides an opportunity to make a difference.

*How have you found it so far?* I am thoroughly enjoying it. It's certainly quite a change from the corporate lifestyle but I now feel it's a change that I should have made many years ago! Helping tenants with advice to manage their finances and get the right help and benefits is extremely satisfying.

*What do you want to achieve at CHISEL?* I want to make a difference in our tenants lives by helping them take control of their lives by keeping arrears down. I want tenants to know they will have a friendly voice over the phone, even when dealing with stressful things like rent arrears. I am always happy to take payments over the phone no matter how small!

It is crucial that tenants understand that paying their rent is a priority and should they find themselves in difficulty that they should contact me right away.



## Save the date for neighbourhood meetings in June

All tenants are invited to attend the annual local meetings with CHISEL staff. All meetings will start at 7 pm. We will write with full address details. This year, the topics covered will include:

- Feedback from the CHISEL Future meeting (see page 1 for more on this)
- Repairs service - how are we doing?
- Fire Safety
- CHISEL website - it's being revamped this year and we want your input
- Communications and consultation with tenants

date	neighbourhood	venue
Monday 3rd June	Brighton	Open House pub
Wednesday 5th June	Catford/Downham/Bromley/Croydon	St Laurence Centre
Monday 17th June	Thamesmead/Woolwich/Charlton	The Birchwood pub
Wednesday 26th June	Deptford/Brockley/New Cross/Forest Hill	St Johns Church

## WHO'S WHO IN CHISEL:

Managing Director:	Pauline Goodfellow (3 days pw: various)	director@chisel.org.uk
Operations Manager	Carmen Clarke (4 days pw, Monday-Thursday)	operations@chisel.org.uk
Housing Officer (Repairs)	Andrew Logan (4 days pw, Monday-Thursday)	repairs@chisel.org.uk
Finance & Income Officer	Shirley Skyers (4 days pw: Monday-Thursday)	rents@chisel.org.uk
Co-ops & Tenants Officer	Mark Allan (2 days pw: Monday & Thursday)	involvement@chisel.org.uk
Finance Manager	Nigel Spice (2 days pw: Monday & Thursday)	financemanager@chisel.org.uk
Finance Officer	Shuk-Ling Hou (2 days pw: Wednesday & Thursday)	financeofficer@chisel.org.uk