

home

owners news



A Newsletter for Harden, Kemble, Nexus and Whitefriars Home Owners



Struggling with your Mortgage Payments?

See our article on page 3 for advice.

■ WE'VE GOT A PLAN

Introducing the Home Owners Management Services Strategy

Improving Home Owners Services

As a Home Owner and West Mercia Housing Group (WMHG) customer, you are part of an important, expanding and valued group. Between them, WMHG's Partner Associations provide services to 3600 home owners, or looking at it another way, 14% of the Group's customers own all or part of their homes. We expect the number of home owning customers to continue to grow steadily, and to build or acquire 230 more homes for sale over the next three years.

When we talk about Home Owners, we are talking about a variety of different ways of owning homes and different sorts of service relationships. For example, many customers are shared owners, where part of the home is being purchased and part rented. Other owners own their property outright, enjoying a freehold or long-lease interest in their property.

It may well be that we are providing the services to the communal areas of the building that your home is in, the land surrounding it or facilities serving it. This will be as set out in your lease, freehold transfer or under the terms of a management



agreement with another housing association or management company.

The Management Services Strategy

We are committed to continuously improving the services we provide to all customers. To provide a clear focus for developing our services to home owners even further over the next three years, our Board has recently agreed the Group's Home Owners Management Services Strategy. To carry out this strategy, we will be working on the following things over the next 12 months:

- Look at how we are doing against best practice, and produce a service improvement plan.
- See what options and information we can make available to home owners experiencing payment difficulties.
- Improve how we shape services to reflect the diversity of home owners.
- Continue to make improvements to service charge billing arrangements and information.

- Encourage customer panels for home owners, as a way of involving customers in shaping services.
- Look at how we can better record and use customer complaints to improve services to home owners.
- Look at how we make decisions about taking on new developments, with a view to making sure service charges remain affordable to customers.
- Put common policies, practices and standards for services to home owners in place across our partner associations.

What Next?

Through Home Owners News, we will keep you up to date with progress on the strategy. If you would like a copy of the strategy, please contact **David Jelley, Leasehold Manager** on: **024 7676 7153**, or you can download it from our websites: **www.wmhousing.co.uk** or **www.whitefriarshousing.co.uk**

Struggling with your Mortgage Payments?



For many customers, the mortgage is one of the biggest monthly payments to make each month, if not the biggest.

As the economy goes through the current recession, many people are faced with payment difficulties, often as a result of unemployment or reduced working hours. It is important for anyone struggling with bills to take the right steps to manage the problem as soon as possible. Falling behind with mortgage payments could result in your lender repossessing your home.

The key steps you should take are:

- Don't ignore the problem.
- Speak to your mortgage lender as soon as you can.

- Talk to a money advice agency if you need help sorting out your debts. Organisations like the Citizens Advice Bureau have specialist debt advisors, who can help you sort out your debts and help you plan your spending. Staff at your housing association office can also point you in the right direction if you are not sure who to contact.

- Work out a budget and pay as much of your mortgage as you can each month.

- Check whether your repayments are covered by any insurance policy you have or whether State benefits may help.

The Government has recently launched Homeowners Mortgage Support (HMS).

The scheme is designed to help borrowers who are experiencing difficulties meeting their mortgage repayments, but who are likely to get their finances back on track in the near future. Not all mortgage lenders are offering HMS or equivalent support. Contact your lender to find out whether they are taking part in the scheme, and whether you qualify.

A lot of the above advice applies to any payments you may be struggling with. If you are a shared owner and struggling to pay your rent, or a customer struggling to pay your service charge, contact your Housing Officer who will talk to you in confidence and point you in the right direction for local independent advice.

We have identified a number of contacts for debt advice as follows:

Citizens Advice Bureau (CAB)
www.citizensadvice.org.uk

Consumer Credit Counselling Service (CCCS) Mortgage arrears helpline: 0800 975 9558
www.cccs.co.uk

National Debtline:
0808 808 4000
www.nationaldebtline.co.uk

Financial Services Authority:
0300 500 5000
www.moneymadeclear.fsa.gov.uk



■ 'DIY - Do It Safely'

If you're 'Doing It Yourself' make sure you 'Do It Safely'



Now that summer is here many of us will be dusting off the tools or heading off to the local DIY store to finally get on with 'that job' which has been hanging around just waiting to get done. From the smallest repair to major renovation projects, people will be attempting to save a few quid by doing it themselves.

However, time for a word of caution. Recent figures show that more than 200,000 people in the UK are seriously injured and 70 people are actually killed each year, carrying out DIY. Over ambition and lack of knowledge are two of the main causes of these accidents.

Whether preparing for a DIY job or when actually carrying out the work, here's some helpful tips aimed at keeping you, and those around you, safe:

- Be realistic, don't tackle a job unless you have the ability and the right tools.
- Always plan ahead and don't rush.
- Gas and electrical work should only ever be carried out by a competent and qualified person.
- Keep tools clean, in good repair, and give each one a quick check before you use it.

- Dress suitably with sturdy shoes, don't wear loose clothes or jewellery. If you do DIY regularly, think about investing in some personal protective equipment.
- Stop and disconnect all electrical tools before working on them, and follow instructions carefully.
- Ensure that all tools, paint and chemicals are kept safely out of the reach of children.
- Take care with sharp cutting tools and never leave them lying around.
- Follow manufacturers' instructions very carefully when using adhesives, especially the instant type.
- Use an RCD – Residual Current Device – with any electrical tools if your home is not already wired as standard.
- When using a ladder make sure it is in good repair and stand it at a safe angle – 1 in 4; get someone to secure the bottom of the ladder or use a "stay" if one is available. Once you are on the ladder, don't overreach.
- Keep children and pets away when carrying out DIY.
- Keep all products in their original containers.
- Tidy up after you have finished.

Looking at this advice written down like this, it all seems sensible and fairly easy to do. By putting it into practice when tackling your DIY jobs, you should be able to look after your property and look after yourself at the same time.

For more information about home safety, why not have a look at the Royal Society for the Prevention of Accident's website on: www.rospea.com/homesafety/



Hot news about gas appliances

Is it time to service your gas boiler, or do you need that gas appliance repairing?



Did you know that on 1 April 2009, the Gas Safe Register replaced the CORGI gas registration scheme?

It is important that you only employ a Gas Safe Registered engineer to carry out any work on gas appliances in your home, whether installing, repairing or servicing them. A Gas Safe registered engineer has been checked to make sure they are competent and qualified to work safely and legally with gas. A CORGI registration is now obsolete.

Every registered engineer will carry a Gas Safe Register ID card, which you should always

ask to see. This card will have a unique licence number and the engineer's photo on the front. Listed on the back of the card is the work the engineer is qualified to do.

It is important to service your gas appliances in line with the manufacturer's instructions, or at least once a year, to guard against the risk of carbon monoxide poisoning. Owners who rent their properties out are legally required to ensure all gas pipework, flues and appliances are maintained in good order and checked at least every year and you must issue a current gas safety certificate to your tenant.

To find a Gas Safe registered business and/or to check-out a registered engineer, visit:

www.gassaferegister.co.uk

or telephone: **0800 408 5500**

This service is available 24 hours a day, 7 days a week. The two gas contractors working respectively for Harden, Nexus and Kemble

Housing Associations and for Whitefriars Housing Group offer exclusive servicing deals to owners at attractive rates. Both are Gas Safe Registered businesses and all individual engineers are Gas Safe Registered.



To find out more, phone:

Harden, Nexus and Kemble customers - Status Heating Ltd. 0845 257 0130

Whitefriars customers - SPI 0808 208 2411



Domestic	Gas	LPG	Non-Domestic	Gas	LPG
Pipework	10/12/09	10/12/09			
Cookers	10/12/09	10/12/09			
Gas Fire	10/12/09	-			
SAMPLE					
The cardholder is deemed competent only in the categories of work identified by a date.					

Gas Safe Registered ID card

We're all going on a summer holiday!!

... but have you considered the security of your home while you're away?



Our thoughts are now turning towards the summer holidays, but to get maximum enjoyment from your holiday, you need to plan ahead, anticipate problems before they arise, and take sensible steps to avoid silly setbacks.

Everyone needs a holiday sometime, and however much we like our homes, there is nothing like a change of scenery.

But we all want to come home and find everything as we left it. By following the tips on this page you can make your home more secure while you are away.



- Don't close curtains in the daytime. This shows the house is empty.
- Use automatic timer-switches to turn your lights on when it goes dark.
- Ask your neighbour to park their car occasionally on your driveway
- Cancel any milk or newspaper deliveries
- Turn down the ringer volume on your house phone
- Avoid discussing holiday plans where strangers may hear details of your absence from home
- Cut the lawn before you go and trim back any plants that burglars could hide behind
- Uncollected mail is a sign that you are away. Ask a family member, friend or neighbour to collect your mail or use the Royal Mail's 'Keepsafe' service they will keep your mail for up to two months while you are away
- Ask a family member, friend or neighbour to water your plants
- Try not to leave valuable items, like your TV, hi-fi, video, DVD, jewellery or collectors items where thieves can see them. Consider leaving important documents and valuable items with other family members or lock them away securely
- Do not put your home address on your luggage when you are travelling to your holiday destination
- Make sure you have up-to-date contents and buildings insurance
- If you normally leave valuable bicycles or similar items in your shed, consider putting them in the house
- Put all your tools away, including ladders, so they cannot be used to break into your home
- Lock away or chain your wheelie bin to a secure fixture away from windows
- Make sure that you've locked all outside doors and windows and, if you have a buglar alarm, make sure it is set.

If you would like further information on how you can protect yourself, your belongings and your home during the holiday period obtain a copy of the Security Precautions brochures from your local Police station.

West Mercia Homes...

...providing properties to be proud of at affordable prices



**Fairmount Road,
Worcester**

If you know anybody who is looking for their first property, why not tell them about these?



**Oakleigh Garage,
Hallow**

All of these properties, and more are available under our part buy/part rent New Build Homebuy Scheme or our Discounted Rental Scheme.



**Portland Walk,
Worcester**



**Banners Lane,
Halesowen**



**Kitsland Road,
Shard End**



**Waters Edge,
Stourport-on-Severn**

Coming Soon

2 Bedroom Houses

Register your interest now!

**Morgans Orchard,
Kington**

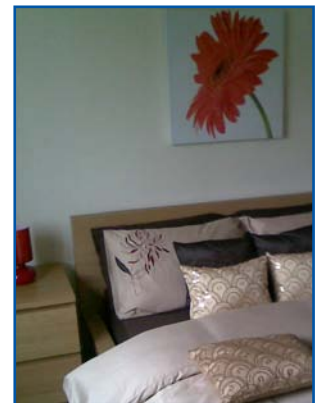
Groveley Park, Longbridge, Birmingham



**Part Buy, Part Rent
Ready to move in NOW!**

NEW PHASE RELEASED

2 bedroom apartments available for £55,000 for a 50% share plus £126.04 rent per month.



For further details contact West Mercia Homes - Sales Team

01527 556 420

www.wmhousing.co.uk

or email: Sales@wmhousing.co.uk



Help Us, Help You

Better Whitefriars' customer information means better, fairer services.

We want to provide all our customers with the best possible service that we can. To be able to do this we need to get to know you better. By doing this we can make sure that our services are fair, accessible and that no-one is discriminated against.

So how can we do this?

That's where you come in. We need you to tell us a bit about yourselves by filling in one of our Customer Profile Forms, which all our Whitefriars customers should receive within the next few weeks. To be able to understand the diverse needs and differences of our customers, we will be asking you to give us information about your age, gender, race, religion, sexual orientation and any disabilities that affect you.

What will we do with this information?

We will analyse the information that we receive to build a good picture of who our customers are. This will then help inform us about future services and the way we deliver them. Please do not worry, we will take good care of any information that you give us and make sure we meet all the requirements of the Data Protection Act.

So what happens now?

When our Customer Profile Form drops through your letterbox, please complete it and send it back to us in the pre-paid envelope provided. There is no obligation to answer all of the questions, however by completing as many as you can you will help us in our efforts to provide all our customers with a better and fairer service.

What about the other parts of the West Mercia Group?

We have already conducted this survey for our customers at Harden, Nexus and Kemble. However, if you have not completed a form and would like to do so, please contact your local office on the relevant number below.

Office Opening Times

Normal office opening times for Harden, Kemble and Nexus are **9am to 5pm, Monday to Friday**. Normal office opening times for Whitefriars are **9am to 4.30pm, Monday to Friday**.

Each office does close for 1 or 2 hours for staff training during the normal office opening times and these are:

- Harden - **12.30pm-1pm every Wednesday**
- Kemble - **9am-10am, every Thursday**
- Nexus - **2pm-3pm, every Thursday**
- Whitefriars - **9am-11am, every Thursday**

If you would like this or any other of our documents translated please contact us

Nếu bạn muốn có tài liệu này hay bất cứ tài liệu được chuyển dịch khác của chúng tôi, xin liên lạc với chúng tôi.

اگر آپ اس کا یا ہماری کسی بھی اور دستاویز کا ترجمہ حاصل کرنا چاہتے ہیں تو براہ مہربانی ہم سے رابطہ کیجئے۔

নে জুর্নী হিস, না বিমে বের পরবে সা অবনমা বরপ্রিতা চাবুঁটে বে তা বিতথা বরবে সাভে তাল সঁপতব বটে।

આ અથવા અમારા અન્ય કોઈ દસ્તાવેજોનું જો તમારે જાણાંતર જોઈએ, તો કૃપા કરી અમારો સંપર્ક સાધો.

如果你希望這份文件或我們的其它文件翻譯成你的語言，請與我們接洽。

ان رغبتم في الحصول على ترجمة لهذه الوثيقة أو لأي من وثائقنا الأخرى فالرجاء الاتصال بنا.

এটা বা আমাদের অন্য কোন দলিলের অনুবাদ পেতে চাইলে দয়া করে আমাদের সঙ্গে যোগাযোগ করুন।

Jeśli chciałbyś otrzymać tłumaczenie tego lub innych naszych dokumentów, prosimy o kontakt.

Se desejar que este documento ou qualquer outro seja traduzido, não hesite em contactar-nos.

Jei norite išversti šį arba bet kurią kitą dokumentą, prašome kreiptis į mus.

Cysylltwch â ni i dderbyn cyfieithiad o'r ddogfen hon neu unrhyw un o'r ddogfennau arall.

Do you have difficulty reading Home Ownership News?

If so, please get in touch and request a large print or braille copy or an audio CD version.

You can do this by calling



David Jelley,
Leaseholder Manager
on: **024 7676 7000**

Harden 0121 633 2100
Nexus 01905 613 526

Kemble 01432 377 900
Whitefriars 024 7676 7000