



hometalk

Tenants Newsletter • Winter 2011



Happy Christmas
from everyone at
Merthyr Valleys Homes

Also inside this issue:

- **Christmas opening and contact numbers**
 - **New complaints policy**
- **Annual Report and new Board members**



Repairing your homes in frost and snow

Last winter was very severe but it was only on a couple days that we did not have most of staff out repairing your home. Like everybody we are affected by bad weather some times our staff cannot get to work and sometimes our staff cannot get to your home.

So if we do have bad weather please bear with us. We have leased for the winter two four wheel drive vehicles and we will use these to provide emergency repairs and welfare support during any bad weather spells.

During real bad weather it might:

- Take longer to answer your calls
- Carry out repairs
- Visit you about rent and other housing management issues

We therefore encourage you to only report real emergencies during snowy weather. We will then prioritise the repairs and requests that come in. We will try and get out to everybody but we will visit those in most need first such as the vulnerable or the elderly. So please tell us on the phone if you have a special reason to be visited as a priority.

Listen to local radio and visit our website in bad weather for the latest information.

Merthyr Valleys Homes Christmas Opening Hours

Our opening times over Christmas are:

Closed from 23rd December (2pm) until 28th December

Open on 29th December -

- Reception will be open usual hours 8:30am until 4:30pm
- Call centre will be open usual hours 8:30am until 5:00pm

Please note: We will be operating with a much reduced level of staff and therefore will only be able to deal with emergency repairs and queries.

Closed from 30th December until 3rd January (8:30am)

Christmas Contacts

If you need urgent help during the periods we are closed please use the following numbers:

Out of hours emergency:
01685 385231

Freephone:
0800 085 7843

Anti-social behaviour:
01685 727888.

Please note: from the 23rd of December to the 3rd of January there will be no planned works carried out

Condensate pipes

Winter weather can cause problems if the condensate pipe in your boilers freezes. This is the pipe from the boiler to the outside.

This can cause the boiler to shut down, which is shown by the boiler displaying either an EA fault code, D5 code or a flashing blue light.

If this happens call us and one of our engineers will come out

However, where it is inconvenient to wait for an engineer to attend you can do the following.

- Using a suitable container, pour some hot water – **not boiling** – over the end of the condensate pipe where it is frozen.
- Be very careful at all times when doing this. Never attempt to thaw a condensate waste pipe which is above waist level and do not disconnect the pipe.
- Once thawed the boiler must be reset. This can be done by holding the reset button for ten seconds and then waiting two to three minutes for the boiler to re-fire.

Home adaptations - has yours been serviced?

Merthyr Valleys Homes now carries out annual servicing of adaptations such as stair lifts and ceiling track hoists.

If you have an adaptation in your home and it hasn't been serviced in the last year then get in touch by calling 0800 085 7843 and we will make an appointment to suit you.





Paying Rent by Direct Debit

FREE independent financial and welfare benefit advice for Merthyr Valleys Homes' tenants

We have been offering our tenants the free debt and welfare benefit advice surgeries since April 2011. We work with Credit Action to provide debt and budgeting advice and the Citizens Advice Bureau (CAB) for welfare benefit and debt advice.

These have been very successful in helping people make the most of their income and manage their budgets more effectively, which in turn reduces the stress of debt.

Tenants using this free service have benefited from:

- Advice that they are not liable for a debt taken on by a partner where there is no joint liability for that debt.

- Writing off of historic water rates debt where the tenant fully commits to 12-month future water charge payment.
- Capping of the water charge payment where the tenant can meet the criteria proving the need to use excess water.
- Talking to someone who can organise their debt repayments and remove the fear of legal reprisals.
- An opportunity to obtain a loan from the Credit Union where the ability to repay the loan is proved.
- Advice that helps them to maximise their income.

If you would like advice contact us on 0800 085 7843 or call in to Martin Evans House and we will arrange an appointment to suit you.

More and more tenants are paying their rent by direct debit. We offer 3 frequencies of payment;

- **Weekly** – the payment will be taken out of your bank account on a Friday.
- **4 Weekly** – the payment will be taken out of your bank account on a Friday, every 4 weeks.
- **Calendar monthly** – the payment will be taken out of your bank account on the 1st of each month.

For garages we accept garage rent 4 weekly.

If you would like more information or want a direct debit form please contact a member of the Income section on 01685 727856/857/858 or freephone 0800 085 7843.



1 Plan early for Christmas

Be realistic and budget accordingly. Work out how much you are going to spend on each person – and stick to it. Manage expectations as to what you or Santa can give.



2 Don't forget the everyday bills

Remember that rent, the mortgage, utility bills, food bills and other existing debts still have to be paid – and the consequences can be severe if they're not. Even though it's Christmas, get your priorities right.



3 Don't bank on an overdraft

If you do need more money, don't just run up an overdraft without talking to your bank first – it will work out much more expensive.



4 Keep things simple

If you can afford to pay for your goods outright by cash, cheque, or debit card, don't be persuaded to take out extended credit agreements unless they really do work out cheaper.



5 Shop around

Try as many different places as possible to find the best price. Buy what you want and not what other people say you need. Be wary of extended warranties; the cost of a repair could be less than the cost of the warranty.



Christmas is a time of giving, but you don't want to give yourself a headache in the New Year with bills and debts you can't afford. It's all too easy to overspend – there are tempting offers and pressures to buy, but you must decide how much you can afford before you start spending.

Ten top tips to avoid a Christmas debt hangover

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barclaycard



HomeSwapper is for social tenants (in rented property) who want a house swap, flat swap or exchange their house. This is also called mutual exchange.

Merthyr Valleys Homes has signed up to HomeSwapper which is the UK's largest service helping people swap homes. In the past year HomeSwapper has helped over 25,000 tenants move home. Merthyr Valleys Homes tenants will now be able to use this service which operates on both a local and national level free of charge.

How it works

If you register at www.homeswapper.co.uk, and your entry on the website has been approved by us, you will be able to access information about

other Merthyr Valleys Homes tenants who wish to exchange properties, as well as details of those wishing to move here from outside the district. HomeSwapper will also email

you at regular intervals with details of possible suitable exchange partners. If you do not have access to the internet, HomeSwapper will send you details of possible suitable exchange partners via your mobile phone every two weeks.

If you do not have access to the internet yourself there are other ways for you to register and access the HomeSwapper website such as family or friends, your local library or local internet café. If you have any queries with this scheme please feel free to Contact Jan Hobbs or Luke Thomas on our freephone number 0800 085 7843 or e-mail us at info@mvhomes.org.uk

Welfare reform update Under occupation

As part of the Welfare Benefit Reform Bill it is proposed that from April 2013 housing benefit will be reduced for tenants of working age living in homes considered to be too large for their needs. The Department of Works and Pension has suggested that housing benefit be reduced by up to 15% for those tenants with a spare bedroom and up to 25% for those tenants with two or more spare bedrooms.

What you can do

- Think about moving to a smaller property suited to your family size by registering a housing application via the Tai Dewis Choice Based Lettings Scheme.
- Think about moving to a smaller property suited to your family size by registering on our newly launched Homeswapper Scheme (Details above)
- Think about sharing your home with family, friends or a

lodger to make sure that you are fully occupying your current home. In this case you will first need to apply to Merthyr Valleys Homes for permission.

Benefits of downsizing

- You will not have your housing benefit reduced as a result of unused/spare bedrooms.
- A smaller home could be easier to manage.
- Reduced utility bills.

For further information please contact the Allocations Team on 01685 727868/ 727760 or freephone 0800 085 7843

Planning, budgeting and organisation are key to avoid getting into debt at Christmas and beyond. If your spending runs out of control, you can soon find that debt is not only a problem at Christmas, but can become a way of life. If you do get into difficulties, get advice as soon as you can from your local Citizens Advice Bureau or visit www.adviceguide.org.uk

6

Buy safe to be safe

Whatever the deal, whatever the temptation, don't buy from unauthorised traders and don't borrow from unauthorised lenders. The initial savings and convenience may prove to be a false economy.



7

Read the small print

Check for hidden extras in any credit agreement. Work out the total amount payable. Ensure that the monthly instalments are within your budget before signing. Interest free credit can seem attractive, but if you don't pay on time, or miss a payment, you could have to pay a lot more.



8

Do your own credit checks

If you are going to use a credit card, shop around and compare terms. Some cards charge high interest rates, but provide interest free periods or discounts. Budget for all these costs and put the payment dates in your diary.



9

Be organised

There's a lot to remember at Christmas. If you've borrowed money don't forget that it won't be long before you have to make a payment. Make sure you pay on time, even if it is only the minimum, or you will be faced with additional charges.



10

Start planning and saving for next Christmas

Once Christmas is over, it's worth looking at what you did well and what you didn't. Learn from your mistakes and start planning how you will do things differently next year. This might also be a good time to start saving for next Christmas.

If you are a Barclaycard customer experiencing financial difficulties please call our customer helpline on 0844 241 2929 for advice.

Developed by Money Advice Trust and sponsored by Barclaycard, www.mymoneysteps.org offers free and comprehensive debt advice online.

Every Citizens Advice Bureau is an independent charity. Citizens Advice is an operating name of The National Association of Citizens Advice Bureaux. Registered charity number: 279057

Warm Home Discount

This winter you may be able to get a discount on your energy bill under the new Warm Home Discount Scheme.

If you qualify for the scheme you will currently get £120 discount on your bill rising to £140 by the end of the scheme in 2015

Automatic qualification: Low income pensioners.

Those who qualify will get a letter confirming this from either the Department of Work and Pensions (DWP) or your energy supplier. If you are unsure if you qualify contact your energy supplier.

Other eligible customers - need to apply

Energy suppliers can also give the £120 discount to some customers who don't automatically qualify. Each has established a criteria to identify these eligible customers, e.g. people who get a means tested benefit such as Income Support or Jobseeker's Allowance and who either:

- have a child under 5 or
- get a disability benefit.

Be aware, most suppliers have set a cap on the number of customers they are offering the discount to as money for the scheme is limited. Therefore if you think you are an eligible customer you need to contact your supplier as soon as possible to apply.

At the moment only British Gas has guaranteed that all customers who are eligible under their scheme will receive the Warm Home Discount as long as they apply before the **end of January 2012.**

Members of the Warm Home Discount Scheme:

• **British Gas**

Credit Customers (pay by Direct Debit or cash/cheque on receipt of a bill):
Telephone: Home Energy Care team on 0800 072 8625

Pay As You Go (prepayment meter) Energy Customers:
Email/Web:
Homeenergycare.leeds@centrica.com

• **E.ON Energy**

E.ON's Caring Energy Service: 0800 051 1480.

• **EDF Energy**

Telephone: 0800 096 9000

• **Scottish & Southern Energy**

Telephone: 0800 300 111
Email:
priority.services@scottish-southern.co.uk

• **ScottishPower**

Social Responsibility Support Team: 0800 027 2700
Lines open between 8am and 5pm, Monday to Friday.

• **npower**

Telephone: 0800 980 5525
Third parties can continue to refer any customers for these measures and can do so through the specialist telephone number (0808 172 6999)

For further details please visit www.npower.com/spreadingwarmth

If a supplier is not listed in this article it is worthwhile contacting them to ask if they will be signing up to the scheme in the future, and what alternative help they can provide.

Please note that this article is only aimed at providing the basic information about the Warm Home Discount. Many of the energy suppliers also provide other support schemes.



New Complaints Policy

Merthyr Valleys Homes is committed to delivering the best service. However, sometimes things go wrong. We recognise that you have a right to complain, and we are committed to dealing with complaints properly. We have developed a new complaints policy and leaflet, this is available on our website.

A summary of this is below.

If you are not happy with any area of our work or that of our contractors, or you think that we have failed to do something we should have done, we want to hear about it.

Complaints are important to us, and help us identify where we have failed to deliver a service and areas where we need to improve. If there is a fault in the way that we do things, we will plan to change our systems to prevent it from happening again. If we get it wrong, we will always apologise.

What is a complaint?

A complaint can be made if you are dissatisfied with any aspect of MVH's services, including:

- The standard and quality of the service provided
- The way staff or other representatives of MVH have conducted themselves
- The way requests for information have been handled
- A lack of action, or failure to follow procedures

Where possible, we will deal with things there and then rather than try to sort them out later. If you

have a concern, please raise it with the person that you are dealing with. If they cannot resolve the complaint, they will advise you how to formally raise a complaint.

How to formally complain

- **By letter** to our Head Office at Martin Evans House, Riverside Court, Avenue de Clichy, Merthyr Tydfil CF48 8LD
- **By telephone** – either by ringing the main line (0800 085 7843) or the complaints line (01685 727767)
- **In person** to our Head Office at our address above.
- **By e-mail** – complaints@mvhomes.org.uk
- By requesting and completing a **complaints form** and sending to our Head Office at our address above.
- By completing a **complaints form online** on our website www.mvhomes.org.uk

Assistance can be provided to help you report a complaint. For example, this may include providing complaints information in a different language or format (including Braille, large print, audio etc).

Dealing with a formal complaint

We will deal with your complaint in an open and honest way.

- We will acknowledge your complaint within **two working days**
- An Officer, Manager or Director will review your complaint, and we will aim for a full written response to be sent to you within **15 working days** of receipt of the complaint.
- If your complaint is more complex or serious, it may take longer to investigate. If this is the case, we will contact you to explain why it will take longer to investigate, and give you an estimated timeframe.

Appealing against a decision

If you are not satisfied with our response, then you have the right to appeal. Details of how to appeal are fully explained in our policy which can be found on our website.

If you are unhappy with our response following your appeal then you may contact the Public Services Ombudsman for Wales who can look into your complaint.

Time limitations for making a complaint

Normally we will only be able to look at a complaint if you tell us within three months. This is not intended to affect people's statutory rights, but it is better to look into any issues while they are still fresh in everyone's mind.



Keeping you safe

Asbestos

Merthyr Valleys Homes is committed to ensuring tenants live in safe homes and communities, this is why we feel it is important to inform you about what asbestos is and where it might be found.

This does not necessarily mean that you have asbestos in your property.

What is asbestos?

Asbestos is a fibrous natural mineral which evolves in the earth. Its ability to withstand high degrees of heat and electrical currents meant that it was widely used in buildings during the 1950s to 1980s. These fibres can be harmful when breathed in. So if the asbestos is intact and in good condition then the risk is minimal.

Where is it likely to be found?

The list below details the **typical** places where materials containing asbestos **could** be found.

Please note: this list does not include every possibility.

Outside the home	Inside the home
Guttering and drain pipes Roof sheets and tiles Exterior cladding Fascia Boards Garages and garage roofs	Boilers and flues Panels behind radiators/heaters Textured wall and ceiling coatings e.g. artex Suspended ceiling panels Boxing to soil pipes and pipe work Floor tiles Bath panels Water tank



What are the risks to your family's health?

Asbestos is not a risk if it is in good condition and is not disturbed

When asbestos materials become damaged, for example, when they are sanded, sawn, scrubbed or drilled, they can release fibres into the air. If you think that there is damaged asbestos material in your home, please contact us on 0800 085 7843.

What is Merthyr Valleys Homes doing about Asbestos?

Merthyr Valleys Homes is implementing an Asbestos Management Plan that sets out how we will identify and manage asbestos in our housing stock.

A programme of surveys has been commissioned to find out if and where asbestos is present within our stock. A register will be compiled recording where asbestos has been found, or is believed to exist. This register will be continually updated and checked before works are carried out.

If asbestos is found, Merthyr Valleys Homes will make sure the materials containing asbestos are monitored, sealed or removed – this will depend on the condition of the asbestos containing materials.

Your responsibilities

It is important that Merthyr Valleys Homes' information is always up to date. If you wish to carry out any work to your home, you must obtain our approval before you carry out the work. This will give Merthyr Valleys Homes the opportunity to ensure that materials that may contain asbestos are identified at an early stage. This could include decorating, especially if artex is involved.

Remember alterations are not allowed under your tenancy agreement without written approval from the housing team, so please obtain permission before you carry out the work. Please contact your Area Housing Officer for details.

If asbestos is found in your property, it will be put on a register to allow Merthyr Valleys Homes to monitor its condition. We will also inform any maintenance contractors who attend your property on behalf of Merthyr Valleys Homes of its location.

In the unlikely event that the material is or becomes damaged, please keep away from the materials and contact Merthyr Valleys Homes immediately. We will arrange for specialist contractors to repair or remove the material.

If you think there is material which contains asbestos in your home, or that your home may contain damaged asbestos material, then ring us on 0800 085 7843.

Remember

- Don't panic! Asbestos products are not a health risk unless disturbed or damaged.
- Don't disturb the material. Particularly do not remove, sand, wire brush or drill the material if you suspect asbestos in your property.
- Contact your Area Housing Officer as soon as possible.

If you have concerns please contact us on 0800 085 7843 or 01685 727772

Note: All calls made from mobile phones to 0800 numbers may cost more than the standard rates.



Residents Participation Forum fight to keep rent promises.

The Residents Participation Forum represents all Merthyr Valleys Homes tenants and leaseholders across the Borough and deals with the issues of importance to our communities. It also makes sure that all tenants and leaseholders have opportunity to have their say on services and improvements.

The Forum recently met the Board Members of Merthyr Valleys Homes and Mike Owen, the Chief Executive, who explained the proposed rent review consultation from the Welsh Government.

The Forum felt that if the Welsh Government introduces this new way of working out how much rent Housing Associations and Councils should charge for their properties, then this would prevent Merthyr Valleys Homes meeting all of the promises made in the offer document that tenants received before voting to transfer.

The Forum wrote to Assembly Member, Huw Lewis and expressed the view that tenants would feel 'cheated' if the promises made to improve homes and communities were jeopardised by Welsh Government plans. The Forum has received a response from First Minister Rt. Hon Carwyn Jones noting their comments and inviting them to meet with Kath Palmer, Head of Housing Operations to discuss their concerns further.

We will keep you updated on the discussions and the work the Forum undertakes on your behalf.

If you would like further information on the Residents Participation Forum or would like to join the Forum please contact Claire Little on 01685 727816 or email the Forum directly on rpf@mvhomes.org.uk.



Well done to all the tenants who phoned in to apply for Merthyr Valleys Homes 'Grow Your Own' vegetable kits.

As a result of an article in the last edition of Hometalk, the Regeneration Team handed out 51 bags to tenants right across the borough from Treharris to Trefechan and Pant to Gellideg. These tenants simply phoned the number given out in the last issue of Hometalk to take advantage of the free packs on offer from MVH which contained seeds, tools, pots and compost.

We do hope you all have great success in growing your herbs and vegetables.

Please let us know how you get on over the coming weeks and months.

Merthyr Valleys Homes gets out and about

Over the Summer staff from Merthyr Valleys Homes have been really busy attending community events to encourage tenant involvement and to promote our work and the work our tenants, who are involved with us, do.

Family fun day

On the 5th of August Merthyr Valleys Homes supported the 6th Family Fun Day at the Integrated Children's Centre. The day highlighted the importance of play in children's lives and the services available at the Centre.

Big Valleys Festival

On the 17th of August staff attended the Big V Festival which was organised by the Taff Bargoed Community First team and held in the Taff Bargoed Park.

Children and their families enjoyed a fun packed day full of activities.

Family Fun and Health Day

On the 31st of August staff attended the Family Fun and Health day in Treharris which was hosted by Communities First.

National Play Day

Tri County Play organised a borough-wide event held in Cyfarthfa Park, Merthyr Tydfil on Wednesday 3rd August 2011 which we attended.

Now in its 25th year, Playday is the biggest play sector event in the UK, possibly Europe! As well as a celebration of children's right to play, Playday is a campaign that highlights the

importance of play in children's lives. On Playday thousands of children and their families get out to play at hundreds of community events across the UK.

Whilst grant applications covered the costs of promotional and publicity material, the event relies heavily on volunteers and local organisations' support – Merthyr Valleys Homes were happy to attend for their second year.

Global Village

The Merthyr Tydfil Global Village Festival was established in 2005

to celebrate the cultural diversity and heritage of the Town. The Festival is a free event and uses music, dance, art, voice and performance with lots of activities for people to get involved in so that they can develop their creative side and widen their cultural horizons.

Merthyr Valleys Homes sponsored this year's event to the sum of £2,500 and also helped secure an additional £500 sponsorship from one of our kitchen, bathroom and electrical contractors R&M Williams.

We ran an information stall at the event. The event was a success and our Grant Panel have agreed in principle to sponsor next years event for a further £2,500.



Get involved with us – current vacancies.

Resident Participation Forum:

Your chance to represent tenants and leaseholders over the borough on issues of importance e.g. services and improvements. Register your interest contact Claire Little on 01685 727816

Quality and Design Forum:

Have an input in the Planned Improvement Programme and the responsive repairs to ensure they meet the needs of tenants and leaseholders. Interested? Contact Nancy Little on 01685 727816

Communications Forum:

Have your say on the leaflets, letters and newsletters that you receive. Contact Helen Callan on 01685 727813 to get involved.

Grant and Sponsorship Panel:

Get involved with allocating over £40,000 in grant and sponsorship monies to local community groups and organisations. Interested? Contact Jonathan Bevan 01685 727816



Other Format

If you would like this document explained, translated or provided in another format such as large print, audio or Braille, please contact 0800 085 7843

Welsh

Os hoffech gael yr wybodaeth hon mewn print bras, Braille, ar dâp neu mewn iaith arall, cysylltwch â ni ar 0800 048 8531

Polish

Jeżeli chcą Państwo uzyskać wyjaśnienie lub tłumaczenie niniejszego dokumentu, lub otrzymać jego kopię w innym formacie, np. dużą czcionką, w formacie audio lub alfabetem Braille'a, prosimy o kontakt z: 0800 048 8589

Portuguese

Se pretender uma explicação ou tradução deste documento ou que o mesmo seja fornecido noutra formato, como letras grandes, áudio ou Braille, por favor contacte: 0800 048 8595