

WINTER 2020

# Word *on the street*

NEWS & INFO FOR CO-OP HOMES' CUSTOMERS

co-op  
HOMES  
*part of RHP Group*



## A FESTIVE WELCOME



Welcome and festive greetings to this winter edition of Word on the Street.

2020 has been the strangest of years, with everyone having to change the way we live and work, and everyone at Co-op Homes hopes you and your loved ones have remained healthy and safe. We know it will continue to be tough for many of our residents, so we've offered increased levels of support, including referrals to third-party agencies and food banks.

The global pandemic meant enforced disruption to our service delivery and the way we work at Co-op Homes. Despite these challenges, we quickly gave employees the tools and equipment they needed to maintain

services whilst working from home. This happened overnight and I'm so proud of everyone's hard work during these unprecedented times. If you or your co-op has been affected, we've included you in the decision making so you can be confident of 'business as usual.'

I hope you find this newsletter useful and as ever if there is anything you'd like us to include in future editions, please let us know by emailing [customer.services@coophomes.coop](mailto:customer.services@coophomes.coop).

Finally, I'd like to take this opportunity to wish you and your families a very happy Christmas and a healthy and safe New Year.

Neil Tryner, Managing Director

# HOLIDAY OPENING HOURS

Co-op Homes will close from midday on Christmas Eve (Thursday 24th December) and re-open on Monday 4th January 2021.

If we provide a repairs service for you, and you have an emergency that threatens life, danger of serious injury or major damage to property, please don't use Fixflo. Instead call **020 3166 2608** and your call will be transferred to our out-of-hours service, Pinnacle. They will attend to make good but may then need another appointment to complete the job when we're open in the New Year.

## Emergency repairs include:

- ▶ complete loss of water or burst pipes
- ▶ complete loss of electricity (after checking your fuse board and fuel credit) or unsafe electrical sockets
- ▶ blocked soil pipe, main drain or toilet (if you only have one toilet in the house)
- ▶ loss of heating and/or hot water
- ▶ major structural defect
- ▶ broken windows or doors following a break-in (police crime number will be needed)
- ▶ offensive or racist graffiti.

For a complete loss of gas supply (after checking your credit) or if you smell gas at any time, please turn your gas off at the meter and call National Grid immediately on **0800 111999**.

You can still order routine repairs on [coophomes.fixflo.com](https://coophomes.fixflo.com) or through the link on [www.coophomes.coop](https://www.coophomes.coop). These will be processed when we re-open on **Monday 4th January 2021**.

- ▶ If you're a Longlife, Minster or Bramleys member, please check your repairs service's Christmas arrangements.
- ▶ If you're an Ealing, Chippenham, Flame or Nimbus resident, please contact a committee member for repairs advice.

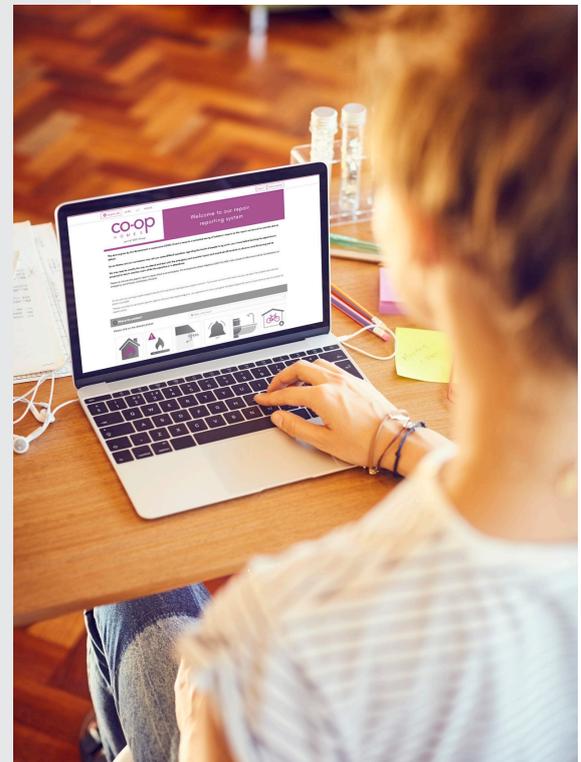
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## EASY REPAIRS BOOKINGS

Have you tried Fixlo\* yet? Fixflo is our online repairs ordering service which enables residents (where Co-op Homes provides the repairs service) to book their own repair from a menu of common issues. Using Fixflo enables you to track your repair, write comments to us and the contractor and leave feedback. You'll also beat phone queues to request a repair or find out what's happening. See how easy it is by visiting [coophomes.fixflo.com](https://coophomes.fixflo.com).

\*If your repair request is an emergency, don't use Fixflo. Call us on **020 3166 2608**.

If we're called out to unblock a sink where the blockage was caused by fat, other kitchen waste or a household object, you will be sent an invoice to cover the contractor's time. Unblocking sinks is not the landlord's responsibility, so we advise that you don't pour fats, oils or other waste down your sink to prevent an unnecessary call out and an extra bill from us (which will be at an enhanced price as it's over the holiday period). There are many products you can buy specifically to clear a large blockage, but normal household maintenance of boiling water and soda crystals on a regular basis is generally enough.



## FUEL BILLS: DON'T BE LEFT OUT IN THE COLD

There are grants and benefits available at this time of year to help lower-income families struggling to make ends meet, or older residents who worry about keeping warm.



## WELCOME TO OUR NEW CO-OPS

2020 has seen change for some of our new co-ops, who have chosen Co-op Homes as their new managing agents.

**Mayday Housing Co-op** joined us in June this year. Mayday is a small co-op with 17 homes in Depiford, south east London. The estate was originally developed in partnership with CHISEL (Co-operative Housing in South East London) in the late 1980s. Mayday became a fully mutual independent co-op in 1992. Co-op Homes is providing a full management service, including rents, repairs, finance and governance administration.

**Ackroydon East TMO** is our first Tenant Management Organisation (TMO). This is a large estate with 275 properties in Southfields, southwest London that was established in 1997. The TMO has been delivering housing management, maintenance and estate services for its members and residents since then but have now chosen Co-op Homes to carry this out for them. There are 275 properties (130 Council tenants and 145 leaseholders) in three high-rise and 13 low-rise buildings, along with six houses.

**Senacre Housing Co-op** will join us in January. The co-op is based near Maidstone in Kent. The 77 properties are in buildings and streets named after racecourses. There is a mixture of one and two-bedroom flats and houses built in 1988. Senacre is a fully mutual independent co-op and Co-op Homes will be providing a full management service to the co-op and its residents.

## WARM HOME DISCOUNT

If your electricity supplier belongs to this scheme and you're getting the guaranteed part of Pension Credit or are on a low income, you may be eligible to get £140 off your electricity bill. The money won't be paid to you – it will be a one-off discount on your electricity bill, between September and March. You may be able to get the discount on your gas bill instead if your supplier provides you with both gas and electricity. Please contact your supplier to find out more.



## STAYING UP TO DATE

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If you've changed your email address or your mobile phone number, **please let us know so we can update our records.** Because of the coronavirus pandemic we're contacting you by email, text or by telephone a lot more. If you'd like to check what details we hold, drop an email to [customer.services@coophomes.coop](mailto:customer.services@coophomes.coop) with your current information (don't forget to tell us who you are and where you live).



## PROTECT YOUR POSSESSIONS

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Your landlord or Co-op Homes will insure the building and fabric of your home, but not your furniture, carpets or belongings. This means if there is a flood, fire, theft, burst pipes or any damage done, you won't be able to claim against us. The My Home Insurance scheme is the preferred supplier of the National Housing Federation, offering tenants and residents the chance to insure the contents of their homes at affordable rates.

The policy covers most of your household goods and contents from fire, theft or water damage. It covers items like furniture, TV, clothing, carpets, electrical items and general household goods. Full details of cover and exclusions are available on request at <https://www.thistlemyhome.co.uk> or by calling **0345 450 7288**.

## WINTER SAFETY

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As usual at this time of the year, members of the Co-op Homes Customer Focus Group would like to remind other residents about the need to be prepared in case things go wrong over the Christmas period. Hopefully things will run smoothly and any lockdown restrictions will have eased, but for peace of mind, why not put together an emergency box for household members? Suggested contents include:

- ▶ Battery –operated LED lights
- ▶ Wind-up battery-operated radio/torch/phone charger
- ▶ Basic tool and first aid kit
- ▶ Emergency telephone numbers (NHS 111, GP, local chemist, local taxi, family and friends, Co-op Homes or your co-ops emergency repairs numbers)
- ▶ Phone number of gas emergency (National Grid **0800 111 999**)
- ▶ Phone number of electricity, gas, water and broadband suppliers
- ▶ Small amount of cash
- ▶ Supply of prescription medicines.

Make sure all family members know where your emergency box is stored. It's also a good idea to discuss (and practise) your escape route in case you need to leave the building safely and quickly in an emergency. You should make sure all adults know how to isolate and turn off the main supplies to your home too, like water, electricity and gas.



# WINTER FUEL PAYMENT

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If you were born on or before 5 October 1954 you could get between £100 and £300 to help you pay your heating bills. This is known as a 'Winter Fuel Payment'. You usually get a Winter Fuel Payment automatically if you're eligible and you get the State Pension or another social security benefit (not Housing Benefit, Council Tax Reduction, Child Benefit or Universal Credit). If you don't get any benefits but are eligible because of your age you will need to make your first claim by telephone on 0800 731 0160 as there's no automatic entitlement.



# YOUR TENANCY: ONLINE AT ANY TIME

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MyTenancy is your online portal to access the information we hold about your tenancy. To sign up for an account, you'll need an email address linked to your tenancy.

You can download rent statements, see your repairs history, pay your rent and check your household details.

Many of you will be familiar with the website allpay.net to pay your rent online. In the New Year you'll be able to pay directly from the 'pay your rent' link on your MyTenancy account. Your details will be pre-populated, so you won't need your Allpay card details anymore. We'll keep you updated on our website when it becomes available.

Access MyTenancy by clicking on the link on our webpage at: [www.coophomes.coop](http://www.coophomes.coop).

# STRUGGLING TO PAY YOUR RENT?

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We know your income has to cover many things, including food, clothing and bills.

However, your rent is a priority debt and should always be the first thing you pay. If arrears start to climb, we can apply to court for possession of your home as this is a breach of your tenancy agreement. Whilst the Government put a freeze on legal proceedings for eviction because of lockdown, at the time of writing we're now in a position to progress these, so please don't let yourself get into this position and risk losing the roof over your head. If you're having difficulty with paying your rent, please let us know – we may be able to come to an agreement to take instalments for your arrears.

If you set up a Direct Debit you'll don't have to worry about missing a rent payment again. We can even help you pay back any arrears this way. To set this up or find out more, call us on 020 3166 2608 or text 07398 377388. Add DD in the subject field and we'll call you back.

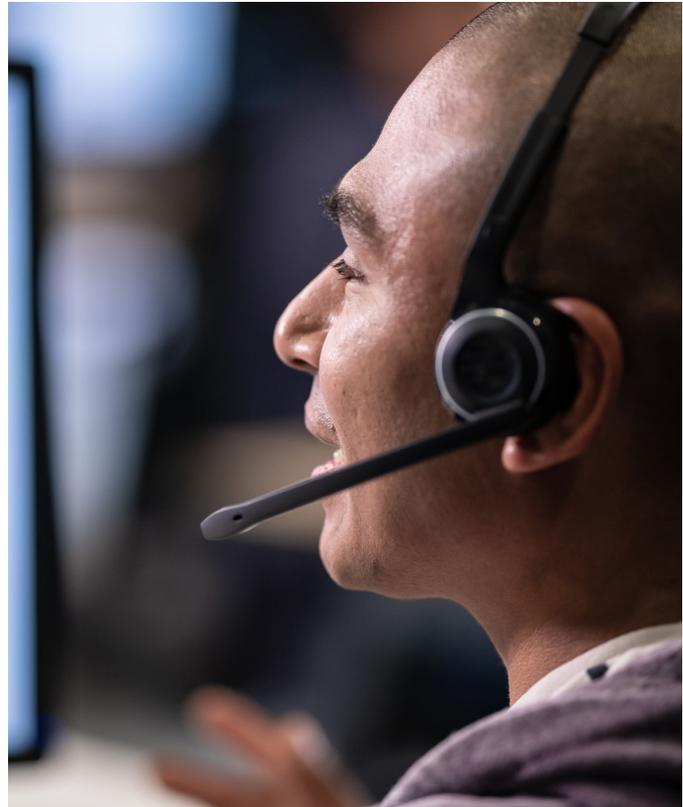
# SHOULD YOU OR A LOVED ONE BE ON YOUR UTILITY COMPANIES' PRIORITY SERVICE REGISTER?

Most utilities companies offer extra help to customers who have communication, access or safety needs. It means if there's a power cut, you'll receive extra support, like heating or cooking facilities.

You may be eligible to join their register if you:

- ▶ are of pensionable age
- ▶ are disabled or chronically sick
- ▶ have a long-term medical condition
- ▶ live with a child under five
- ▶ have hearing or visual impairment or additional communication needs
- ▶ are in a vulnerable situation. Examples include people with certain mental health conditions which impacts their understanding of a bill and people who cannot top up their pre-payment meter due to injury.

Those with electrically dependent medical equipment and/or life-threatening illnesses are also likely to be prioritised. You can even nominate an alternative contact so they can receive updates on your behalf. Find out if you can join the Priority Services Register by calling the phone number on your electricity/gas bill.



## WHAT HAPPENS IF YOU CAN'T PAY YOUR ENERGY BILLS?

If you're struggling to pay your bills, you may be worried that that your supply will be cut off. This will always be a **last resort** for the energy company, so it's vital to talk to them straight away. Some energy companies have set up charitable trusts to help people with fuel arrears - another reason to talk to them!

## COLD WEATHER PAYMENT

If you're on certain benefits you'll get a cold weather payment if the average temperature in your area is recorded as or forecast to be zero degrees Celsius or below over seven consecutive days. You'll get £25 for each seven-day period of very cold weather between 1 November and 31 March.

For more information on these or to find out about other financial support services, contact [www.turn2us.org.uk](http://www.turn2us.org.uk), a charity that helps people when times get tough, or [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) for details of advice bureau near you.

# STAYING SAFE IN YOUR HOME

As landlords, or on behalf of your co-op where Co-op Homes provides this service, we have a duty to make sure your home is safe. This means that we must carry out an annual gas safety check. You'll normally get a reminder two months before it's due and you must allow the gas contractor into your home to carry this out.

We're proud to report that we have a 100% record for gas safety for both Co-op Homes and our co-ops. Where we were unable to do this during lockdown, we provided carbon monoxide monitors to people who were shielding.

**Electrical checks** are equally important for us at Co-op Homes. We have nearly completed our programme to carry out five-yearly electrical inspections and upgrade consumer units where this was necessary. By inspecting your homes for safety and carrying out any remedial action required we can give you peace of mind that your home is free from electrical danger. When your turn comes around again, we hope you will work with us to allow our electricians to carry out this vital check.

## EVERYBODY NEEDS GOOD NEIGHBOURS

The festive period is a time of anguish for some people and coupled with the effect of the COVID-19 pandemic, can put extra strain on those having to spend more time at home. We know noise levels will increase, so we'd like all our residents to spare a moment, take a breath and be kind and neighbourly to each other.

If you know your neighbour will be alone over the holidays, a friendly hello or smile in passing is a simple way to show that you care to someone who otherwise may be spending the whole period alone and feeling very isolated. For some families there may be lots of merriment, but we're asking people to be kind and please keep noise at an appropriate level. Nuisance can come in many guises to different people who have different tolerance levels. Maybe your neighbour works night shifts and needs to sleep during the day, or their medication makes them more sensitive to noise or vibrations. All we ask is for residents to be aware that slamming doors, inconsiderate parking, loud music and shrieking can disturb people around you.

Above all, we're asking everyone to exercise a degree of tolerance to different lifestyles and cultures and understand that we cannot expect to lead a life of complete peace and quiet. Everyday household activity like flushing toilets, footsteps, talking, closing doors, babies crying, the use of domestic appliances does not count as statutory nuisance or anti-social behaviour because there is little the person can do to prevent it.

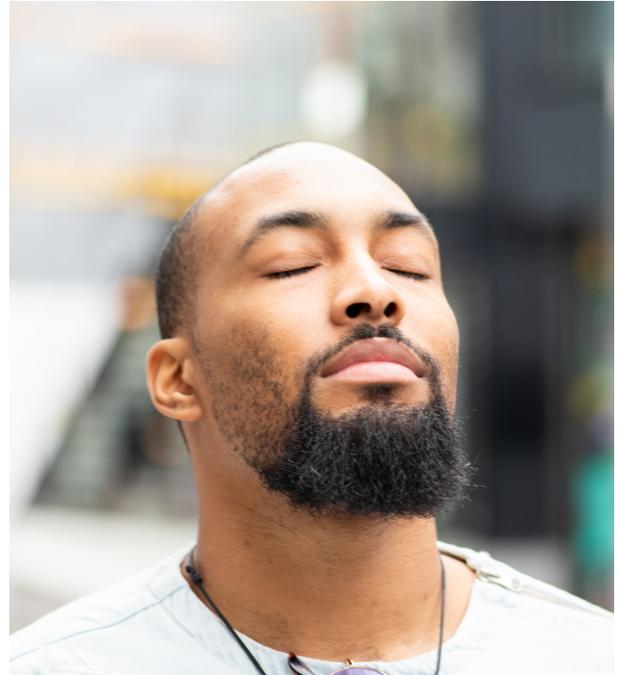


# BE KIND TO YOUR MIND

There's been a lot in the press about mental health and how the lockdown has negatively affected many people this year. We're all spending a lot of time at home and many of our regular social activities are no longer available. It may help to try and see this change as a different period in your life, and not necessarily a bad one, even if you didn't choose it. For many, it's been a chance to keep in touch in different ways than usual, through social media, email or on the phone.

Maybe create a new daily routine that prioritises looking after yourself. You could try reading more or watching movies, having an exercise routine, trying new relaxation techniques, or finding new knowledge on the internet. Try and rest and view this as a new if unusual experience, that might have its benefits. And make sure your wider health needs are being looked after, such as having enough prescription medicine.

Asking for help is not only brave, but also vital for either maintaining or recovering from and managing mental ill-health. You may find it more comforting to speak to someone on the phone rather than online or in person. Sometimes, just talking about your feelings and asking for help is part of taking charge of your wellbeing and doing what you can to stay healthy.



## WHO TO SPEAK TO

- ▶ If you're concerned that you're developing a mental health problem, please speak to your GP as a matter of priority. If you are or become distressed and need immediate help and are unable to see a GP, you should visit your local A&E department.
- ▶ The Samaritans offer emotional support 24 hours a day - in full confidence. Call then free on 116 123 or email [jo@samaritans.org.uk](mailto:jo@samaritans.org.uk).
- ▶ [www.Mind.org.uk](http://www.Mind.org.uk) can answer questions about types of mental health problems, where to get help, drug and alternative treatments and advocacy.
- ▶ Family and friends are a vital source of support when things are difficult. You may already have some people you know that you can speak to if you are feeling unwell. Reaching out to the people in our lives is a key element of regaining and maintaining good mental health.
- ▶ You may need help with other aspects of your life - for example, claiming benefits or dealing with housing problems. Often these different services are coordinated by a community mental health team (CMHT), based at a hospital or local community mental health centre. You should be able to contact your local CMHT via your local social services or social work team.
- ▶ Citizens Advice can provide advice about benefits, debt problems, legal issues and local services. [www.citizensadvice.org.uk/](http://www.citizensadvice.org.uk/) has a directory listing its local offices.

# INTRODUCING THE INCLUSION NETWORK

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We can only be the best service provider if we know who you are, what your needs are and embrace what you bring to us, whether as a customer or as part of our workforce. To be the best means us having services that anyone can access and find easy to use, so we're passionate about designing our services for our customers and eliminating any prejudice.

Some of the team at Co-op Homes are part of RHP Group's Inclusion Network. The group's goal is to drive change within the organisation to ensure we embrace the wonderful differences that different people bring and that everyone has access to our services.

The events of the summer – from the death of George Floyd in the US and the Black Lives Matter movement, to the COVID-19 pandemic and its disproportionate impact on Black, Asian and ethnic minority communities, have made the lived realities of, and continued discrimination against, many Black people in the UK impossible to ignore any longer. Institutions and companies everywhere have responded by pledging to make real change. And as a social housing organisation rooted in diverse and vibrant communities, Co-op Homes has an important role to play too – one that goes beyond simple words of support. As a starting point we're beginning to drive the momentum for change from within.

To mark Black History Month in October we hosted a webinar event with an eminent black speaker, Roger Griffith, MBE, who has previously worked in housing. Roger developed several initiatives to develop under-represented employees within workplaces. He was also a key voice the media turned to when discussing the removal of the Edward Colston statue earlier this year.

We also invited employees to think about the power of language where the term 'black' brings a negative connotation – and then talked about what can we or society do to change this. Can you think of any yourself?

We know we have a long way to go to becoming truly inclusive but be assured that all of us at Co-op Homes, and indeed within the whole RHP Group, are passionate about getting this right and making sure no one person feels discriminated against, be that as an employee, resident or customer.

## REACHING OUT

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Co-op Homes is continuing its tradition to reach out to some of its more isolated or vulnerable customers. An initiative dreamed up by Kathy McNulty one of our housing officers, means that we're able to deliver a hamper of festive food and small gifts to people who may be feeling lonely. As a social landlord, we feel that every little helps and we want to ensure that we don't forget about people who may find this time of the year more difficult than others.

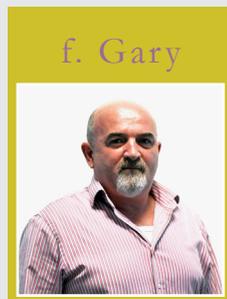
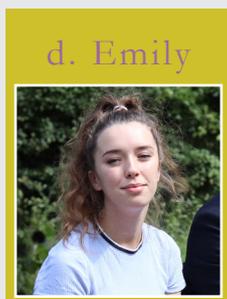
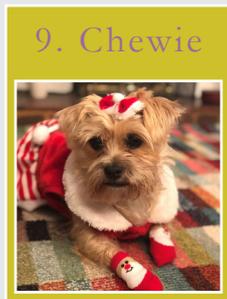
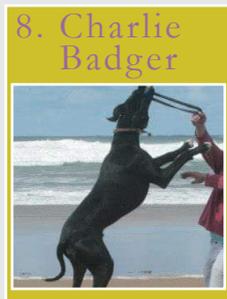
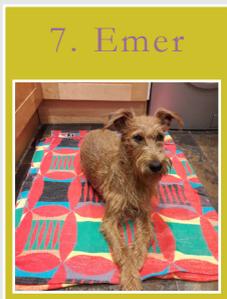
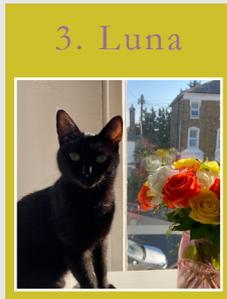
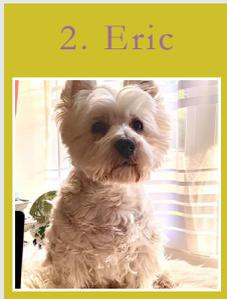
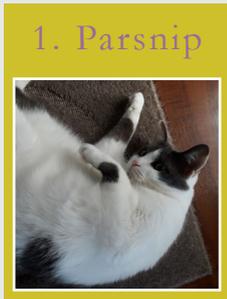


# MATCH US WITH OUR FURRY FRIENDS

Our new working arrangements mean we've missed catching up in the office - but for some of us, we've been lucky enough to have some company while we work from home.

Can you guess which pet belongs to which member of the Co-op Homes team?

Clue: One of us has 2 pets. (answers on the back page)



MATCH LETTERS & NUMBER HERE

1	
2	
3	
4	
5	
6	
7	
8	

# FESTIVE FOOD WORDSEARCH



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L	U	O	F	W	G	O	D	N	T	Q	T	T	Y	A	O	H	F	F	O	G	N	C	C	X
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G	H	R	N	O	N	I	I	N	O	H	C	M	P	W	Y	M	R	U	A	N	A	X	C	U
J	E	J	V	G	O	S	N	T	M	G	G	U	Z	I	N	A	Q	S	M	R	D	J	U	O
Z	L	U	T	O	M	U	S	A	A	W	U	N	T	X	C	D	B	J	P	B	S	Y	L	D
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BARBEQUE  
BRANDY  
CARP  
DOURADAS  
DUCK  
FATIAS  
FISH

FRITTERS  
GAMMON  
GINGERBREAD  
GOAT  
GOOSE  
HERRING  
JOLLOF

KFC  
LATKES  
NUTS  
PANETTONE  
PARSNIPS  
PLANTAIN  
PUDDING

RAVIOLI  
RICE  
SALAMI  
SAMOSAS  
SAUSAGE  
SMORGASBORD  
SPECULOOS

STOLLEN  
STUFFING  
TIRAMISU  
TURKEY

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Finally we'd like to send you festive greetings from all over the world,  
wish you happy holidays and greetings for a safe and happy 2021!  
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#### Furry Friends Answers

Luna – Emily; Luna 2 and Chewie- Kathy; Eric – Nikki; Charlie Badger – Gary; Parnsip – Carl; Emer – Lucy; Mina - Kat

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