

# Westfield Craic

Autumn 2016



## TO LET

The Association currently has a property to let at Camerton, Seaton.

This property comprises of 3 bedrooms, large kitchen, 2 x living areas and generous decorating allowance.

If you are interested or know anyone who may be interested please call Nicola on (01900) 602906.

## Survey Results

Thank you to everyone who completed and returned the Bi-annual survey.

The winner of the £100 prize is:

**Mrs. O. Holmes, Ashmore Gardens**

## Casson Road Improvements

Towards the end of 2015 we began a two year programme to replace the windows, doors and porches with new UPVC in our Casson Road properties.

Local company, Crozier Construction, won the tender and, due to the competitive price, we were able to complete work on all the properties sooner than we had originally anticipated.

Without exception, every tenant has been thrilled both with the workmanship and the difference the new doors and windows have made to their home.

We have also commenced the central heating and electrical upgrade programme at Casson Road. The contractors are A & ST Gas Services, Foxcroft Electrical and Andrew Hughes.

## St. Mary's Court—1 Bedroom Flats

We will shortly be starting work on improvements to the flats at St. Mary's Court. Over the next 12 months we will be replacing all the windows and the entrance doors in the communal areas. This work will improve the appearance of the flats both inside and outside.

**If you or anyone in your family are interested in viewing a property at either Casson Road or St. Mary's Court please contact Susan on (01900) 602906.**

## Property to Rent or Purchase

We have an office, kitchen and workshop space at Windsor Road that will become available towards the end of the year to either rent or purchase. Many of you will know it as our old Estate Office.

West House currently rent this space but will sadly be leaving to move into Westfield Community Centre.

For further details please contact the office on (01900) 602906 or email: [enquiries@westfieldha.org.uk](mailto:enquiries@westfieldha.org.uk).

**Are you over 65 and would like someone to chat to?**

## Silver Line

The Silver Line is a confidential, free helpline for older people across the UK open every day and night of the year. Their specially trained helpline staff:

- offer information, friendship and advice;
- link callers to local groups and services;
- offer regular befriending calls;
- protect and support those who are suffering abuse and neglect.

The statistics about older people and loneliness are frightening. More than half of all 75 year olds in the UK live alone and one in 10 suffers “intense” loneliness but is reluctant to ask for help. In a poll conducted to mark the national launch of **The Silver Line** on 25th November 2015, 9 out of 10 older people told researchers that “a chat on the phone” is the most helpful solution when they feel lonely but 1 in 4 older people say they never or seldom have someone to chat to on the phone.

### All calls are free!

The Silver Line Helpline is free to callers on **0800 470 8090**.

### Silver Line Friends and Silver Circles

If callers would like to be put in touch with Silver Line Friends, they can receive a regular weekly friendship call. Or they may like to join a Silver Circle to take part in a regular group call on subjects that interest them.

### Silver Letters

Silver Letters is the exchange of regular letters and correspondence between an older person and a volunteer Silver Line Friend. All postage is free and sent via their mail centre. They match older people to like-minded volunteers. It is not a counselling service and Silver Line Friends will not ever meet or know the address of the people they write to.

### Silver Line Connects

Since launching in November 2015, the Silver Line Connects team have worked with older people on issues ranging from housing and health issues, to finding lunch clubs and even financial concerns. Their aim is to ensure that older people are able to express their views and opinions, and better connect with services.

For more information check out [www.thesilverline.org.uk](http://www.thesilverline.org.uk).

## West Cumbria Carers

West Cumbria Carers is an organisation that covers the whole of West Cumbria. Their aim is to provide support to carers who look after a family member, relative, friend or neighbour who could not manage without their help. This could be due to age, physical or mental illness, addiction or learning difficulties.

They can help with:

- carers assessments;
- information on all aspects of caring;
- telephone support;
- benefits support;
- newsletters which provide awareness of issues and advise of training courses and social events.

If you would like to meet up with one of their support workers for more information on how to access their services or an informal chat, then ring one of the carers on: **(01900) 821976** or **visit their website at [www.westcumbriacarers.co.uk](http://www.westcumbriacarers.co.uk)**.

## Take the hassle out of paying your rent

Did you know you are now able to pay your rent by Direct Debit?

Paying by Direct Debit is an easy, stress-free way to pay your rent as, once you have set up the Direct Debit, you don't need to worry about contacting your bank each year to make changes or remember to ring each week or venture out in all weathers to call into the office.

### Everything is taken care of by us.

It couldn't be easier, just ring us on (01900) 602906 and have your bank account number and sort code to hand and leave the rest to us.

You are still also able to make your rent payments by calling into the office, by ringing with your debit/credit card details or by standing order.



## Keep Warm and Safe

Winter can be a difficult time for many people. Some people find it difficult to pay bills and heat their homes and may have to choose between paying for heating or eating.

We all know/might know someone that may be vulnerable to the effects of the cold this winter. We can help them by encouraging them to follow a few simple steps:

- Wear several thin layers to help trap warm air close to the body.
- Wear clothes made from wool, cotton or fleecy fabrics.
- Wear warm clothes in bed and, if it's really cold, consider wearing a hat.
- Cut out draughts and stop heat escaping by drawing curtains.
- Keep any windows and internal doors closed when it's cold.
- Have regular hot meals and drinks.
- Keep moving, even doing chair based activities like wiggling your toes can help.
- If you're sitting down a shawl or blanket will provide extra warmth.
- Make sure you have a flu jab.

### Useful Organisations to contact for free help which may reduce your heating bills

- Free Home Heat Helpline advises people worried about paying their energy bills and keeping warm. Call 0800 33 66 99.
- NCIP helpline for information on community meals in Cumbria. Call 0844 967 1885 or email [info@ncip.org.uk](mailto:info@ncip.org.uk).

- Claim a free 'Winter Wrapped Up' information guide from Age UK. Call 0800 169 6565.
- If you were born on or before 5th July 1952 you can claim the Winter Fuel Payment. Contact the Citizen's Advice Bureau for more information on 0344 4111 44 or call the Winter Fuel Payment Centre on 0345 915 1515.
- The libraries offer a home delivery service for people who are unable to visit the library because of mobility problems or ill health. Ring 01900 706170.
- Make an appointment to come to the Minto Centre where the Citizen's Advice Bureau will find the best fuel price for you. Just ring us on (01900) 602906 to make an appointment. All you will need is a copy of your last utility bill. What could be easier?

## Take WARNING—Light Bulbs

We have recently had another incident where the use of 100w bulbs has caused overheating of the light fitting resulting in it melting and falling on to the carpet below.

In this particular incident, a 100w bulb was used in a light fitting clearly identified as suitable for bulbs with a maximum rating of 60w.

The tenant was extremely lucky that a fire was not caused.

We really need tenants to be aware of the dangers of fitting 100w bulbs in their home as it puts their families and visitors at risk.

*If you know anyone  
who lives on their  
own they may  
appreciate a call just  
to ask if they need  
anything*



Don't forget, if you want to help by donating some food, we have a collection point at the Minto Centre and there are collection points in all the major supermarkets.

Centres can be found at:

**Maryport:** St. Mary's Church

**Workington:** The Bridge Centre, Central Square

**Cockermouth:** Lorton Street Methodist Church

**Wigton:** The Methodist Church, High Street

If you wish to speak to someone please call **0750 231 1452** and they will endeavour to help.

## Footsteps Nursery

In 2014 Footsteps Nursery received its second consecutive “Outstanding” award from Ofsted and, determined to keep improving, the staff team have been researching aspects of early year’s theory which impact on modern day practice.

Footsteps Nursery have now adopted many of the principles of Friedrich Froebel (1782 – 1852). The German educationalist is best known for creating the kindergarten system. He firmly believed that children learn through spontaneous play and he promoted educational environments that encourage children to play and develop independence.

The six Froebelian principles Footsteps follow are:

- The integrity of childhood in its own right.
- The relationship of every child to family, community and to nature, culture and society.
- The uniqueness of every child’s capacity and potential.
- The holistic nature of the development of every child.
- The role play and creativity as central integrating elements in development and learning.
- The right of children to protection and the promotion of their overall well-being.

Their primary concern is always the well-being, happiness and holistic development of each individual child, surrounded by peace and love; ensuring the best possible start in life.

Why not consider the opportunity to choose a Froebelian nursery for your child. Contact Footsteps Nursery Tel: 01900 872011 or visit [www.footstepsnurseryworkington.com](http://www.footstepsnurseryworkington.com).

## Care of Smoke Alarms and Carbon Monoxide Alarms

To ensure you and your families safety please remember you must maintain your alarm/s by testing them weekly and cleaning them monthly.

### How do I test them?

All alarms have a test button (normally on the front) and simply press this button. If you cannot reach your alarm please use a safe pair of step ladders. If you are not able to use step ladders ask a member of your family or a friend to do this for you.

### How do you clean them?

Simply vacuum around the small vents to remove any house dust or cobwebs.

## Day to Day Repairs

If the repair is non-urgent just ring the office on (01900) 602906 and leave a message on the answer machine. This will be dealt with on our return to work.

### Reporting Repairs Out of Hours

In an emergency, please ring 0845 345 7808 (but not if you are in a home at Cairns Chase or Brigham Road—see below).

### Cairns Chase

If you have lived in a new Story Home at Cairns Chase for less than 12 months please ring 01228 404566. For emergency repairs press “option 1” which diverts to an emergency out of hours service. For a non-urgent repair press “option 2” and leave a voice mail message.

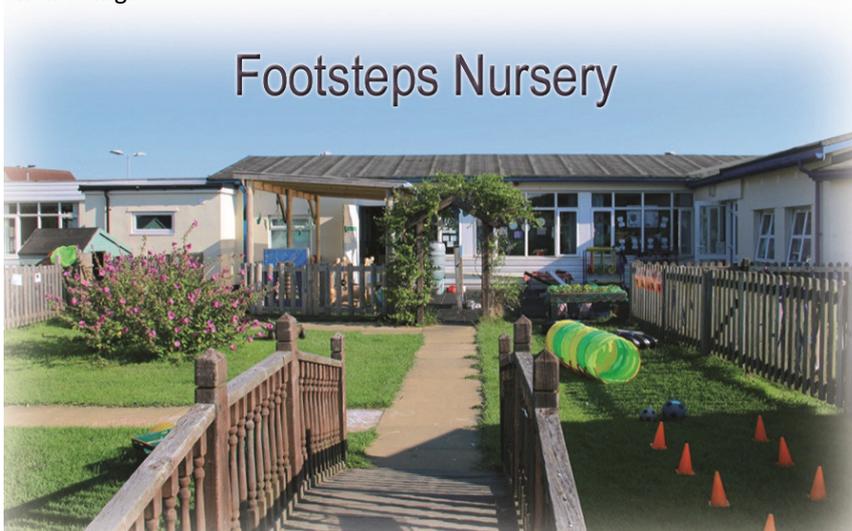
### Brigham Road

If you have an urgent repair out of hours the contact details are in your Welcome Pack.

An emergency is usually classed as one of the following:

- Major or non-containable plumbing leak.
- Complete loss of central heating between October and March.
- Complete loss of sockets or lights (please check trip switches and appliances).
- Blocked drains.
- Failure of door locks (where the house cannot be reasonably secured).

Please only use the out of hours number for genuine emergencies as you will be charged for this service if the work is not deemed an emergency.





# Benefits Advice

If you are on Benefits there are big changes coming that may affect the money you receive for Benefits

## Benefits Cap

There is a limit on the total amount of benefit that most people aged between 16 to 64 can get. This is called the Benefit Cap.

How much someone is entitled to for certain benefits may reduce to make sure the total you get isn't more than the cap amount.

The benefit cap will be reduced from the 7th November 2016 to:

- £384.62 per week (was £500 per week) for a couple, whether their children live with them or not (£20,000 per year).
- £384.62 per week (was £500 per week) for a single person with children living with them (£20,000).
- £257.69 per week (was £350 per week) for a single person and they don't have children, or the children don't live with them (£18,200 per year).

People are NOT affected by the cap if they or their partner work, and either of the following apply:

- Tenant or partner are eligible for Working Tax Credit.
- Tenant or partner get Universal Credit, and the household income is more than £430 a month after tax and national insurance.

Equally you will NOT be affected by the cap if you receive ANY ONE of the following benefits:

- Armed Forces Compensation Scheme.
- Armed Forces Independence Payment.
- Attendance Allowance.
- Disability Living Allowance (DLA).
- Employment and Support Allowance.
- Industrial Injuries Benefit.
- Personal Independence Payment.
- Universal Credit payment for 'limited capability for work and work-related activity'.
- War pensions.
- War Widows's or War Widow's Pension.

The cap applies to the total amount that people in your household get from the majority of other benefits. For further information on how the benefit cap may affect you go to [www.shelter.org.uk](http://www.shelter.org.uk) or [www.gov.uk/benefit-cap](http://www.gov.uk/benefit-cap).

Obviously this will affect a number of our tenants. If you think you may be

affected please contact your Housing Services Officer as soon as possible who will be able to help and provide guidance for you.

We can signpost our tenants to different agencies like West Cumbria Community Money Advice and Citizens Advice Bureau.

Cumbria County Council's Cumbria Advice and Support Team are working with the Citizens Advice Bureau by providing low level housing support including budgeting, benefits and tenancy maintenance support. The idea is that agencies like the Association complete a referral with or without the customer, providing the customer has consented verbally to the referral. CAB will then contact the individual direct and arrange an appointment time. People referred this way will be seen quicker and will not have to attend drop-in sessions where they may have to wait for long periods to be seen.

This is a quick and easy way of getting the help you may need – give us a call today!





## Universal Credit

Universal Credit means that all working age tenants will receive their housing costs along with their other benefits in one direct payment from the Department of Work and Pension (DWP). Most pensioners and vulnerable tenants will continue to see their housing costs paid straight to their landlord.

Universal Credit is now extended to all new claimants of Jobseeker's Allowance, Employment and Support Allowance, Income Support, Housing Benefit, Working Tax Credit and Child Tax Credit. Some claimants who have change of circumstances may also be signposted to Universal Credit.

Indications are that all existing housing benefit claimants will begin migrating to full Universal Credit from July 2019 to 2022. However these dates are constantly changing.

We will keep tenants abreast of the situation in newsletters however, once we know when Universal Credit is commencing in West Cumbria for existing claimants we will probably contact tenants direct.

The DWP and Allerdale Borough Council have a Working in Partnership Agreement to support those claimants who need help with budgeting. The Personal Budgeting Support available in Allerdale is via West Cumbria Community Money Advice.

Claimants also have Work Coaches who should be guiding claimants to this support. If claimants have no money whilst waiting for their Universal Credit claim, their Work Coach should be advising them about the Access to Advance Payments which helps those in need.

You can get full details from:

- Your Work Coach—they should be your first port of call.
- [www.gov.uk/universalcredit/overview](http://www.gov.uk/universalcredit/overview)
- Jobcentre Plus
- DWP on 0845 600 0723 or 0345 600 0723
- From November 2016, Allerdale Borough Council will be providing personal budget support. Ring their Customer Services Team on 0303 123 1702.

## Council Tax Reduction

You will need to make a separate claim for this if you have liability to pay Council Tax. You can get a form from Allerdale Borough Council or download it at [www.allerdale.gov.uk/advice-and-benefits/universalcredit.aspx](http://www.allerdale.gov.uk/advice-and-benefits/universalcredit.aspx).

### West Cumbria



The Association is working in partnership with **West Cumbria Community Money Advice** to provide a **free and confidential** service to our tenants on financial matters.

If you have creditors threatening legal action, or simply need budgeting advice, they can help you. They know the right steps to take - **the worst thing you can do is nothing.**

You can gain access to the service using any of the following ways:

- **Call them** directly on 01900 62677 or 07716 176 204;
- **Arrange a Free home visit** from one of their 10 trained advisers; or
- **Drop in or make an appointment** at The Bridge Centre, Central Square, Workington during the following hours

**Tuesday: 9.30 am to 12 noon**

**Wednesday: 2.00 pm to 4.30 pm.**