



Shian Home News

Shian Housing Association's Tenant's Newsletter October 2006

HOMEBUY ELIGIBILITY EXTENDED FOLLOWING PRESSURE FROM STAKEHOLDERS

The Government has announced a major extension of eligibility for Low-Cost Home Ownership (LCHO), in response to lobbying from stakeholders and worries about unsold key worker living units.

All LCHO in the 2006-08 programme, whether originally bid for as Key Worker Living (KWL) or as National affordable Housing Programme (NAHP), can now be marketed to existing social housing tenants, those on the housing waiting list, and those groups defined as key workers under the KWL programme. Properties in the 2004-06 programme are unaffected. Where an applicant is assisted by virtue of being in one of the defined KWL groups, the KWL clawback lease must be used. The only exception to this is where that applicant is an existing social housing tenant.

In addition, other first time buyers who meet all of the following criteria, have also been recommended for assistance by the regional housing board: employed people with maximum income of £49,000 (to be reviewed annually), with a local connection i.e. working or living in the area, and serving a community in the area or nearby. It is anticipated that intermediate rent homes will be targeted at defined key workers.

The Government target of housing 30,500 key workers by 2010 is still in place and the Housing Corporation will be monitoring this to ensure it is delivered. For further details please contact your Homebuy Agent www.housingoptions.co.uk or the Housing Corporation www.housingcorp.gov.uk.

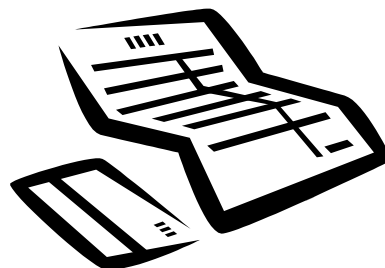
INSIDE:

Page 2 IVA
Page 3 Evictions
Page 3 Fly Tipping
Page 3 Tenancy Audits
Page 4 Facts & Figures
Page 5 Staff Set Up
Page 6 Take a Break

MONTHLY PAYMENT

Some tenants get into arrears because they are not paying us the correctly monthly amount. They pay us the equivalent of four weeks rent each month. A month is four weeks and some days. There are 52 weeks in the year not 48, to calculate your monthly payment you should multiply your weekly rent by 52 and then divided by 12. Please call the office if you want to know your correct monthly payment.

If making payment through the bank please use the paying-in books. If you have made payments that do not show on your rent account and have evidence (e.g. receipts or bank statement) please get in touch with your Housing Officer.



When you get your rent statement please check it carefully and make sure that all payments you have made are recorded on it. You can always ask for a copy of your statement at any time and one will be posted to you.

IVAs (Individual Voluntary Arrangement)

So can you really walk away from your debts virtually scot free with an IVA?



What is an IVA?

They are essentially a way of making your “best offer” to creditors. An IVA looks at your income compared with your necessary expenditure on housing, food, clothes etc. Then a monthly payment proposal is made, and if 75% of the creditors agree it is legally binding on all of them.

The figures below were provided by an IVA provider but should only be taken as a rough guideline.

What You Pay			IVA	Minimum monthly Payment
Pre Debt	IVA Debt	Post Debt		
£20,000		£12,727		£212
£30,000		£14,500		£242
£40,000		£17,000		£283
£60,000		£22,000		£367
£80,000		£27,000		£450

Who are they right for?

Go to a debt counsellor first for advice – try the Consumer Credit Counselling Service (CCCS) on 0800 138 1111. they recommend IVAs in only 3% of cases.

Debt Free direct, the UK biggest IVA provider says its typical client is someone on £20,000 a year but £46,000 in credit card and loan debt on top of their mortgage “They are not necessarily poor people but people who have just borrowed too much”.

Will an IVA write off all my debts?

No. It is an offer to repay (without interest) as much as you can afford, usually over five years. Typically you’ll repay around half to two thirds of the capital you owe under an IVA.

The duty of an insolvency practitioner is to work out the most you can afford to repay, not to negotiate the cheapest deal.

Can I keep my home?

Yes. This is the big difference between IVAs and bankruptcy. Debt Free Direct says that IVAs only look at un-secured (non-mortgage) debt.



How much will I have to pay a month?

Debt counselling service Clearstart says minimum payments on an IVA tend to be £200-£300. Once an amount has been agreed, standing order will be set up with your bank.

What if I miss a payment?

You’ve broken a legally binding contract, and your creditors will then force you into bankruptcy.



How much do IVA companies pick up?

The IVA company takes a set-up fee (typically £1,000-£1,500) plus an ongoing “supervisory” fee, typically £500 a year. But they insist this money comes from the creditors’ pocket, not the debtor.

FLY TIPPING



Fly tipping is an illegal deposit of waste dumped or tipped on areas with no licence. The waste generally consists of large items of rubbish.

People tend to fly tip to avoid paying the disposal fee. Household rubbish is already paid for through council tax, but other waste is not.

A charge generally exists to have waste removed or even to drop the waste off as a licensed tip yourself.

To clear and clean up fly tipping costs money, it is therefore essential to report anyone fly-tipping to the local authority.

EVICCTIONS

Since January this year 3 tenants have been evicted from their homes because of rent arrears. This is not a process that we take pleasure in.

2 tenants have relinquished their properties due to subletting, 2 voluntarily left and 1 has paid in full monies due.

However, it is something we must do if a tenant persistently refuses to pay their rent.

It is not fair to those who are good and regular payers.

Also, it reduces the amount of money Shian has to carry out essential repairs to the properties.

If you are having any problems keeping up with your rent payments, or have any queries regarding your rent, please contact your Housing Officer.

CONTACT TELEPHONE NUMBERS

The following staff members can be contacted on the following direct numbers:

Minara Sultana	020 8525 7640
Christine Jibunoh	020 8525 7650
Brenda Stapleton	020 8525 7649
Delucia Weil	020 8525 7659
Leon Graham	020 8525 7655

General Needs / Supported Housing /
Maintenance

TENANCY AUDITS

Tenancy audits are taking place across all our properties. Staff will be visiting properties over the period of July 2006 to February 2007.

Residents will be asked to provide a number of ID documents, and sign the Audit form. This signature is then compared to the signature on the tenancy file in the office.

The checks are being carried out during the hours of 10:00am and 8:00pm, due to failed contact these hours can be extended.

The purpose of this is to verify that the registered tenant is actually living there and that it has not been sublet or abandoned.

Tenant Contribution

Love Your Life

Life is to Live,
Love is to Give
Live your life like there's no Tomorrow
Believe me you will have no sorrow
Life is what you make it
For your own good don't fake It
Instead create It.

Love only one with all your heart
Don't make mistakes to let it fall apart

Have no Fears
You will succeed in life with no Tears
Live your life how you want to live
But when you take, you must always give
Problems occur all the time in Life
But it doesn't mean to cut yourself with a
knife

Pray for happiness, joy and Love
The Almighty is listening from Above
Love your life, love someone Else
Most important of all love yourself....

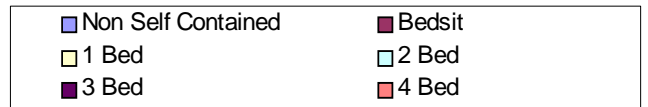
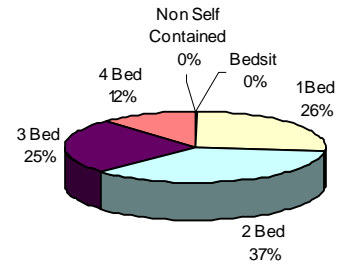
Ms A Begum

Facts & Figures for Shian

The table below shows the average rents (excluding service charges) charged on General Needs and Supported Housing properties.

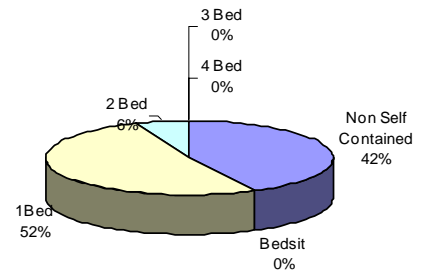
General Needs Assured

	Total Stock	Ave. Weekly Net Rent	% of Total Assured
Non Self Contained	0	0	0
Bedsit	1	41.21	0.26
1 Bed	103	63.70	26.34
2 Bed	142	73.60	36.32
3 Bed	98	84.84	25.06
4 Bed	47	97.27	12.02
Total	391	76.57	100



Supported Assured

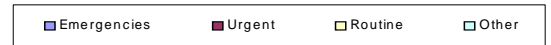
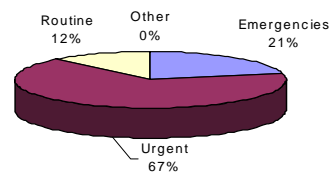
	Total Stock	Ave. Weekly Net Rent	% of Total Assured
Non Self Contained	14	51.45	42.42
Bedsit	0	0	0
1 Bed	17	55.12	51.52
2 Bed	2	51.95	6.06
3 Bed	0	0	0
4 Bed	0	0	0
Total	19	54.79	100



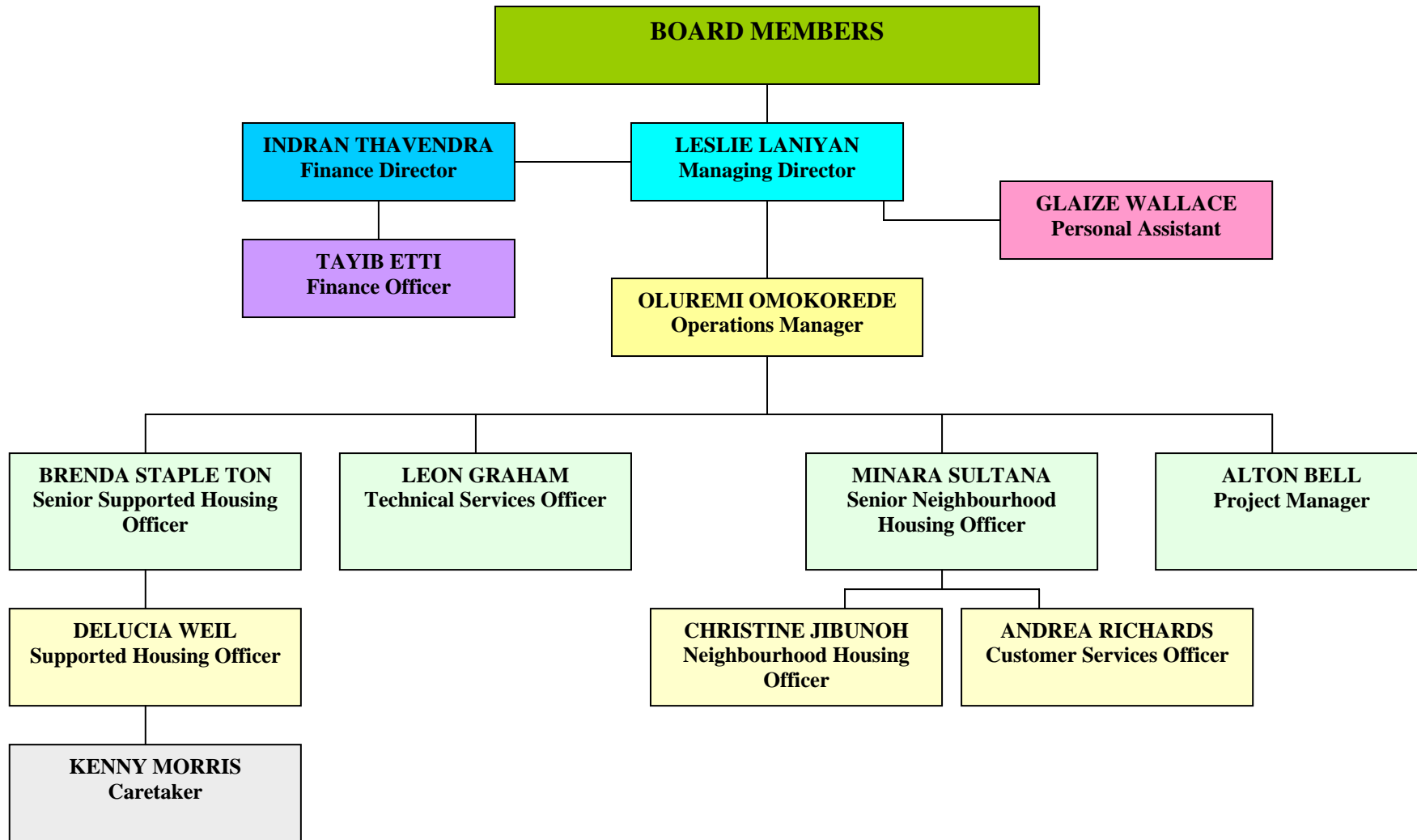
Maintenance

	Repairs Notified	Target (Calendar Days)	Repairs Completed within Target (%)
Emergencies	190	1	96.3
Urgent	597	5	96.8
Routine	109	28	99.0
Other	0	0	
Total	896		

Maintenance



SHIAN ORGANISATIONAL STRUCTURE CHART



TAKE A BREAK

6	4			9			3	7
				3	7			
		7	2				6	
4		2	1	7				
			9		4			
				2	6	4		9
	5				2	7		
			3	5				
3	2			6			5	1

Daily SuDoku: Wed 30-Aug-2006

easy

ELEMENTS

Can you find 40 elements in the box? They may be horizontal, vertical or diagonal, forwards or backwards.

P	D	A	E	L	E	V	E	S	E	N	A	G	N	A	M	N	T	I
N	E	G	Y	X	O	E	I	M	U	N	I	T	A	L	P	I	U	G
R	M	P	L	U	T	O	N	I	U	M	R	D	N	E	N	T	N	D
O	N	O	C	I	L	I	S	I	Q	I	D	A	N	E	V	R	G	Y
M	U	I	D	O	S	Q	T	L	R	B	N	I	D	M	I	O	S	R
M	U	I	T	N	O	R	T	S	G	O	M	A	E	O	R	G	T	U
T	V	O	E	N	W	I	B	Y	H	O	L	P	R	M	N	E	E	C
R	V	J	L	O	V	M	C	Y	R	R	V	H	T	U	S	N	N	R
G	A	B	A	R	I	U	M	B	P	C	A	L	C	I	U	M	C	E
F	G	R	I	I	T	N	O	T	P	Y	R	K	X	D	L	M	O	M
L	O	N	S	O	N	I	C	K	E	L	Z	E	S	A	I	A	B	N
U	L	K	E	E	D	Q	T	C	S	I	N	M	R	R	T	G	A	M
O	D	H	A	O	N	I	S	A	N	O	U	S	S	C	H	N	L	U
R	T	N	R	E	N	I	N	C	N	I	N	I	J	V	I	E	T	I
I	C	O	T	E	Z	A	C	E	M	I	L	O	L	V	U	S	V	M
N	L	B	S	S	P	G	O	O	Q	V	U	M	R	R	M	I	P	D
E	V	R	V	O	E	P	R	R	E	H	W	M	D	O	E	U	C	A
Y	G	A	L	T	T	H	O	R	N	O	G	R	A	E	B	M	D	C
G	X	C	V	G	C	P	W	C	N	H	N	E	G	O	R	D	Y	H

ARGON, ARSENIC, BARIUM, BORON, BROMINE, CADMIUM, CALCIUM, CARBON, CHLORINE, CHROMIUM, COBALT, COPPER, FLUORINE, GOLD, HYDROGEN, IODINE, IRON, KRYPTON, LEAD, LITHIUM, MAGNESIUM, MANGANESE, MERCURY, NEON, NICKEL, NITROGEN, OXYGEN, PLATINUM, PLUTONIUM, RADIUM, RADON, SILICON, SILVER, SODIUM, STRONTIUM, TITANIUM,

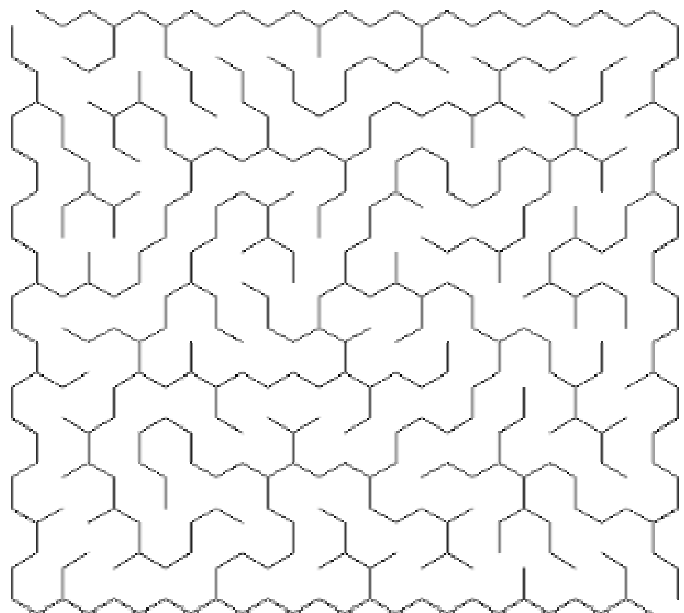
	13		4		16		23		17		2		2					
10	7	16	7	22	1		20	16	22	12	20	25	20	18				
	11		22		26		19		6		17		11					
7	17	22	1	16	6	17	10		11	6	17	22	1	15				
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17	22	20	4	7	4	7	A	Y	22	7	11	11	20	4				
	22		12				17		22		7							
11	20	9	1	15	5	1		12	20	22	17	12	20	22				
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23	14	3	8	1	16		3	7	16	22	6	15	1	22				
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19	7	2	11	1	19	7	16		19	20	14	15	22	24				
	10		8		10		17		1		17		7					

A B C D E F G H I J K L M
N O P Q R S T U V W X Y Z

£10 TO TALK TO US

Have your say! Send us your stories, jokes or anything you think would be of interest to others and you can receive £10.

*Please send all your contributions by post to: Shian Housing Association Ltd,
76 Mare Street,
London,
E8 3SG
Or by email to
gwallace@shian.org.uk*



Can you find the path through hexagonal maze ?