



# Merry Christmas and a Happy New Year



**We would like to thank all our residents for their patience and engagement with us over the past year.**

We know it has been a difficult year, and this may continue for some because of employment and money worries.

We want you to know that we are committed to helping our residents get through these challenges.

We are extremely concerned about the increasing cost-of-living crisis. To support our residents, we have employed Taju Oyedeji, as our specialist Tenancy Sustainment Officer (see centre page). Taju is very experienced in supporting people in their hour of need. So, please contact our team if you are struggling and could do with support. You are not on your own.

Our office has been opened for visitors once more. Our staff team are working from the office on a rota.

See the back page for details about how to make an appointment to see a member of staff.

We hope you have a peaceful holiday and that you get to share quality time with your loved ones.

Above all, we wish you a very Merry Christmas and a Happy New Year!

*Minara Sultana, Operations Director*

## Xmas office opening

We will take our Christmas break this year from **Friday 23 December 2022**.

We will return on **Tuesday 3 January 2023**.

If you have a genuine repairs or other emergency during the Christmas period, call our 24-hour phone line on 020 8985 7120.

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## Safety first over Christmas

Keep your family safe this Christmas, by keeping to a few simple safety tips.

### Candles

- Never leave candles lit when you leave the room or go to bed.
- Keep candles away from things that might catch fire – including your Christmas tree.
- Put tea lights on proper holders – they get very hot and can melt through plastic surfaces.
- Consider ‘flameless’ LED candles instead.

### Christmas tree lights

- Only buy lights that confirm to the British Standard.
- Keep lights away from decorations.
- Switch off lights and unplug them when you go out or to bed.

### Cooking

Most fires start in the kitchen, so take extra care.

- Never leave pans unattended.
- Don't leave your oven and go out. You should be checking on it regularly.



# Shian laptops for £20

We have partnered with IT company XMA, to help Shian residents go digital and get online.

XMA say they are on a mission to provide digital equality – which meets our own digital inclusion strategy. They have agreed to sell us laptop computers at an affordable £84 each. We will cover part of the cost and offer them to residents at just £20.

All we ask is that you sign up to Shian's My Tenancy online service. We will also prioritise households who have children in education.

This offer helps us to deliver good quality and affordable devices to residents, to give you easy access to the digital world. They will help you with jobseeking, studying and many other areas of life that are now online, including banking, financial advice, healthcare and mental health support. Social media is also a good way to keep vulnerable people connected with the outside world.



A large number of you have shown an interest in this offer so far – in fact, we got 85 requests within the first day.

We are currently processing these requests and have begun passing out laptops.

Email or phone us to find out more (see back page).



## Back in court

**Our pause on court action and evictions for people who don't pay their rent is now over.**

Sadly, four households are already at the stage of court action.

Taking people to court is our last resort. If you work with us, we will always help you to catch up with unpaid rent. But if you won't talk to us, we have to take action.

Call us on 020 8985 7120 if you are struggling. Let us help.

## Safety access

**You must give us access for health and safety work.**

If you get an appointment for your annual gas check or checks on your electrical or water systems, you must be at home or call to change it.



## Damp & mould

**Hackney Council have made a short video to help tenants manage damp & mould.**

Go to: [www.youtube.com/watch?v=7nq71pGBG18&ab\\_channel=hackneycouncil](https://www.youtube.com/watch?v=7nq71pGBG18&ab_channel=hackneycouncil)

# Cost-of-living crisis: update

## Make sure you are getting all the help on offer.

### Energy support payments

Most people are getting £67 taken off their monthly electricity bills until March 2023.

**If you have a (non-smart) pre-payment meter, you should be getting energy support vouchers by post or email.**

Take your letter or email to the Post Office or PayPoint site when you go to top up your card.

There are reports that one third of vouchers have not yet been used.

**Remember: they expire after 90 days.**

### Direct debits rises

Is your direct debit set too high? Energy providers often over-estimate usage to keep up their cash flow.

1. If you get estimated bills, keep sending meter readings to your energy provider.
2. If your next bill shows a large amount of credit, ask for a refund. (But do keep some credit for the colder months.)
3. If your direct debit is too high, ask to reduce it. Be ready to make a complaint if necessary.

### Pre-payment meters

Providers are pushing people to switch to pre-payment meters if they are struggling to pay. Try to avoid this if you can – as your energy will cost more. Try to make an arrangement to pay back what you owe.



Energy companies are not supposed to make you switch if you can show that:

- you would find it hard to a use, read or put money on a pre-payment meter, or
- it will be bad for your health if your electricity or gas is cut off.

### NEW Hackney Money Hub

Hackney Council has launched a new Money Hub web page and team to give much easier access to support from the Council. **Go to: <https://hackney.gov.uk/hackney-money-hub>**

Using one short form from this page, you can now apply online for:

- a Discretionary Housing Payment
- a Council crisis fund award, and
- a Council Tax reduction.

The Council aims to hand over £1.2m in crisis payments by March 2023. It also aims to boost benefits claims by £1m over the next year.

### Are you struggling to pay?

Contact your energy provider to agree a plan you can afford.

Go to [www.turn2us.org.uk](http://www.turn2us.org.uk) to search for grants. You can also check you are getting all the benefits you can claim.

If you are in crisis, apply to your Council's hardship fund. (See above for Hackney.)

In Islington, go to: [www.islington.gov.uk/advice/resident-support-scheme](http://www.islington.gov.uk/advice/resident-support-scheme)

In Haringey, go to: [www.haringey.gov.uk/news-and-events/coronavirus-covid-19-haringey-together/help-and-support-available-residents/haringey-support-fund](http://www.haringey.gov.uk/news-and-events/coronavirus-covid-19-haringey-together/help-and-support-available-residents/haringey-support-fund)

### Support funds available from Shian

**Welfare fund** We provide one-off payments of up to £200 either to tenants who need essential furniture, or to groups of tenants who want to improve facilities at their estate. Go to [www.shian.org.uk/wp2/our-funds-and-awards](http://www.shian.org.uk/wp2/our-funds-and-awards)

**Covid financial assistance fund** Our



## Taju: here to help

**Need advice and support? Ask us for a referral to Taju Oyedeji.**

Taju is our new Tenancy Sustainment Officer – a post we share with Innisfree Housing Association and Hornsey Housing Trust.

Taju can help you to:

- apply for every benefit you are entitled to
- appeal benefit decisions
- handle debt and rent arrears
- manage your budget, and maintain your home.

Don't suffer in silence, call us on 020 8985 7120 and ask to see Taju. He will call you back to arrange an appointment.

financial assistance fund offers grants of £50 to £100 to people affected financially by the pandemic. Call us on 020 8985 7120 to find out more.

**Scholarship fund** We can award up to £500 to any tenant or their adult child, who is currently on a course. Send us full details to apply.

# Your rent *Part 2*

*Key information about your home and our services, taken from Shian's Tenants' Handbook. You will also find up-to-date details on our website at [www.shian.org.uk](http://www.shian.org.uk)*

### Rent arrears

We rely on the money we receive from rent payments to enable us to provide services to our tenants. If you have problems paying your rent you must contact us immediately. We will be sympathetic and will be able to help you by:

- checking that you have applied for all the benefits you are entitled to
- working with you on better ways to manage your money
- putting you in touch with a specialist debt advisory service
- coming to an agreement with you to pay off what is owing in arrears.

Wherever possible, we will try to come to an agreement with you to clear your arrears. However, if you keep on getting behind with your rent and fail to keep to your agreement to pay, we will take legal action against you. This could ultimately result in you losing your home. You will incur all legal costs.

Rent arrears can mean losing your home, so they should be treated as a priority debt. Other priority debts include essential services, such as gas, water and electricity. Credit cards and other non-priority debts should be paid only if you have money left over.

It is important that you use your money to pay priority debts first.

### Remember

We do not want you to lose your home; we want to help you. Please contact us immediately if you are struggling to pay your rent.

If you are struggling with your rent, don't simply give up the keys: it could affect your rights to being re-housed by the local authority. In



all cases, you must terminate your tenancy in writing.

### Legal action

The first step in the legal process is when we issue a 'Notice of Seeking Possession'. This gives you four weeks' notice of our intention to apply for a possession hearing at the County Court. When the notice has expired, we will immediately apply for a hearing, unless:

- you have contacted us and started to repay the arrears
- you have cleared the arrears in full.

The notice will remain in force for one year and if, during the year, you fail to keep to your agreement to pay, we can apply immediately for a court hearing.

### Eviction

If you break the terms of the court order, and continue to fall behind with your rent, we can apply immediately for a 'Warrant of Execution'. If the warrant is granted, we will attend with a bailiff to evict you from your home. You will also receive a County Court Judgement (CCJ), which remains on the courts' register for six years. During that time:

- it will be difficult for you to get credit or a loan
- we will not be able to supply you with a reference for other landlords or mortgage lenders, and
- if you leave owing rent, we will instruct a debt collector to recover the money owing from you.

### Court hearings

If you receive a court summons, complete and return the court papers and attend the hearing.

Courts are reluctant to make people homeless but they need information from you about your circumstances to conduct a fair hearing. Hearings are generally dealt with in private. The only people present are you, an officer from Shian or our agents, the District Judge and legal representatives.

At court, we normally apply for a 'Suspended Possession Order'. The Judge will usually order you to pay a set amount each week. You must keep up with the payments agreed.

The court order remains in force until your arrears have been cleared. If you find that you cannot keep up with the payments the court has ordered, you must contact us. We can agree to vary the court order in certain circumstances.

### Advice/money management

If you are experiencing delays or difficulties with any benefits you are entitled to please contact us to let us know. If you have any other debt problems, we may be able to help by offering you information and advice. You can also contact Citizens' Advice for help with debt. They give free, confidential advice. They can help you work out repayments and negotiate with your creditors. Go to: [www.adviceguide.org.uk](http://www.adviceguide.org.uk)

National Debtline gives confidential, free, confidential advice on money problems. Call 0808 8084000 or visit [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk).

Step Change Debt is a charity offering free, tailored and effective solutions. Use their online tool at [www.stepchange.org](http://www.stepchange.org)

# We're listening & responding

Thank you for taking phone calls from Acuity – our survey company.

## Remember:

- Tell us about your LAST contact with us.
- Let us call you back, so we can discuss why you're dissatisfied. (But note that we receive these reports up to six weeks later.)

## What you told us

### Fairly satisfied with customer service

"If you ring the office, they say it has to be done online. But that's difficult at my age, as I don't have a laptop and I haven't been taught about computers."

### Very satisfied with customer service

"I'm very happy. I called them twice and although they couldn't resolve my problem on the same day, they called me back and arranged an appointment to get it sorted."

### Neither satisfied nor dissatisfied with the repairs service

"Listen to what tenants are saying and make sure the repair is done right first time."

### Very satisfied with the repairs service and quality of repair

"It was very promptly done."

### Neither satisfied nor dissatisfied with the repairs service

"Keep within the timeframe of the job. If it's a small job it should be a short time to fix. It shouldn't go on for two weeks for one simple job."

## Shian Repairs Tracker Survey

	Aug 2022	Sept 2022	12 months to Sept '22	2022-23	2021-22
Ease of reporting repair	100%	100%	94%	96%	92%
Workers' performance	86%	82%	94%	91%	93%
On time	79%	82%	84%	89%	78%
Quality of the work	86%	82%	89%	91%	89%
Right first time	86%	73%	87%	85%	86%
Easy to deal with this time	86%	91%	91%	92%	87%
Overall satisfaction	86%	82%	91%	91%	89%
OK to contact	79%	64%	67%	72%	64%
Number of interviews	14	11	146	76	153

## Shian Customer Contact Survey

	Aug 2022	Sept 2022	12 months to Sept '22	2022-23	2021-22
Overall satisfaction	82%	75%	83%	80%	81%
Ease of contact	91%	100%	91%	93%	88%
Query resolved first time	82%	75%	72%	75%	75%
Overall satisfaction with call	91%	75%	83%	82%	81%
Kept informed	73%	73%	77%	73%	78
Easy to deal with this time	100%	83%	88%	91%	84%
OK to contact	82%	64%	73%	70%	73%
Number of interviews	11	12	122	57	163

## Key performance indicators: April to October 2022

Repairs	No. carried out	Target for 2022-23	Average days to complete	% completed on target
Emergency callouts	39	1 day	1 day	100%
Emergency repairs	48	1 working day	1 day	100%
Urgent repairs	342	5 working days	1.8 days	100%
Routine repairs	225	20 working days	5.93 days	100%

Rent	Target 2022-23	April to Oct 2022
Rent arrears	3.1%	3.12%
Rent collected	100.5%	98.84%

# Shian service update

## Our office is open to tenants.

Shian staff work on a rota of three days at the office and two days working from home. To meet a particular officer, you will need to make an appointment in advance.

You can also phone or email us, or check our website at [www.shian.org.uk](http://www.shian.org.uk)

To view your rent account, pay your rent, report repairs or check your details, log in to My Tenancy at: [shian.mytenancy.co.uk](http://shian.mytenancy.co.uk)



Shian  
Housing  
Association  
Ltd

## Contact us

Phone 020 8985 7120

Fax 020 8985 7031

Email [info@shian.org.uk](mailto:info@shian.org.uk)

SMS texting 07535 269 269

Opening hours: Weekdays 9am to 4.30pm (except Wednesdays – 12.30pm to 4.30pm).



Website  
[www.shian.org.uk](http://www.shian.org.uk)



Skype Shianha

Facebook [shian@shian.org.uk](https://www.facebook.com/shian@shian.org.uk)

Twitter [@shian\\_housing](https://twitter.com/shian_housing)

Write to us  
Shian Housing Association  
76 Mare Street  
Hackney E8 3SG

## Report repairs

**Hot water and heating repairs**  
If you live in Dorothy Smith Lane, Joshua Court or Reedham Close, order hot water/heating repairs as you do all other repairs.

If you live elsewhere, contact K&T Heating Services on 020 8269 4500 and select option 1.

**Other repairs during office hours**  
The best way to order your repair is online using the MyTenancy portal at [shian.mytenancy.co.uk](http://shian.mytenancy.co.uk)

However, you can also email us (non-emergencies only) at: [repairs@shian.org.uk](mailto:repairs@shian.org.uk)

**Out-of-hours emergencies**  
Phone (24 hours) 020 8985 7120



## Tenant Scrutiny Panel

Four tenants came to our August Panel meeting.

The Panel approved four welfare fund applications and rejected a fifth. In future, we will approve these without waiting for the next quarterly meeting.

The Panel were pleased with the appointment of the new Tenancy Sustainment Officer and with our laptop offer. They also discussed our summer outing, which took place a week later.

The next meeting will take place online at 6.30pm on Tuesday 29 November 2022 from 6.30pm. Everyone is welcome.

## Learning from complaints

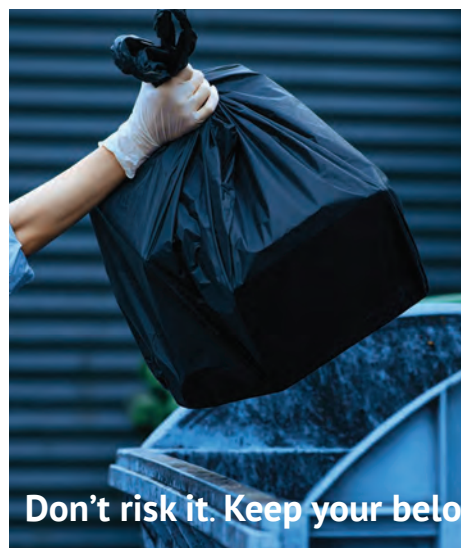
Between April and October, we received eight complaints from residents.

Five complaints were about repairs. We resolved four at stage 1 of our process. The fifth complaint is now being investigated at stage 2, because the resident was not happy with our first response.

Two complaints were about housing services and one about poor cleaning services at one of our estates.

In each case, we apologised for a reduced standard of service, or we explained why things were done in a certain way. We took failings back to contractors, to make sure things go better in future.

In one case, a resident had been living in a home where none of the windows would open. We sorted this out.



## ZERO tolerance

We now dispose of any personal belongings we find in corridors, stairwells, meter cupboards. This is because they pose a serious fire risk and we have already issued multiple warnings.

**Don't risk it. Keep your belongings inside your own home.**