

An “The Núacht News”

“Go n-éiri an bóthar leat... (May the road rise up to meet you)”

Welcome



Welcome to the final newsletter of this year. This year marked the 30th anniversary of Innisfree Housing Association. As we reflect not only on this year but the previous thirty, the Association’s foundations remain strong, with tenants at the heart of what we do. We are really privileged as a landlord to have tenants who have remained part of Innisfree for over 20 years now.

We recently started work on a small facelift for our office and in the process came across some old photos and reports of the early days of Innisfree in the early 90’s when the message loud and clear was that we wanted to do more than just build homes we wanted to

support communities and that message remains as strong and important to us today as it was then.

There are lots of changes coming the way of housing associations and our tenants, we are well placed to deal with them and to

help you do the same and so we are looking positively to 2016. We would like to wish everyone a very peaceful and happy Christmas and New Year.

Nollaig Shona Duit
(Happy Christmas to you).

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What's on

Jack L will be giving an exclusive solo show – 'Northern Lights' at the London Irish Centre.

December 16 at 8pm at the London Irish Centre. Prices £14/£16

Elders Singing and Reminiscence – Tuesday's

Singing and Reminiscing is an open forum and drop in afternoon class for senior and elder citizens.

The group, led by J Eoin, is friendly and inclusive and requires nothing more than a willingness to chat about 'the old days' and sing a song or two in good company. The group performed publicly for the first time during Christmas 2007 and raised both money for their chosen charity and awareness of the Irish Cultural Centre's role in providing for the needs of the local community.

Day: Tuesday's 2-4pm St Paul's Church Hammersmith
Price: FREE

Camden Irish Women's health

We would like to invite you to take part in a survey for Irish women living in Camden.

Take part and you will be entered into a prize draw to win 1 of 10 £50 shopping vouchers!

At the moment, Camden CCG (Clinical Commissioning Group) is talking to Irish women in Camden about health. They want to hear about views and experiences of Irish women in Camden, through this online survey.

Please fill in the survey here: www.surveygizmo.com/s3/2470621/Survey-for-Irish-women-in-Camden Sharing your views will help to improve health services for Irish women in Camden.

Remember, everyone taking part will be entered into a prize draw to win 1 of 10 £50 shopping vouchers. The survey will take just 5-10 minutes to complete.

Thank you for taking part – Camden CCG really appreciate it.

Social network

Founded in 1989, the London Irish Network was set up to provide Londoners with an Irish background, or those with an interest in Irish culture, an opportunity to meet up, socialise and enjoy a range of activities. For more details visit www.londonirish.org.uk

Share where you are from

Would you like to share where you are from and describe your home town or village in the pages of this newsletter?

If so, please contact Jim Sheeran on **020 7692 1252**, leave a message or email him at jim@innisfree.org.uk



Please remember to dispose of your Christmas waste – wrapping paper, cardboard and Christmas tree – responsibly. Check out your local council website for free Christmas Tree recycling centres.

Innisfree

← Pull-out and keep

Repairing your home

We have three different types of repair classification and aim to carry out each within the target times set out within this pull-out guide...



We provide an out-of-hours emergency repairs service, which operates between 5pm and 9am, Monday to Friday and all day Saturday, Sunday and Bank Holidays. Details of who to contact are on the the page opposite.

If you experience problems out of hours with the services highlighted with an asterix* you should contact the appropriate utility service serving your area (electricity, gas or water company) to find out if the problem is related to a major service failure, before calling our emergency numbers.



Types of repair

When you report a repair to us, we will tell you what category the repair falls into and the estimated time we will take to deal with it as set out below.

Emergency Repairs



These are repairs that affect the health and safety of the householder or basic security of the property. We aim to attend to emergency repairs within 24 hours to make sure your health and safety is not at risk or to avoid damage to the building structure, any follow on works will be attended to within our repair timescales.

Examples of emergency repairs include the following:

- Total loss of electrical power*, water supply* or gas supply*
- Gas leak*
- Loss of electrical power to lights or sockets, unsafe light fitting or electrical sockets or fittings, no lighting in communal/shared areas
- Total loss of water heating, no heating in the winter months from 1 November to 30 April inclusive
- Blocked or leaking foul drain or soil stack, blocked or leaking toilet pan (where there is no other working toilet in the premises)
- A tap that cannot be turned off or isolated
- Leaking roof, burst pipe or serious leaks that cannot be contained (water tank, pipe or cistern)
- Insecure external window (at ground floor level, door or lock, door entry failure (where there is no other means of access to the building))
- Fire alarm activation, lift failure
- Serious damage by fire flood or storms
- Removal of obscene or racist graffiti



Urgent Repairs

These are repairs that are not classified as an emergency but which result in the loss of a basic facility or where further damage will occur if the problem is not dealt with. We aim to attend and complete urgent repairs within seven calendar days of the repair being reported.

Examples of urgent repairs include the following:

- Toilet not flushing (where no other working toilet in the house)
- Blocked sink, bath or basin (only if you are unable to clear this yourself), taps which cannot be turned on, running overflows, stopcock problems
- Door entry phone not working
- Electrical extractor fan in internal kitchen or bathroom not working
- Insecure window (above ground floor)



Routine Repairs

These are repairs that can wait without causing major inconvenience to you. We aim to attend and complete routine repairs within 28 calendar days of the repair being reported.

Examples of routine repairs include the following:

- Repairs to/easing of windows, internal doors (including cupboard doors) which do not close properly but are not a security risk
- Repairs to sanitary goods, minor leaks (which can be contained), dripping taps
- Repairs to letterboxes
- Re Glazing (where there is no risk to security)
- Repairs to kitchen units, worktops or drawers.
- Defective guttering, external repairs to fencing, gates, paths, manhole covers, brickwork or roofing (where there are no structural or health and safety issues)
- Non-urgent electrical work(loss of a single light or socket)
- Appearance of cracks
- Graffiti removal (unless obscene or racist)



Out of hours repairs contact information

For out-of-hours repairs regarding gas fired heating, and hot water please call our dedicated heating contractor **Liberty** on 0330 333 8390. For all other emergency repairs call our dedicated out of hours call handling provider **Pinnacle** on 0800 678 3313.

Thames Water 0800 316 9800 - **UK Power Networks** 0800 316 3105

If you have a suspected gas leak or your carbon monoxide detector is activated you should contact **National grid** on 0800 111 999 immediately



Pesky Pests

We can help you with some types of pests but you need to do your bit too to help prevent infestations. If you have an infestation with any of the following pests within your home please contact our repairs team who will provide you with appropriate guidance:

The pests listed below need to be on the property itself and causing you problems accessing your home

- Wasps Nests
- Bees Nest
- Hornets

Please note Bees are protected as they are an endangered species therefore we may not always be able to remove these for you.

The following pests are YOUR responsibility to treat and deal with and you will need to arrange for the necessary traps or treatments and deal with these yourself or contact your local council pest control department

- Rats
- Mice
- Squirrels
- Fleas
- Ants
- Earwigs
- Woodlice
- Silverfish

For US to treat the pests listed above there must be a severe infestation within the shared or common parts of the building.

If there are faults or defects with the property which are allowing pests to get in, we will carry out the required remedial works to prevent further access.

Don't ignore them – act now

If you know you have a pest problem and do nothing about it, you may be causing a health risk to both your home and your neighbours' homes.

The 'Pest control services' page on Directgov www.direct.gov.uk provides advice on how to report pest problems to your local council. Your local council may also provide useful guides on how to prevent and deal with pests. The British Pest Control Association website www.pestaware.org.uk can also help you identify what your pest is and how to get rid of it.



Christmas is coming up

– but don't forget to pay your rent!

As Christmas approaches, it is easy to feel the pressure to spend money you don't have. We know it can be an expensive time of year, but please don't be tempted to delay paying your rent.

If you are paying regular amounts towards arrears, you still need to pay these over Christmas. If you do not pay your rent, and you do not contact us to discuss your options, we have no option but to take action against you and you risk losing your home.

If you are experiencing financial difficulties, please contact us to discuss this so that we can help. We can assist and refer you to Step Change and other Money Advice services.

Rent reductions

The government is insisting that all housing associations, such as Innisfree, reduce the rents they charge their tenants by 1% a year in each of the next four years.

Most will see this reduction come through in April 2016, and others whose rent account is adjusted in October each year, will have it happen from October next year.

While this can be seen as good news for residents, it does mean that we will have less money to do the things that we had planned to do. We will, of course, do all we can to maintain and improve the standard of service you receive from us.



Paying the easy way

How do you pay your rent? If the answer is not direct debit, then now is the time to change.

Direct debit is the easiest way to pay. Money is taken directly from your bank account without you having to lift a finger. To sign up for direct debit contact us on **0207 625 1818**.

Other ways to pay your rent: Pay your rent at any outlet that displays the Allpay sign. This includes shops, garages and post offices. Or you can pay your rent by cheque or debit card at our offices.

Money Matters



Struggling to get online?

Are you on benefits and struggling to afford a computer or internet access at home?

Remember that you can get online at your local library and you can also

www.getonlineathome.org or call **0800 090 1297** to find affordable options designed to help everyone get connected. Offers include a free computer when you sign up for broadband from £1.75 per month for 12 months; a laptop for £59; or a free tablet.

If you want to brush up on your computer skills visit www.learnmyway.com which is a free online learning tool kit.

Insurance

Working in partnership with the National Housing Federation we are delighted to be able to offer My Home Contents Insurance to all our residents.

My Home Contents Insurance offers affordable insurance to tenants on low incomes.

- Instant cover available over the telephone
- Affordable premiums with flexible payment options
- Excellent claims service with no excess.

Please call My Home on **0845 337 2463** (it may be cheaper to call **01628 586 189** from a mobile). Alternatively, visit the My Home Contents Insurance website for more information.



Save money on your bills

Would you like to find the best price for your gas and electricity and save up to £100? Then here's the site for you!

My Home Energy Switch is a FREE, impartial energy comparison site which helps you save money on your energy bills. Since April 2013 they have saved tenants on their gas and electricity bills with an average saving of £93 per switch.



My Home
Energy Switch

All you need to do is visit their website:

www.myhomeenergyswitch.org.uk and sign up or give them a call on **0800 0014706**. They'll need information on our current energy supplier, your postcode, how much you are currently using or paying on your bills, and if you decide to switch suppliers they'll need your bank or credit card details.

Need help with your water bill?

Thames Water have a scheme called Watersure, which could save you 50% off your water bill.

If you are a low income household or receive benefits you could be eligible. If you think you qualify call **0800 009 3652** or download an application form from Thameswater.co.uk and return to **WaterSure Team, Thames Water, PO Box 508, Swindon, SN38 9TU**

Credit Unions

The safe community way to save money and borrow money

Do you want to save for Christmas, or after Christmas for a winter holiday, school uniform, something for the home or that special occasion? Would you like the opportunity to borrow money at low interest rates and have no hidden fees or charges? Credit unions have become more popular in recent years and provide a real alternative to costly high street and doorstep borrowing. A credit union is savings in a community bank where you can save at a level to suit you and borrow at a reasonable rate of interest.

Credit Unions offer a range of financial products and provide easy access to basic financial services for anyone, including people who may be having problems opening an account with a bank or building society.

Many banks don't lend smaller amounts (typically anything under £500) and can also exclude those without a good credit rating. Credit Union loans are very competitive and are often much cheaper than alternative forms of credit.

Innisfree are delighted to have teamed up with Brent Mutual &

Hillingdon Credit Union Ltd who are able to offer ALL our residents a basic bank and savings account, together with the option of a Visa debit card with no credit checks!

www.hillingdoncu.co.uk

Brent Mutual Savings and Loans is a branch of Hillingdon Credit Union Ltd covering all who live, work or study in Brent. They offer access to all the services that are available directly from Hillingdon Credit Union, including savings accounts, loans and an alternative to a Bank account.

Stepchange Debt Charity

Free and Impartial Debt Advice

Have you borrowed money you can't pay back? If you are struggling to pay your bills and perhaps are scared to tell anyone how much you owe? If you feel trapped and in a dark place, there is a way out of debt.

Stepchange, the UK's leading Debt Charity can help you no matter how large or how serious your debt problem might be. They offer free expertly tailored advice and practical solutions to problem debt whether credit cards, loans or any other debt. They can guide you on how to keep on top of your finances and offer direct support and one to one advice by telephone as well as an online toolkit.

When debts get out of control it's often difficult to know where to turn. Worry and stress can make it

difficult to think clearly and make the right decisions. At Innisfree we would urge you to contact Step Change for free debt advice on **0800 138 1111** or visit www.stepchange.org.

They can offer you

- Free and confidential debt advice
- A full assessment of your financial situation
- Solutions tailored to your circumstances and income
- Arrange repayments if you can afford them
- Ongoing support so that you become debt free



If you're not ready to talk about your debt problems just yet, you can take control of your finances with the Stepchange Debt Remedy online tool. The tool will help you create an action plan to deal with your debt. You will get the same free, expert advice you'd get if you spoke with one of the advisors and it is completely anonymous with web chat support.

