

HEXAGON'S QUARTERLY RESIDENTS MAGAZINE

HOME

NEWS

AUTUMN 2016

Hexagon



JOIN THE RESIDENTS FORUM

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WELCOME...

...to another edition of Home News.

Hexagon held its 10th annual Residents' Day event on 17th September where a fantastic afternoon was had by all who attended. As regular readers of this newsletter will know, we are committed to empowering residents to be involved in making Hexagon the best organisation we can be, that delivers the best possible services to all our residents. Residents' Day is just one of the many things that we organise to advance this and to improve communication. For those of you who attended, I hope it was a great day. Do see page 4 for more details about the day.

Hexagon invites our residents to scrutinise our performance and there are a number of groups that do this including the Performance Review Group, the Resident Inspectors and the Repair Group. They work very hard on a voluntary basis to ensure that our services are customer-centred and meet your needs. You can read a bit more about their work on pages 8 and 10.

We continue to spend a lot of our resource to help people overcome any barriers

to employment that they experience. Pages 11 through 15 contain lots of information about how we might be able to help. This includes some information about what our Community Investment team can do to help and we also have some information about multi-trade apprenticeships as well as access to a free computer course.

With that in mind, we were particularly pleased to partner with 15 London Housing Associations to embark on a new project to help unemployed people over the age of 16 into work through various support mechanisms. I was very pleased that we were able to access money from the European Social Fund to advance this and in effect, it should allow us to double the amount of work that we do in this area over the coming years. Turn to pages 20 & 21 to read how this exciting new project is already making a difference.

I hope you enjoy this edition of Home News.



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WOULD YOU PREFER TO RECEIVE THIS MAGAZINE BY EMAIL?

You can stop receiving Home News by post if you prefer and have the magazine emailed to you instead.

If you would like to take up this option, simply send your email address to getinvolved@hexagon.org.uk and we will arrange to email you the magazine every three months.

Cover image: Hexagon resident Doreen in a trial of strength with a Hexagon contractor at Residents Day

RENT STATEMENTS CONSULTATION

HOW USEFUL ARE THEY TO YOU? TELL US WHAT YOU THINK.

Did you know you can check your rent account balance at any time by going on to our website www.hexagon.org.uk? Use your resident's log in and check the option to "view your rent account online". The balances are updated twice a week and will give you a more up-to-date view of your rent account than is available from your quarterly rent statement that is sent to you through the post.

We have been sending rent statements out with Home News four times a year for many years but your feedback tells us this is not a very effective exercise, because by the time you get the statements they are a couple of weeks out of date. This is frustrating if you would like to see the up-to-date position. It is also quite costly for us in staff time and printing costs and it adds to the postage bill. Using the amount of paper the exercise takes is also not good for the environment.

We are proposing, subject to your comments, to cease the practice of sending out quarterly rent statements to everyone from January 2017.

For residents who are used to checking their utility bills or communications packages (cable TV, broadband and phones) online, we suggest you sign up to view your rent account online also. You will need to register for "Seemydata" using the form on the website or by phoning Customer Services and asking to register. We will then send you in the post a separate PIN and password;

these are needed for security purposes. You will be able to change the password to something more memorable when you first log in.

Alternatively, you can phone the Customer Services team and ask for a statement to be sent at any time.

If you have any comments on the proposed changes, please let us have them by 18th November by email to getinvolved@hexagon.org.uk or write to Resident Involvement Admin, Hexagon Housing Association, 130-136 Sydenham Road, London, SE26 5JY.

CONTACT US FOR HELP WITH SETTING UP YOUR RENT ACCOUNT ONLINE

Customer Services

Phone: 020 8778 6699

Email: customer_desk@hexagon.org.uk

RESIDENTS DAY ROUND-UP

Saturday 17th September was the occasion for the 10th successive annual Residents Day event which was held at the Jubilee Ground in Catford, SE6. Nearly 60 adult residents and 20 children attended, along with Hexagon staff and representatives from contractors who provided stalls at the event.

The event was staged both indoors and outside where a range of information was delivered by Hexagon contractors including KNK, Bell Group and Groundscapes together with community groups such as Evelyn 190. Workshops were held on the topics of Residents Involvement and the Repairs service. The ever popular Question & Answer session addressed a range of issues put forward, from the implications of the Housing Bill currently going through parliament to the commitment to improve homes in the face of a 1% rent decrease. Other issues raised by residents centred on services provided by the Community Investment team and a request for residents to become shareholders of Hexagon. All of the issues raised by residents were addressed by a panel of Hexagon managers and directors and contributed to an informative dialogue on current concerns.

As ever, a wide range of other activities and hot food was available at the event and residents participated in enjoyable sessions on Zumba dance and Tai Chi moves.

Tom McCormack (Chief Executive) gave a presentation outlining the direction for Hexagon over the next twelve months as well as describing the challenges faced by Housing Associations as a result of recent government housing policy.

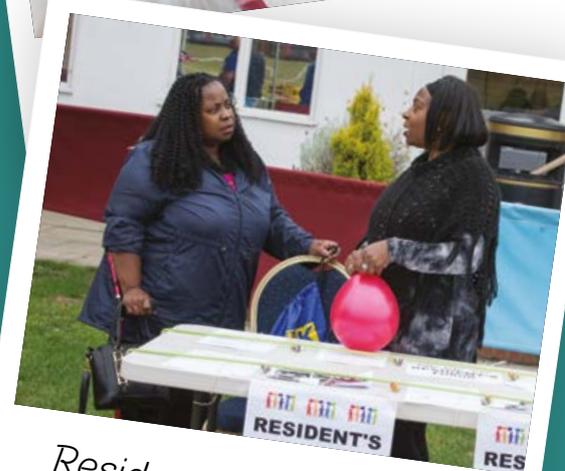
The day was rounded off with an entertaining dance display from a group of children before concluding with a prize draw where five prizes, most of which were donated by our contractors, were up for grabs by the attendees. No-one left empty handed as the conference packs contained pens and torches supplied by PNR and Lakers.

The feedback received from residents who attended was very positive, with 82% rating the event as either "excellent" or "good". Asked if they would attend a resident's event such as this in the future, all residents replied that they would.

A great big thank you to the Hexagon contractors who sponsored the event, particularly Onimpact, R&B Decorators, Rosesite, Clean Green Cleaning Services and Pellings, all of whose support made the event possible.



Healthy Eating stall



Resident's Forum stall

HERE'S WHAT YOU SAID ABOUT THE EVENT

"The food was excellent. I much appreciate your support for the disabled. You are a very good Housing Association."

"Continue to keep up the good work and maintain the communication in all areas."

"Keep up the good work. Very much appreciated and not all taken for granted."

"Thanks Hexagon. You did an excellent job."

"The best food in years."



COLLECTING THE RENT

Hexagon's principal source of income is the rent and service charges we receive from our residents. This money funds the repairs, as well as other services and improvements we provide to your homes and it is vitally important that we collect all the money that is due. In the 2015/16 financial year the total amount of rent due during the year was just over £24 million.

99.3% of the rent due was collected in 2015/16 and this performance has been maintained into the current financial year. The panel, right, shows all of the rent collected against the amount still owed.

Unfortunately, not all residents pay their rent in advance or on time as required by their tenancy or lease agreement. Over time this can lead to some residents getting into significant arrears of rent and the total amount owed soon builds up.

At the end of July 2016 there was £1.2M in arrears of rent outstanding. This equated to 5.1% of the total annual rent due.

Residents who do not meet their rent obligation and fail to come to an agreement to repay what they owe can end up losing their home.

In 2015/16, a total of 10 Hexagon residents lost their home because they did not pay their rent. Others ran up legal costs and were subject to Court Orders which will affect their ability to get credit in the future and may also lead to the loss of their home in the future.

HAVING PROBLEMS PAYING YOUR RENT?

It is very important that you let us know straightaway if you are having trouble paying your rent. We can advise you if you may have an entitlement to state benefits and we can help you fill in forms if you are struggling to do this yourself. We can refer you for debt advice if you have other debts or make an appointment for you to meet our Financial Inclusion Officer. If you are looking for work, why not contact our Employment Support Adviser for some assistance. Hexagon has also produced an information guide to help you get on top of your money. Please contact Customer Services to request "The

Hexagon Guide to Your Money" a short booklet which gives information on how to manage your personal finances.

We understand that there may be times when you genuinely have difficulties paying your rent. We will listen to the reasons you give us and we can make an arrangement with you for you to make up any missed payments of rent by instalments, but we expect you to clear your account as quickly as possible.

Don't bury your head in the sand – make sure you put your rent payments first and keep your home.

Looking forward to Christmas?

Please see page 16 on how to avoid the financial hangover of the festive period. It's vital that you make sure you maintain your rent payments and do not put your home at risk.

Want to check your rent account balance?

You can check your balance or request a rent statement at any time, by calling our Customer Service Centre. You can also register for "Seemydata" which will enable you to check your rent account online through the Hexagon website. See page 3 for further information.

STAFF EXCELLENCE AWARDS – NOMINATE NOW –

THE STATS:



£1.2M

IN ARREARS OF RENT
OUTSTANDING

5.1%

OF THE TOTAL
ANNUAL RENT DUE



It's that time of year again, when YOU the residents of Hexagon get a chance to show your appreciation to the staff of Hexagon, who you feel do a "great job".

At our Staff Conference, which will be held at the end of November, we will be presenting Staff Excellence Awards. These awards were created to celebrate and congratulate the commitment and dedication of Hexagon's staff who are prepared to "go that extra mile" whilst carrying out their duties. As well as Hexagon staff being able to nominate their colleagues, you, as residents, are invited to nominate a member of staff who you feel deserves to receive an award.

You may want to nominate a member of staff who you feel has provided you with excellent customer service, or a member of staff who has provided you with advice and support during a difficult time. You are able to nominate any member of Hexagon's staff.

If you would like to nominate a member of staff, there are a number of ways you can do this. You can complete the nomination form sent with this edition of Home News or you can email your nomination to humanresources@hexagon.org.uk. Alternatively, you can visit our website at www.hexagon.org.uk/news, click on the Staff Excellence Awards 2016 link and complete an online nomination form.

When making your nomination please give the name of the member of staff you are nominating, your reason for nominating them and your name and address.

When giving us your reason for nominating, please try to provide specific example(s) of how you feel the member of staff you are nominating has done a great job!

Nominations need to be with us by **Sunday, 6th November 2016.**



RESIDENT INSPECTION



In August a small group of residents completed their inspection into the customer service that Hexagon provides.



This inspection looked at how well that customer service is delivered against the set standards. This in-depth inspection looked at areas such as whether calls are answered within target, how promptly the Customer Service team responds to text messages and how the team deals with email requests sent in by residents.



The Resident Inspectors tested the service by reviewing the paperwork, holding discussions with staff and listening to how well calls were handled. The Inspectors also carried out a mystery shopping exercise. The “mystery shops” included visits to the reception desk at the Hexagon office, reporting a repair to see how it was responded to and checking the out-of-hour’s repairs service to see what information was provided to residents in the event of an emergency.

Overall, the Inspectors found that the Customer Service team performs well in most areas and went on to make 12 recommendations in their report. This included tracking the history of a repair to ensure that the

repair the tenant has reported is what Hexagon’s contractors deliver when they carry out a job. They also recommended that name badges are worn by all members of staff at the reception desk. The Inspectors also recommended that the Customer Services Manager reviews how best to manage staffing issues in the event of staff shortages, to ensure the service received by residents is not compromised.

This was an excellent inspection where residents have provided feedback on how a key service can be improved, whilst also highlighting the successes of the Customer Services team. The Customer Services Manager valued the feedback from residents immensely and stated how important he felt the inspection process is for identifying service improvement for all residents.

This scrutiny activity shows collaborative working, between Hexagon and its residents, at its best.

RESIDENTS REPAIR GROUP UPDATE

Hexagon has four resident-led scrutiny groups – the Performance Review Group; Resident Inspectors; Estate Graders and the Repairs Group.

The Repairs Group formed in 2013 and is made up of eight members who meet at least four times a year at Hexagon Head Office in Sydenham. Pam Daley, who has been the Chair of the group since it started said, “Being part of the Repairs Group has been extremely rewarding and offers a wealth of opportunities. Our main aim is to scrutinise the performance of the Responsive Repairs contractors. We are extremely proactive in that we ask probing questions with the aim of improving all aspects of the repair service. Communication between Hexagon and the contractors is steadily becoming much better, there is more flexibility with appointments and the contractors are listening to our concerns and acting on them.”

Christine Matthews, who was appointed the vice chair position earlier this year said, “During

the past year members have been involved in the process of selecting Hexagon’s new repairs and gas servicing contractors. We attended a short training course which enabled us to work alongside Hexagon staff to assess tenders and to interview contractors. This allowed us to ask questions that were important from the resident’s perspective.”

Valerie Oldfield, who has been a member of the group since it began said, “Over the years the Repairs Group has developed in defining its purpose and become a group with a strong desire for residents to receive the best service that Hexagon can offer. The commitment, drive and determination of members working as a team prompted the group to review its Terms of Reference and to develop a strong action plan for the coming year.”

As per the Terms of Reference residents who join this group serve a maximum of two terms; each term is for two years. The group are currently looking for new members to replace members who are coming to the end of their second term. Pam said, “If you would like to be part of the Repairs Group with the aim of making a difference, now is your chance! We look forward to welcoming you on board.”

The group meets on a Tuesday evening and have attended training courses delivered by Tenant Participation Advisory Service (TPAS) consultants. If you live in a directly managed property and are interested in scrutinising the performance of our repairs service please email getinvolved@hexagon.org.uk or call Catherine Foxwell, Resident Involvement Officer on **020 8768 7962**.

RESIDENT BOARD MEMBER ELECTION RESULT

This year we made a slight change to the way that we recruit residents on to the Hexagon Board. Back in April the Chair of the Board wrote to all Hexagon residents to seek expressions of interest for the position of Board Member.

This received a fantastic response and 22 applications were received. From this number a short-list was drawn up and interviews were carried out,

resulting in four candidates going forward on the ballot paper to be elected by all residents.

The four candidates were Mark Allan, Julian Lukwago, Ranna McArdle and Kristel van der Meijden. Over the summer ballot papers were sent out to all Hexagon residents, containing each of the candidate's election statements. A total of 352 ballot forms were returned, with 495 votes cast (because

this year two places were up for election, residents could cast up to 2 votes). Mark Allan and Ranna McArdle were the two candidates with the highest number of votes and have both been duly elected on to the Board to begin their 3 year term.

Congratulations also to **M. Ambrose (SE1)** who won the ballot prize draw of £50 in shopping vouchers.

"I am very happy to be a new Hexagon Resident Board Member. I have lived in South East London social housing for 30 years. I became a Hexagon tenant 9 years ago. I think London is entering a time of uncertainty, facing political, social and economic changes. The availability of affordable housing in London is a hot topic for all political parties. I want to make sure Hexagon stays strong and viable as a Housing Association. I want to work with the Board to make sure Hexagon continues to offer safe, secure, affordable housing to as many people as possible. I will do my best to represent the interests of Hexagon tenants in my contribution to Board meetings."

Ranna McArdle



"I am honoured to have been elected as a Resident Board Member to Hexagon's Board. These are difficult times for Housing Associations, with the Government effectively ceasing to support social housing and the housing market in London having rocketed out of control over recent years. Social housing is now even more crucial than ever for the lives of so many people on lower incomes. I will do my best to be involved in making good decisions for Hexagon's present and future residents. I hope residents will become even more involved as we navigate through these choppy waters and I look forward to a close relationship with both the Hexagon Residents Forum and Hexagon Co-ops Forum, two bodies through which Hexagon residents can have a voice in the direction of our housing."

Mark Allan

COMMUNITY INVESTMENT

CAREERS + OPPORTUNITIES + SUPPORT



NEW INSERT

Welcome to our new Community Investment section. These centre pages are full of information and opportunities available for you. Whether you are looking for a job, wanting to learn something new or interested in what is happening in your area; we hope there is something in here for you.

This section replaces the Next Generation section. We took the decision to replace Next Generation following a lack of response to whether the

section was being read by young people.

This new section will still contain the employment and skills information we included in Next Generation, but these will now appear alongside articles of interest to everyone.

We hope you find this new section useful. Please let us know what you think, and what type of articles you would like to see? We would love to hear from you.

Send your feedback to Nicky Hazelwood:
020 8768 7913 | nhazelwood@hexagon.org.uk



OVERCOMING YOUR BARRIERS TO EMPLOYMENT

Many job seekers experience one or more barriers to employment during their careers. Although this makes finding or keeping a job more difficult, it's not impossible. Here we have put together a guide of the most common barriers, with the solutions to how we can help you gain suitable and sustainable employment.

Lionne Whitfield (Employment Support Adviser)

Perceived Barrier	Concerns	How we can help you
Lack of Employability Skills	<ul style="list-style-type: none"> • No CV or Cover Letter • Poor interview skills • Ineffective jobsearch skills 	<ul style="list-style-type: none"> • One-to-one support from a qualified Employment Adviser • Advice on job-searching, CV writing and interview skills • Free access to computers and phones to find and apply for jobs
Unfamiliar with New Technology	<ul style="list-style-type: none"> • Lack of IT Skills • No Email Address • No access to a computer or printer 	<p>Learn how to get online and get a free laptop by joining our IT course. For more information see page 19. You will also have access to the Job Port:</p> <ul style="list-style-type: none"> • Free internet • Free use of laptops • Free telephone use • Current job vacancies
Poor Work History	<ul style="list-style-type: none"> • Gaps on CV • Little or no work history • No legal work experience 	<p>Hexagon Academy (our work placement programme) is for all our residents, age 16 +. It aims to give you experience of a working environment and it normally lasts up to 12 weeks.</p> <p>Explore how to sell your transferable skills from a 'street job' to a legitimate job.</p>
Childcare Responsibilities	<ul style="list-style-type: none"> • Expensive childcare • Short term, emergency and irregular hours spaces are difficult to obtain 	<p>We work with parents to provide an understanding of how they are better off in work – not only financially, but also through the routine that work provides, and the positive example it sets for their children. We can provide support with:</p> <ul style="list-style-type: none"> • Sourcing accessible and affordable formal childcare • Accessing local work that is compatible with responsibilities for children
Financial Issues	<ul style="list-style-type: none"> • Debt • Homelessness • No money to cover travel expenses • Impact on benefits 	<p>Financial barriers can be a “catch 22” for most job seekers. The perception is that financial barriers can only be overcome once you've found a job. While this is true to some extent, our Financial Inclusion Advisor Jason is on hand to help you with strategies to enable you to use to manage your finances.</p>

Perceived Barrier	Concerns	How we can help you
Age	<ul style="list-style-type: none"> • NEET (Age 16 - 24 Not in Education and Employment) • 50 + 	<p>Young People - We understand the importance of independence and positive life choices that work brings.</p> <p>Mature People - Many 50+ jobseekers believe ageism is at the core of their difficulties. Check out our Resident's Annual Report on page 10 and read Denise's story.</p>
Long -Term Benefit Recipient	<ul style="list-style-type: none"> • Worse off • Loss of benefits 	<p>We can show you exactly how much better off you will be if you get a job compared to the income you receive from benefits alone.</p> <p>Often, if you get a job, you may still be entitled to claim some benefits. Our benefits calculator will work out what your income will be with your new salary and benefits, so that you can see how much better off you will be in work.</p>
Communication Skills	<ul style="list-style-type: none"> • ESOL (English for Speakers of Other Language) 	<p>In addition to job search assistance, we connect individuals to training providers who can support them by providing basic language skills for work.</p>
Confidence and Motivation	<ul style="list-style-type: none"> • Large number of rejections • No employer feedback • Low self esteem • Wanting to give up 	<p>We can help overcome issues with confidence and motivation with practical advice.</p>
Lack of Identification	<ul style="list-style-type: none"> • No Passport • No Birth Certificate • No CSCS card 	<p>We can support you with acquiring the correct personal and professional identification to prove eligibility.</p>
Appearance	<ul style="list-style-type: none"> • Lack of suitable attire to wear to an interview 	<p>We can support you with a suitable outfit for you to keep.</p>
Qualifications and Training	<ul style="list-style-type: none"> • Lack of formal qualifications/ education • Outdated skills • No progression in work 	<p>Support and funding is available to help you access training courses.</p> <p>For individuals trained abroad, or experiencing difficulties getting recognition for foreign qualifications we can assist you with getting these converted.</p> <p>The opportunity for better-paid jobs, which can compensate for the costs of childcare, travel and lost benefits and that make work pay. Turn to the Women Like Us article on page 14.</p>

To find out more, please contact Lionne Whitfield on 020 8768 7915.

WOMEN LIKE US

Hexagon has become increasingly involved in providing information, support and training to help residents both to get work and also to progress in it. We have linked up with an organisation called Women Like Us, because we have had a high response from our residents, who are stuck in low pay jobs. We are committed to supporting residents who are in low pay jobs to progress to higher pay jobs.

Do you have the skills for a better paid job, but can't find anything that fits with looking after your children?

Women Like Us give parents and carers face-to-face support to:

- Find part-time jobs and local jobs that fit with your family and are paid a fair salary
- Talk to employers on your behalf
- Improve your CV and job applications
- Help you do well at interviews

Will you qualify for free support?

The support from Women Like Us is free to parents with a household income of less than £20,000. To get the most out of the service, you must be keen to start a new job in the next few months.

For more information, call Julie at Women Like Us on **020 7633 4458** or email **info@womenlikeus.org.uk**

Women Like Us is an award winning social enterprise that enables parents to find jobs that fit in with their family life. They can offer free and bespoke 1:1 careers guidance and workshops in local areas and are currently accepting registrations for the Autumn Term. If you are a parent, unemployed or employed in a low paid job, please get in touch to book your place on the free programme.

If you're in a low paid job, but want to take home more money and improve life for you and your family, you'll be looking in the right place.



MULTI-TRADE APPRENTICESHIP

Would you like to learn a variety of trades? Such as carpentry, painting and decorating, kitchen fitting, brickwork, tiling or plumbing?

Then this is your chance!

This is an exciting opportunity to assist trade operatives in carrying out a range of repairs, maintenance and installation works across a range of trades specialising in carpentry, decorating, kitchen fitting, brickwork, tiling and plumbing tasks.

This is two year fixed term training opportunity where you will undertake an NVQ whilst developing your multi-trade skills as part of your role. You will be released one day a week to attend college.

Knowledge/Experience/ Skills required:

Essential:

- Keen interest in all aspects of multi – trade
- Excellent customer service
- Basic computer skills
- Problem solving
- Team player
- Grades to get accepted into college to complete multi-trade apprenticeship

Desirable:

- Some experience/knowledge of repairs and maintenance

If this sounds like something you would like to do, don't waste time - because someone else might beat you to it!

Make the call now.

André Peters: 0208 768 7910



THE RESIDENTS FORUM NEEDS YOU!

YOU CAN MAKE A DIFFERENCE

The Residents Forum is Hexagon's only elected residents group that works with the Hexagon's Board and its managers on the strategies and policies of Hexagon. It gives input from a residents perspective to Hexagon on behalf of all Hexagon residents.

The Residents Forum underwent a review and has spent much of the past year reinventing itself and forging a closer relationship with the Hexagon Board. This has resulted in a new Residents Forum, giving it a stronger purpose and contribution to Hexagon.

The Forum has revised its governing documents resulting in many changes. The most immediate area of change is in its size – the Forum has slimmed down from a maximum of 26 residents down to 12, in order for it to become more streamlined and focused. Meetings of the Residents Forum are held every two months at the Hexagon office, usually on a Wednesday evening.

The new-look Residents Forum is now ready to recruit new residents. The Forum will be holding an election for Hexagon residents to vote in January to fill 6 vacant places. So, if you are interested in voicing the resident's viewpoint to senior managers in Hexagon and working closely with the Hexagon Board, then the Residents Forum would like to hear from you.

Why you should consider joining the Residents Forum:

- You can help give a wider range of views
- You can influence the way Hexagon works
- Empowers you and improves your skills

Being a member of the Residents Forum is one of the best ways in which you can become involved and give an input into Hexagon with the added bonus of having direct contact with the Board. By becoming a new member on to the Residents Forum you will have an induction, and receive training and support to help you settle in and become familiar with your new role.

The Residents Forum welcomes residents from all of Hexagons communities and is particularly interested in applications from male tenants and tenants under 35 years old as the Forum is under-represented in these demographics.

WOULD YOU LIKE TO BE PART OF THIS NEW AND EXCITING DEVELOPMENT?

If so, contact the Residents Involvement Team on 020 8768 7964 or email getinvolved@hexagon.org.uk to express your interest. Alternatively you can email the Residents Forum direct at hexfrmembers@gmail.com for further information.

Closing date for expressions of interest: 9:00 am – Monday 7th November

DON'T GET LEFT WITH A FINANCIAL HANGOVER THIS CHRISTMAS

Although last Christmas might seem like only yesterday, the festive season is once again not far away. Ideally, you'll be financially prepared and you'll have a little bit put aside to cover the cost of the Christmas expenses. However, it often doesn't work like that and many people find themselves struggling to fund the cost of the season.

Ideally, it's always best to avoid borrowing money to cover the cost of Christmas. Borrowing means you'll be paying well into next year and the interest charges mean that you'll end up spending more overall than if you hadn't borrowed. But if you do need to borrow, it's important to think carefully about where you borrow from. In particular, payday loan companies and companies who collect payments from your home are best avoided due to the extremely high costs associated with such loans. For example, one leading payday loan provider quotes a huge APR of over 1500%, while borrowing £500 for a year from one leading home credit provider will cost over £400 in interest!

For these reasons, if you do need to borrow, you may want to think about a Credit Union. Credit Unions are owned and run by their members and

the maximum interest rate they charge is limited to 42.6% (with much lower rates often available to members who have built up a savings record). While Credit Unions are often more expensive to borrow from than high street banks, they will often lend to people who are unable to get credit from a bank and can be particularly helpful for people who need to borrow relatively small amounts (such as under £1,000).

To join a Credit Union, you have to be part of a group of people who the Credit Union accepts as members. As a Hexagon resident, you are eligible to join the London Plus Credit Union regardless of where you live. London Plus offer loans to members (subject to approval) and also encourage members to save, thereby potentially helping you build up some savings even as you pay off your loan. They can be contacted on **020 7471 2620** or online at **www.londonpluscu.co.uk**. Most areas also have local Credit Unions that you can join if you live or work in those areas and you can join these as an alternative to (or as well as) London Plus.

Remember that you are responsible for any decisions you take around money. Hexagon is not recommending any particular course of action, and if in doubt, you should always seek qualified independent advice before making any financial decision.

UNIVERSAL CREDIT



IMPORTANT INFORMATION FOR RESIDENTS

As you may already know, the benefits system is changing, with a new benefit called Universal Credit being gradually rolled out to replace a number of existing benefits. Eventually, Universal Credit will replace income based Job Seekers Allowance, income based Employment and Support Allowance, Child Tax Credit, Working Tax Credit, Housing Benefit (for “working age” claimants) and Income Support.

The process of moving to Universal Credit is now well underway and some claimants in all areas are now claiming the new benefit. However, because the change is happening gradually across the country, what it means for you will depend on where you live. At the moment, the situation is broadly as follows.

If you live in the boroughs of Southwark or Croydon - you live in a “full service” Universal Credit area. This means that regardless of the makeup of your household or your circumstances, you will move to Universal Credit if you need to make a new claim for any of the benefits being replaced by Universal Credit. You will also move to Universal Credit if you have a change of circumstances such as having a baby, a child moving out, a partner moving in or out or a change in your health that affects what type of benefit you claim.

If you live in the boroughs of Greenwich, Lewisham or Bexley - “full service” Universal Credit is not yet active in your area. This means that for now, you will only move to Universal Credit if you are single, have no children and your health is such that you would claim Jobseekers Allowance

if you needed to claim a benefit as your main income. You will only need to move to Universal Credit if you need to make a new claim for benefit or have a relevant change in circumstances. These areas will move to “full service” at some point in the next two years, but the Government haven’t yet told us when. We will update you with more news when it becomes available.

If you have an existing claim for benefit and there is no change in your circumstances, then for now you will not be affected by Universal Credit. This is true regardless of where you live. The process of moving existing claims to Universal Credit will not start until all areas get “full service” Universal Credit. It is currently expected that the start of this process is about two years away.

The change to Universal Credit is a complex subject and so the above is a general guide only, as there will be some exceptions to the above. However, help is available if you want to know more about what this means for you based on your own unique circumstances. To get further information on what the changes mean for you, contact Jason Herbert (Financial Inclusion Adviser) on **020 8778 6699**.

FIRE SAFETY

Residents at two houses in Hexagon properties in Peckham had a lucky escape last July when fire took hold and caused severe damage. A candle left unattended caused bedroom furnishings to catch alight and the flames quickly spread throughout the upper floors. The flames broke through the back bedroom window then travelled up through the eaves and into the roof and by the time the Fire Service arrived on the scene the fire was fully developed.

The smoke also caused extensive damage to the furniture and decorations to the house next door. Four fire engines and 21 firefighters and officers were called to the scene and spent 90 minutes getting the fire under control.

A spokesperson for the London Fire Brigade (LFB) said: “Candles are one of the most common causes of fire. It’s really important that you never leave a candle unattended and keep them away from curtains and anything else that can easily catch fire.” The LFB have also passed on their “Top Candle Safety Tips”:

- Keep candles/tea lights away from curtains, furniture and anything else that can catch fire. Keep loose clothing and hair away from candles/tea lights when they are lit.
- Always place your candles/tea lights in a suitable fire resistant candle holder.
- Make sure the candleholder holds the candle/tea light firmly and is on a flat and stable surface to stop it falling over.

Our Housing Management Team have been helping the families who have been displaced by the fire. Hexagon are not able to replace belongings damaged by fire, flood or any other type of accident and this should all be covered by your own contents insurance policy. Please take a few minutes to double check that your contents insurance policy is up to date and covers you in case of damage.

To find out more about the My Home contents insurance scheme available to tenants, simply phone the Customer Services team on **020 8778 6699**.



Fire damage at Peckham

TRY TAI CHI FOR FREE

The benefits of Tai Chi are wide ranging; it can help you sleep better, reduce stress, improve mobility, strengthen legs and improve your general health and wellbeing.

Tai Chi's slow, precise movements promote relaxation and awareness. It attempts to restore harmony between body and mind which are often treated as unconnected in modern life. You will be introduced to basic exercises that you can practise on your own.

We have a new course starting this Autumn. The course will run once a week for 6 weeks. If there is enough demand we will try and organise a course in the evening too.

We need at least 15 people registering their interest to be able to run the course.

Interested?

Please contact Andre Peters, apeters@hexagon.org.uk or call 020 8768 7910 to register your interest.



FREE COMPUTER COURSE

Contact us today to secure your place on one of our courses.

By attending three 5 hour sessions you will learn:

- Computing basics
- Getting online
- Using email

Plus, using the internet to:

- Save money
- Look for work
- Access services

Everyone who attends and completes the course in full will receive a refurbished laptop, with a wireless dongle with 12gb of data usage (by plugging this in your laptop you will be able to access the internet for free for 12 months).

Courses start on Friday 11th November from 10am-3pm with the remaining sessions taking place on Friday 18th November and Wednesday 23rd November.

The courses take place at the Hexagon head office.

Interested? Want to book your place or find out more?

Then contact Lorna Campbell on 0208 768 7984 or email lcampbell@hexagon.org.uk

LOVE LONDON WORKING



Love London Working is an exciting new programme designed to support unemployed people get into work. Hexagon is part of this three-year London-wide programme, in partnership with 15 housing associations, which is made possible from funding from the European Social Fund.

No matter how long you've been out of a job or what barriers to work you may be facing, such as health, disability or single parenthood, this new programme can assist you. As part of Love London Working Hexagon will support you all the way, from offering training opportunities to financial support, through to developing key skills like IT and work related training. We also offer individual support with job applications, CV writing and

interview practice. Plus, we can direct you to a wide variety of jobs and work placements ready for you to apply for across London.

The Love London Working project has had 'ripple' effects as word of mouth spreads. Here are a couple of examples of how a Love London Working enquiry has made an impact on an entire family and has turned a young man's dream into a reality.

Lights, Camera, Action!

Denneil Dunbar is a Front of House Retail Assistant, with one of London's prestigious theatres. Here he shares his account of the support he received from Hexagon.

"Prior to graduating from the BRIT School I was hoping to gain full time employment with a London based theatre so that I may procure a steady income as well as being surrounded by a theatre environment. During this time I had already made a CV but thought it was rather unsuitable for applying to any reputable theatres. My mother brought me into contact with Hexagon

which I thought would help me in improving my CV however, the service I received went above and beyond just that.

Lionne has been pivotal in helping me gain employment. Not only did she help me make the necessary changes needed in my CV; she also was the one responsible for accumulating a large list of theatres all over London for me to send my application to, a task which I would have definitely struggled with. She also assisted me with my cover letter, correcting any mistakes and making minor adjustments which improved the quality of the letter greatly.

Another aspect of the job searching process I would have

struggled on was interviews. As this was my first job, it was also my first job interview. Fortunately I had Lionne to assist me once again. She booked a meeting for us to solely concentrate on interview techniques which I found infinitely useful as it was really in-depth and I felt like I had learned so much in such a short amount of time. At the end we had a stage interview of which she tested me on the things I had learned. I thought this was really helpful as it allowed the knowledge I had gained to be retained in my memory.

Overall, I am thoroughly impressed with the service I received as it was much more than I had previously expected."

It's a Family Affair

Lily Worrall is a Junior Production Executive, with one of the UK's largest advertising agencies. Lily shares her experience of the service she and her family have received from Hexagon.

"I decided to go to Lionne for help at a time when I was really struggling to find a job. I had just finished an apprenticeship in Digital Marketing and had been searching for work for about 2 months when we had our first meeting. I went with no expectations and left feeling 100 times more confident in my search. Each session with Lionne is very in-depth and personal - everything is catered towards you as an individual. She always remembers what we had spoken about the previous session and where we needed to pick up, unlike if you were to go to a recruitment agency.

In between sessions she would email me job opportunities and read applications that I had written. Together, we wrote and sent out over 200 applications (CV and Cover Letters) to marketing firms, asking if they had any job opportunities. I went from having very limited interviews, to being called up by many businesses (including the one where I am now currently employed).

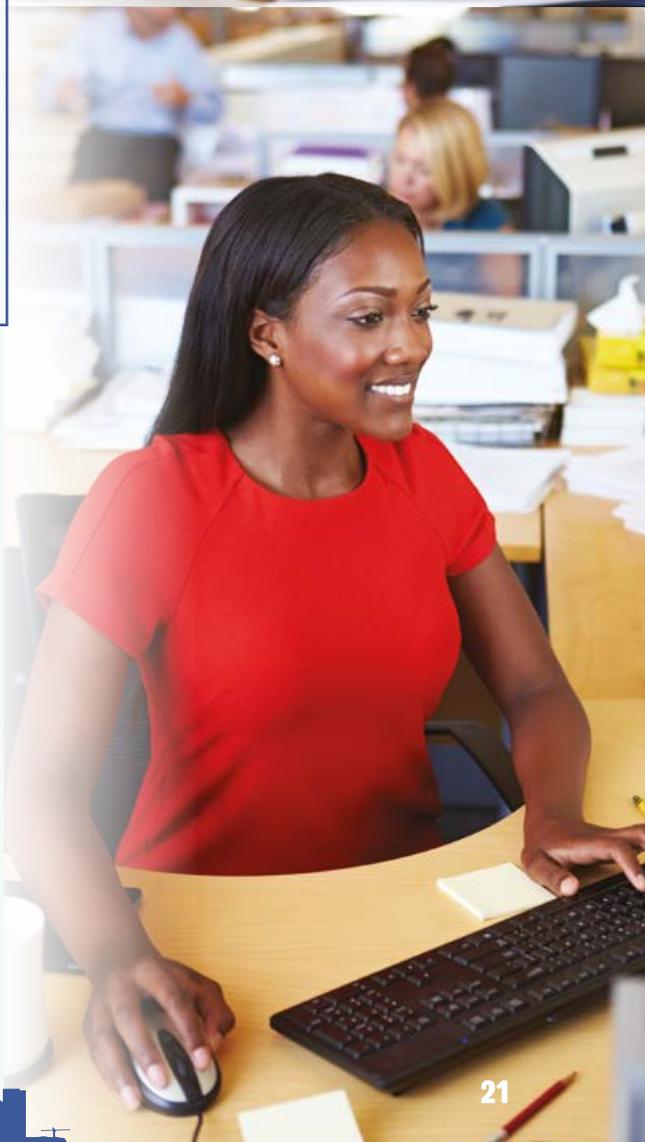
We went through interview techniques and mock interviews to help me prepare, and I honestly believe that without the help of Lionne and Hexagon, I wouldn't be in the job I am in today. One of the most helpful things about these visits was that travel was reimbursed - something that helped me out incredibly seeing as I had no income.

I was so pleased after my first session that I went home and encouraged my mum and my sister - who were also looking for work - to arrange to meet Lionne too. Since then we are all in employment and strongly believe that it's down to the help we received from Lionne and the Hexagon team!"

With the right level of support and encouragement, I have noticed positive changes in our residents and have ultimately seen their self-esteem and independence bolstered through finding work. I hope you have been inspired by Denneil and the Worrall's experience and you too would like to get involved in gaining suitable employment or training.

If you're nervous about returning to work or getting your foot on the career ladder for the first time, check out the 'Overcoming Your Barriers to Employment' article on page 12, to see what we can do together to find solutions to your concerns.

To find out more, please feel free to contact Lionne Whitfield (Employment Support Adviser) on **020 8768 7915**.



TIP ON CLEANING AND MAINTAINING YOUR PVC WINDOWS AND DOORS

Cleaning the frame

It's a good idea to clean your window frames twice a year – the more you do it, the easier the task will be each time. Start with the windows open and use an old paint brush to loosen any dust, dirt and cobwebs, then use the hose on a vacuum cleaner to clear it all away. Mix some washing up liquid in a bowl of warm water and use a soft white cloth to wipe down the window frames, in particular around the very edges where the window sits inside the outer frame. Don't use a coloured cloth in case the dye comes off onto the plastic window and avoid any harsh chemical cleaners or abrasive cloths, sponges and creams.

If the dirt is particularly stubborn, try a top grade solvent PVC cleaner, which can usually be purchased from a local hardware shop, but be careful not to use it on the silicone seals as they may begin to lift away.



Cleaning the glass

Ideally the glass should be cleaned four to eight times each year. Avoid cleaning your windows in direct sunlight as this can result in a streaky finish. It's best to start the process by giving the glass a good rub down with a damp cloth to remove excess dirt. Once you're ready to begin, you have a few options – warm soapy water, traditional glass cleaner or increasingly popular specialist cloths.

- Specialist cloths are great if you want to avoid using any cleaning products – for glass they generally come in packs of two cloths, one for cleaning and the other for drying to a perfect shine.
- If you prefer to use warm soapy water or a glass cleaner, apply it directly to the glass, working it into all the corners using a good quality cloth that won't leave fibres on the window. Then use a clean, dry microfibre cloth to polish the glass to perfection. There are several recipes for home-made glass cleaner, just be careful not to use anything which might damage the uPVC.



Maintenance

You should expect to use a spray oil to maintain the working parts of your windows every six months (the handles, the locking systems and, in particular, the hinges) to keep everything moving easily. Just be careful not to get oil on the glass.

- Handles – with the window closed, spray some oil onto the window key and insert into the handle lock – wiggle the key gently and move it in and out of the lock several times.
- Locking systems – with the window open, spray some oil on the locking strip – wipe away any excess oil with kitchen roll.
- Hinges – still with the window open, spray oil on the friction hinges. Use light oil such as WD40 or light 3 in 1 oil. If the hinges feel loose after you've sprayed them, look for a tightening screw you can use to retighten the hinge. These simple maintenance tips will help prevent long term failure and decay.

KIDS CORNER



SPOOKY JOKES

Q: What monster plays tricks on Halloween?

A: Prank - enstein

Q: Where do ghosts go when they are sick?

A: To the witch doctor

Q: What room is useless for a ghost?

A: A living room

Q: What did the skeleton order for dinner?

A: Spare ribs

HALLOWEEN WORD SEARCH

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

HALLOWEEN

HAUNTED

SPOOKY

BATS

PUMPKIN

COSTUMES

WITCH

VAMPIRE

TRICK

MASKS

CANDY

TREAT

PARTY

BOO

GHOSTS

Find the words in the puzzle grid above. Words may go forwards or backwards and across or down. If you think you have found all the correct words in the wordsearch, please send in the details by **Friday 4th November**.

Send your word search entry to: Resident Involvement Admin, Hexagon Housing Association, 130-136 Sydenham Road, London, SE26 5JY.

Three correct entries will be drawn at random. Each will receive a £10 Love2Shop voucher.

WINNERS

Congratulations to **Leyla Robinson (SE23)**, **Orgesa Bushala (SE1)** and **Tony Odukoya (SE1)** who each won the last Kids Corner competition

WITCHES BREW SOUP

Ingredients

- + 1 tbsp olive oil
- + 1 onion finely chopped
- + 1 garlic clove crushed
- + 650g frozen peas
- + 750ml vegetable stock
- + 6 rashers of streaky bacon
- + 1 tsp butter, optional

Method

1. Heat the oil in a saucepan. Add the onion and cook for 5 minutes. Add the garlic and cook for a further minute. Stir in three quarters of the peas and pour in the stock. Bring to the boil and simmer for 10-12 minutes. Meanwhile grill the bacon until crisp.
2. Allow to cool for a few minutes then transfer to a food processor and whizz until smooth.
3. Return the soup to the pan and add the remaining peas. Bring to the boil and simmer until the peas are tender. Season and stir in the butter if using.
4. Break the bacon into pieces and scatter over the bowls of soup.



Repairs Freephone

☎ 0800 393 338

Landline

☎ 020 8778 6699

Option 1 for all gas queries – your call will be automatically transferred to our Gas contractors

Option 2 for all repairs related queries

Option 3 for tenancy and rent queries

Option 4 for general enquires

Gas Central Heating Contractor

☎ 0800 206 1367 (open 24 hours 365 days a week)

Emergency Out-of-hours Repairs

☎ 020 3701 3518

Other ways to contact us

@ Customer_desk@hexagon.org.uk
for all general enquiries

🔧 Repairs_reporting@hexagon.org.uk
to report a repair

🖱 www.hexagon.org.uk

📱 Text: 07537 400 527

✉ 130-136 Sydenham Road,
London SE26 5JY, United Kingdom

TRANSLATIONS

Always happy to translate!

Chinese

永遠樂於翻譯！

Eritrean

"ንኽነተርጉመልኩዎ ኩሉጊዜ ሕጉሳት ኢና!"

French

Toujours heureux de traduire!

Portuguese

Sempre feliz a traduzir!

Vietnamese

Luôn luôn vui lòng phiên dịch!

Urdu

ترجمے کے لیے ہر دم تیار

LARGE PRINT OR BRAILLE

If you would like this edition of Home News in large print or braille, please contact Hexagon, giving your full contact details.

COMPETITION TIME

Congratulations to Ms J Staff (DA8), Julie Hilliard (DA8) and Charlene Mendham (CR0) who each receive a £20 voucher for their correct entries.

The answers to the last Competition Time were:

- | | |
|-------------------------------|-----------------------------------|
| 1. St Dunstans Jubilee Ground | 4. Brickfield Cottages, Plumstead |
| 2. 1962 | 5. £23,000 |
| 3. 48 hours | |

To enter this edition's Competition Time, simply answer the following:

1. How much money is outstanding in rent arrears as of July 2016?
2. Name one "full service" Universal Credit area.
3. What is the name of the new 3 year programme that Hexagon is taking part in?
4. Which service did the resident inspectors make recommendations on?
5. When do you need to submit your comments on the proposed changes to rent statements?

Please send your entries, by post, to:
Resident Involvement Admin, Hexagon Housing Association, 130-136 Sydenham Road, London, SE26 5JY
Or by email to: getinvolved@hexagon.org.uk

Three correct entries received by **Friday 4th November** will be drawn at random and will each receive a £20 shopping voucher.

The competition is open to all Hexagon residents. The editor's decision is final.

WIN £20