

Hexagon

HOME NEWS

AUTUMN
2018

OPPORTUNITIES

**NEW COURSES
AND JOB
ADVERT** /p09

Win
£20
Shopping
Vouchers

to spend on the High Street
(see back page
for details)



**Your Views on
Repairs** /p04

Fire Safety /p18

**Meet the
Community
Investment Team** /p11

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Welcome...

to another edition of Home News.



In this month's edition, we report on some changes we have made to the way that we deliver our repairs service. The quality of our repairs is the key driver to whether you are happy or not with Hexagon as a landlord and we spend a lot of time focusing on this area as it is central to Hexagon's landlord role. Getting your feedback on how we're doing is central to that and we recently introduced some improvements to the way that you can communicate with us about how we're doing on repairs. Our contractors, P&R and KNK, will offer you the opportunity at the end of each repair to enter your feedback on a hand-held device. The main improvement here is that we receive that information immediately and we give you an opportunity to request a call back from us if there is anything that needs to be addressed. We think this is a significant step forward as it means we can be more proactive in getting to you first to address any issues rather than rely on you to have to take the initiative to contact us. We are very hopeful that this will significantly improve our repairs service.

Hexagon puts a lot of energy and time into creating learning and development opportunities for our staff and I am pleased to note that we are able to extend this to our residents including access to free, professional development courses. I hope some of you will be able to take advantage of this if it suits your needs.

Hexagon continues to focus a lot on improvements that we can make to safety procedures and processes. This is partly informed by our reflections on the Grenfell tragedy and you can read more about what we're doing on pages 18 and 19.

Lastly, for those of you who are either about to, or in the process of transitioning from Housing Benefit onto Universal Credit, there is some information on page 20 which should be of help to you.

I hope you enjoy this edition of Home News.

Tom McCormack
Chief Executive

Cover Image: Hexagon resident Hasina Zuberi at the Greenwich Neighbourhood Event



If you would prefer to receive this magazine digitally instead of by post, simply send your name, address and email address to getinvolved@hexagon.org.uk

Going For Gold

Here at Hexagon we are very pleased to announce that we have been awarded Gold accreditation against the Investors in People Standard, demonstrating our commitment to high performance through good people management.

Hexagon first achieved Investors in People recognition in 1999, and we have been reviewed against the standard every 3 years, and over the course of those years were awarded Bronze, Silver and then Gold recognition.

Investors in People is the international standard for people management, defining what it takes to lead, support and manage people effectively to achieve sustainable results. Underpinning the Standard is the Investors in People framework, reflecting the latest workplace trends, essential skills and effective structures required to outperform in any industry. Investors in People enables organisations to benchmark against the best in the business on an international scale.

With a community of 14,000 organisations across 75 countries, successful accreditation against the Standard is the sign of a great employer, an outperforming place to work and a clear commitment to sustained success. There are now four levels of accreditation; Accredited, Silver, Gold and Platinum.

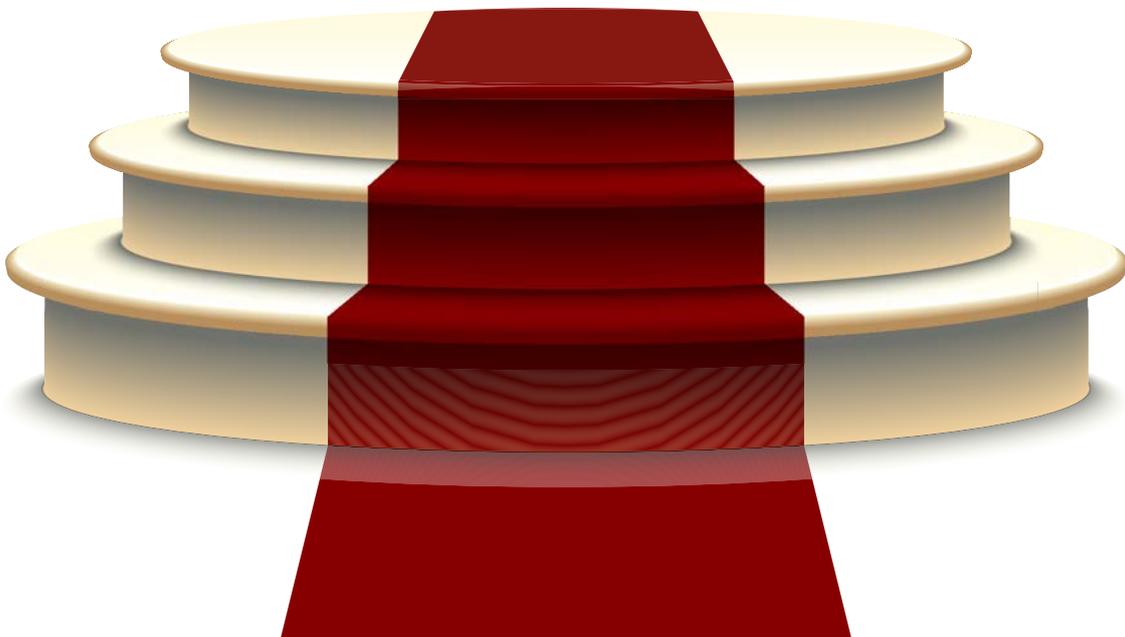
As part of the recent Investors in People review, all staff were invited to participate in an online survey giving feedback on their views of Hexagon as an employer. The Investors in People Assessor also met with 30 members of staff. We have received some very constructive feedback from the Assessor which will help us to develop an action plan to further improve our performance.

“We’d like to congratulate Hexagon. Investors in People accreditation is the sign of a great employer, an outperforming place to work and a clear commitment to success. Hexagon should be extremely proud of their achievement.”

– Paul Devoy, Head of Investors in People



INVESTORS
IN PEOPLE | Gold



How we're Doing on Repairs

From the table below, you can see the results of the of the satisfaction surveys we have been carrying out for our two main repairs contractors, KNK and P&R.

The survey responses enable us to measure our contractor's performance when they attend your home.

Satisfaction returns for August 2018				
Contractor	% Satisfied	Total Number of Orders	Total Number of Surveys	Total Number of Call-backs requested
KNK	97.01%	322	134	39
P&R	90.32%	192	93	26
Overall Results	93.16%	514	227	65

With moving over to collecting resident's survey by PDAs, we plan to 'switch off' the older style telephone surveys this autumn. These are currently being carried out by an external market research company, who will continue to undertake other surveys such as the annual satisfaction survey for us. You may still get a call from us to check your views on a recent repair, but these will just be spot checks on the PDA surveys.

So far we have been encouraged to find that there have been a low number of specific issues reported by the residents. However

we are monitoring this closely because the use of PDAs is a new process of performance measurement and there is still room for improvement. Your views are important to us and it is by listening to your feedback that we will be able to drive forward improvements in the service.

So the next time that you have a repair carried out by our contractor, please let us have your rating as your feedback will help us monitor how good the repairs service is.

'My Time' at Newstead Road

Being a 'My Time' Worker

The Newstead Road service provides specialist support to vulnerable adults with severe and enduring mental health illnesses.

Our residents are supported with key life skills in order to live independently in the community and along with day to day support they are offered the opportunity to have 'My Time' sessions. The sessions are provided on a 1 to 1 basis, moving the balance of power to residents to work towards personalised support from more traditional institutionalised care. Residents are provided with a weekly budget of £48 that they can use to pursue hobbies and aspirations or for an activity of their choice that they may not have felt confident or comfortable doing alone.

Some of the hobbies that our residents currently take part in includes film and theatre, animals and nature, arts, music, knitting and gardening. Some of our residents feel connected with a befriender. This is someone who can accompany them on theatre trips, farm outings, horse riding, visiting galleries or museums, going clothes shopping or enjoying a meal in a café together. We also offer support with learning or developing skills such as photography or DJing. For residents who may prefer to do an activity in the comfort of their own flat we have offered alternate 1 to 1 activities such as jewellery making or watching a DVD. Many of our residents enjoy these sessions and have said they can see the benefits.

If you think that you are able to support any of our residents with outings or have a special interest in My Time activities, please feel free to contact us (details on the next page). My Time work is paid at the London Living Wage.

"A really friendly caring atmosphere. Very enjoyable sessions and activities."
– My Time Worker

"Being a My Time Worker is a really rewarding role. I enjoy getting to know residents and working with them on a one to one basis to build independence and confidence doing fun activities and days out."
– Louise, My Time Worker

"It helps me to go to different places that I wouldn't go before. It gives residents a lot more freedom to go out with support – My Time workers make you feel safe and lose fear. I have built a good trust with mine. For example in the past I had a fear of going to Sainsbury's as I felt that it was too big, but with the support of the My Time worker I now feel more comfortable and have even been without her. It will help me when I move on because now I know that I can do these things. I've also enjoyed going to bingo in the past as well as clothes shopping. I've even been to the zoo which I loved as I went in with the monkeys with My Time worker Louise. My Time is a good thing to help people go out and build a relationship with a helper we know."
– Julie, Resident

Volunteering with Us

If you would like to gain valuable knowledge and skills to work towards a career in mental health, or health and social care in general, then we have great opportunities for you to join our team as a volunteer recovery worker.

“I came to volunteer here as a means for me to gain experience within the mental health field. Since being here I have gained so much in terms of methods for building positive relationships with residents and handling challenging behaviours. This has been an excellent opportunity for me to discover the requirements of an entry level post into this field on a professional basis.”

– Andrea, Volunteer

If you think that you are able to support any of our residents with outings, or have a special interest in My Time activities or are interested in volunteering, please feel free to contact Gala Doherty on gdoherly@hexagon.org.uk or call Newstead Road on **02088573648**.



Julie (resident) feeding animals at Mudchute Farm



Melvyn (resident) enjoying the tropical climate at the Horniman Butterfly House



Peter (resident) practicing his photography skills at Greenwich Maritime Museum



Aside from opportunities at Kirkwood Rd, we also have other volunteering opportunities linked to Hexagon. If you are interested in finding out more, please call Lionne on **020 8768 7915/7954**

Resident Parking

To avoid disputes arising please ensure that:



You only use the parking bay allocated to you



You only park in marked bays



You and your household members park with consideration for others and don't block others in



Your vehicle is road legal



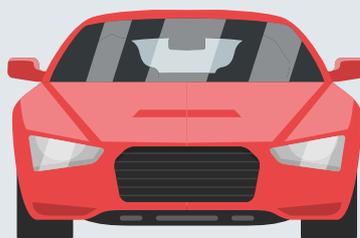
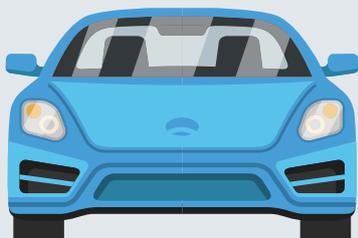
You do not allow friends or family members to park on the estate if they do not live there

Some of our estates and blocks have limited parking on site. If your block or estate has parking you will have been advised of the parking arrangements and how the spaces are allocated. If you are unsure, your Neighbourhood Services Officer (NSO) will be able to tell you what arrangements are in place where you live.

Parking enforcement is in place on some of our estates. This means that in order to park your vehicle without the risk of being issued with a penalty notice, you must have a valid parking permit which clearly shows your parking bay number or your registration details. If you fail to display a valid permit and are issued with a penalty notice Hexagon will not get involved because this is a matter between you and the parking enforcement company. It is therefore important that you display a valid permit at all times.

In order to park on Hexagon land your vehicle must be road legal and registered to your tenancy address – we will require proof of this before we give you a parking permit.

Your Neighbourhood Services Officer, regularly checks vehicles parked on our land to make sure that they are not abandoned. If we believe the vehicle to be abandoned we will put a 'sticker' on the vehicle giving the owner seven days in which to remove the vehicle before action is taken by Hexagon for it to be removed and destroyed. If you find that your vehicle is 'stickered' it is important that you speak to your Neighbourhood Services Officer straight away.



You Asked... We Said

In the last edition of Home News we featured some questions from the Readers Panel, a group of residents who review Home News magazine. We continue that item here with a new set of questions put to us by residents from the Panel at their last meeting.

Will the changes to the Housing team mean extra staff or will existing staff be redeployed into new roles? (*Changes to Housing Services at Hexagon, page 02, Summer edition*)

The changes will mean that there will be extra staff being brought on board to join the Housing Services team.

Once the data becomes available, will you report on the performance of the Repair contractors in the magazine? (*Customer Services Team Achievement, page 02, Summer edition*)

This is now available and we're happy to report on the contractor's performance in this edition of the magazine. You will find this on page 05.

What age range is the service of the Employment Team aimed at? (*Looking for Work, page 14, Summer edition*)

The Employment support service is open to residents of 16 years old upwards to any age. There is no age limit.

We would like to thank the residents on the Readers Panel for their welcome questions and suggestions.

Do you have a question that you would like Hexagon to answer? Something that you've always wanted to ask Hexagon about? Well, now is your chance. Email your question to homenews@hexagon.org.uk and if you agree, we may publish the question (and the answer) in a future edition of the magazine.

OPPORTUNITIES

New Courses for you

Hexagon have partnered with the London Learning Consortium to bring you a range of daytime courses. The courses on offer are

- English
- Maths
- ICT (Information & Communication Technology)
- Teaching Assistant
- Learning Practitioner
- AAT (Association of Accounting Technicians) Access To Business

The courses are FREE. If you would like to find out more or join one of our courses please call Lionne Whitfield on **020 8768 7915/7954** or email LLW@hexagon.org.uk

JOB ADVERT

Digital Champion Mentors £13.14 per hour

Do you have a good understanding of computers and the internet, and enthusiasm to share your skills with others? Would you prefer a casual job contract where you help other residents to understand the benefits of being online and spend some time showing them how?

We are looking for Digital Champion Mentors to support residents to improve their basic digital skills, enabling them to take advantage of the benefits of being online.

Interested? Please contact with Remi Oshibanjo on **020 8768 7954**, mobile **07908 434 805** or by email: roshibanjo@hexagon.org.uk
Closing date 1st November.

Subject to Scrutiny

Residents on the Performance Review Group meet to give an independent assessment of how Hexagon is doing.

Scrutinising our services is all about making sure that we provide the type of services that you want and which meet the standards we've set out. To make sure that we're on the right road for providing you with an excellent all round housing service, a panel of residents regularly review our performance information. This panel is called the Performance Review Group (PRG) and their job is to act as a 'critical friend' by letting us know how Hexagon is doing in terms of service quality and performance.

Residents on the PRG feed back their assessment of a range of Hexagon services such as:

- Residents overall satisfaction with Hexagon
- Satisfaction with the repairs service
- Satisfaction with the last repair carried out
- The number of repair jobs completed on time
- The percentage of gas safety checks carried out to target
- The percentage of Fire Risk Assessment Reviews carried out to target
- Turnaround time for voids (empty properties)
- Level of overall rent arrears
- Turnaround time of complaints received
- Handling of phone calls to the Customer Service Centre

At the last meeting of the PRG held in July, residents asked searching questions on Hexagon's new IT system, which is due to be installed, asking will it adequately flag up repeat repair requests so that these can be further inspected.

The PRG recently elected Chantelle Swaby as the new Chair for the group. As Chair, Chantelle will help guide the group to ask the challenging questions to Hexagon managers on performance issues. Of her role on the Performance Review Group, Chantelle says:

“I didn't know much about scrutiny panels when I joined, but through my work on the PRG, I have learned that the voice of residents offers a vital opportunity to challenge the delivery of services in an effective way. These are our homes that we are talking about, and we want to feel secure knowing that the standards of service that we pay for are bringing value for money.

I find it rewarding ensuring that there is accountability and openness and on the part of Hexagon to deliver consistency and quality in service.”

Residents on the PRG play a vitally important role because by assessing what works well and identifying where there needs to be improvement residents help to ensure that Hexagon is continually improving in its aim to provide the best service to all residents.

COMMUNITY INVESTMENT

CAREERS + OPPORTUNITIES + SUPPORT

[Distance Learning](#)

[Development Courses](#)

[Meet Arezou](#)

MEET THE TEAM

Calling all Hexagon residents! The Community Investment team is here for you. Hexagon's amazing Community Investment team is committed to helping build the community, investing in residents in that community and supporting them in a number of different ways.

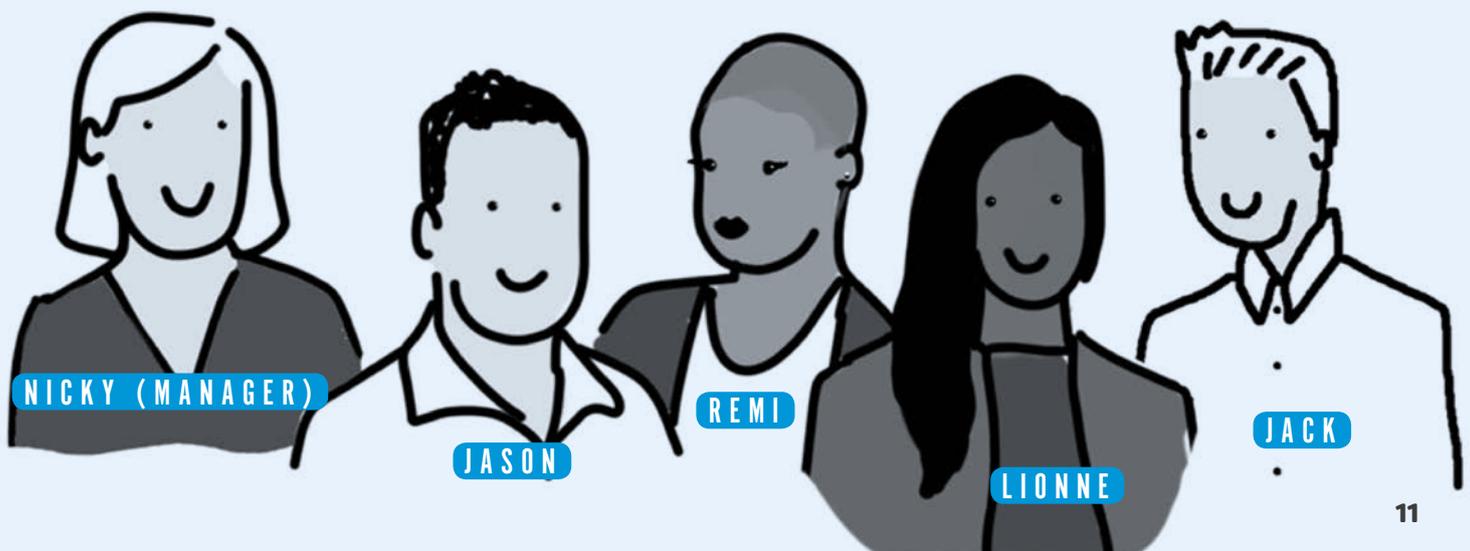
Struggling with paying the rent, council tax or debt causing threatening letters to arrive at your door? Not able to make sense of recent benefit changes or claims? Or just wanting advice on how to save? For help with financial matters, why not have chat with Jason Herbert - our Senior Financial Inclusion officer as part of our Money Matters service.

Currently unemployed, over the age of 16 and live in London but want that dream job or educational opportunity? Put off work by work expenses such as travel, food or childcare costs? If you are interested in looking for work

or training please come talk to Lionne Whitfield who has helped literally hundreds in finding work and training opportunities. Jack Baxter is also on board as the new Project Coordinator!

Do you feel you would like to be a part of your community but don't know how? Would you like to feel connected to the part of London you call home? Do you struggle with computers and would like some friendly, at-your-pace tuition? Come speak to our Community Investment Officer Remi Oshibanjo. Remi is dedicated to community building and can put you in touch with a Digital Champion, people in the community who want to help others with learning digital skills no matter how small your ambitions may be.

Find out not what you can do for your landlord but what your landlord can do for you! Simply call **020 8778 6699** and ask to be put through to the Community Investment team today!



TOP 10 BENEFITS OF DISTANCE LEARNING

Distance learning, also known as online education, is a viable option for many individuals of all ages who desire to get an education. It holds a number of advantages compared to a traditional learning environment.

Choice: An online education provides the opportunity to study more subjects.

Flexible: Distance learning is much more flexible than traditional styles of classroom education. Students who may have family or work commitments can complete their studies whenever they have a free moment instead of being restricted to a rigid schedule.

Networking: Students who enrol in classes with online education obtain a wider range of networking opportunities. Instead of being limited to networking in the local area, distance learning enables students to make connections with a more diverse range of people.

Traveling: A huge advantage to getting an online education is that there is no need to travel to and from class. Someone who doesn't drive or who would rather avoid spending money on the costs of public transport each day will likely choose to get an online education over the traditional classroom.

Scheduling: The schedules for distance learning are more open and allow for students, parents and professionals to take the classes whenever it fits into their schedule. This is beneficial over classroom education that requires students to schedule work and childcare around the class time.

Pace: Online education enables students to work at their own pace. The requirements are not as strict and typically give a range of due dates when the work needs to be submitted.





No classroom sitting: Sitting in the classroom is not the best way for every student to learn. A student may learn better at his/her own pace and in a different format than in what traditional schooling options offer.

Effective: Online classes are just as, if not more, effective at teaching students than the traditional classroom style of learning.

Money: Online classes typically cost less than an education in a classroom environment. There are less space limitations and materials required for each student and the savings are passed on from the educational institution to each student.

Distance learning: It may not be the ideal option for everyone but it should be considered when looking at options for education.

The only face-to-face time that these courses require is for an initial sign up/ registration meeting, where you will need to provide Photo ID and proof of eligibility to work in the UK. You must be 19 years plus and have lived in the UK for the past three years.

So long as you complete the course within the timeline, the courses available are free to access.

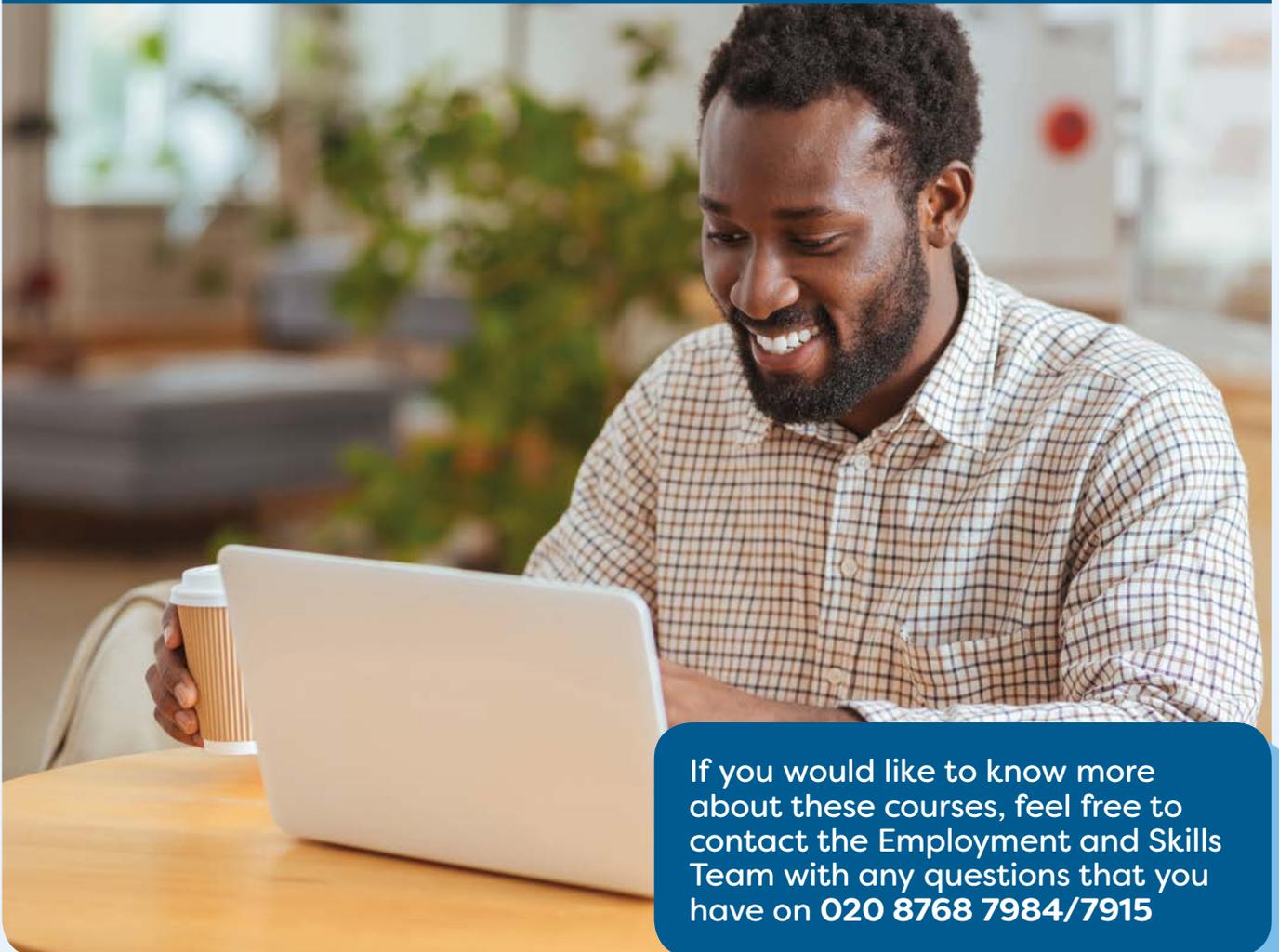
If you are interested in the professional development courses we have available, email llw@hexagon.org.uk and we will sign you up to your local induction; arrange a quick face-to-face to get you registered and then you can complete the rest of the course in the comfort of your own home. Feel free to contact the Employment and Skills Team with any questions on **020 8768 7984/7915**

OPPORTUNITIES FOR PROFESSIONAL DEVELOPMENT COURSES

An exciting partnership between Learning Curve Group and Morgan Hunt means that you can access training which will help your personal development and career opportunities.

These programmes will develop your knowledge to help you progress within your role and leads to a nationally recognised qualification. They are delivered through a Distance Learning model so it is flexible to undertake.

If you are interested in any of the professional development courses listed on the next page, simply email llw@hexagon.org.uk and we will sign you up to your local induction; arrange a quick face-to-face interview to get you registered and then you can complete the rest of the course in the comfort of your own home. So long as you complete the course within the timeline, these courses are free to access. If you fail to complete the course within the time frame or drop out there is a £125 charge.



If you would like to know more about these courses, feel free to contact the Employment and Skills Team with any questions that you have on **020 8768 7984/7915**

Professional development courses on offer. All courses are free to undertake.

Level 2 Certificates	Duration (weeks)	Hours per week
Awareness of Mental Health Problems	6-8	1-2
Business and Administration	6-8	1-2
Caring for Children and Young People	8-10	1-2
Understanding Behaviour that Challenges	8-10	2-3
Care and Management of Diabetes	6-8	1-2
Common Health Conditions	6-8	1-2
Customer Service	6-8	2-3
Customer Service for Health and Social Care Settings	8-10	2-3
Dementia Care	6-8	1-2
Dignity and Safeguarding	6-8	2-3
Equality and Diversity	5	2-3
Infection Control	6-8	1-2
Information, Advice or Guidance	6-8	1-2
Lean Organisation Management Techniques	9	1-2
Learning Disabilities	6-8	2-3
Preparing to Work in Adult Social Care	6-8	2-3
Principles of Care Planning	8-10	1-2
Principles of End of Life Care	6-8	1-2
Retail Operations	8-10	1-2
Safe Handling of Medication in Health and Social Care	6-8	1-2
Team Leading	6-8	2-3
Understanding Autism	6-8	2-3
Understanding Nutrition and Health	6-8	1-2
Warehousing and Storage	8-10	2-3



MEET AREZOU

Arezou grabbed by the horns, stating 'I was really keen to learn'. On completion of the course, Arezou enhanced her knowledge of administration concepts and got a better awareness for daily and more complex administration tasks.

As well as learning national standards in business and administration Arezou also attended a one day workshop on how to deal with challenging complaints, displaying her determination for learning and becoming equipped for her future employment.

After 3 months Lionne notified Arezou about a temporary administrator position which had arisen within Hexagon working in the Stock Improvement team. To enhance her chances of 'nailing the interview' Lionne practiced mock interviews with Arezou so she could prepare, and gave her feedback on how she could improve on her answers. Arezou was successful in applying for the administrator position and after only two months went on to gain a full time position working within our Responsive Repairs team. Arezou was delighted with the opportunity to apply for a permanent position saying 'I was only given this chance thanks to Hexagon'.

Ten months on and Arezou is still in her position and loving her job. As Arezou says 'I am learning new things every day and have the opportunity to work with a wonderful variety of different people'.

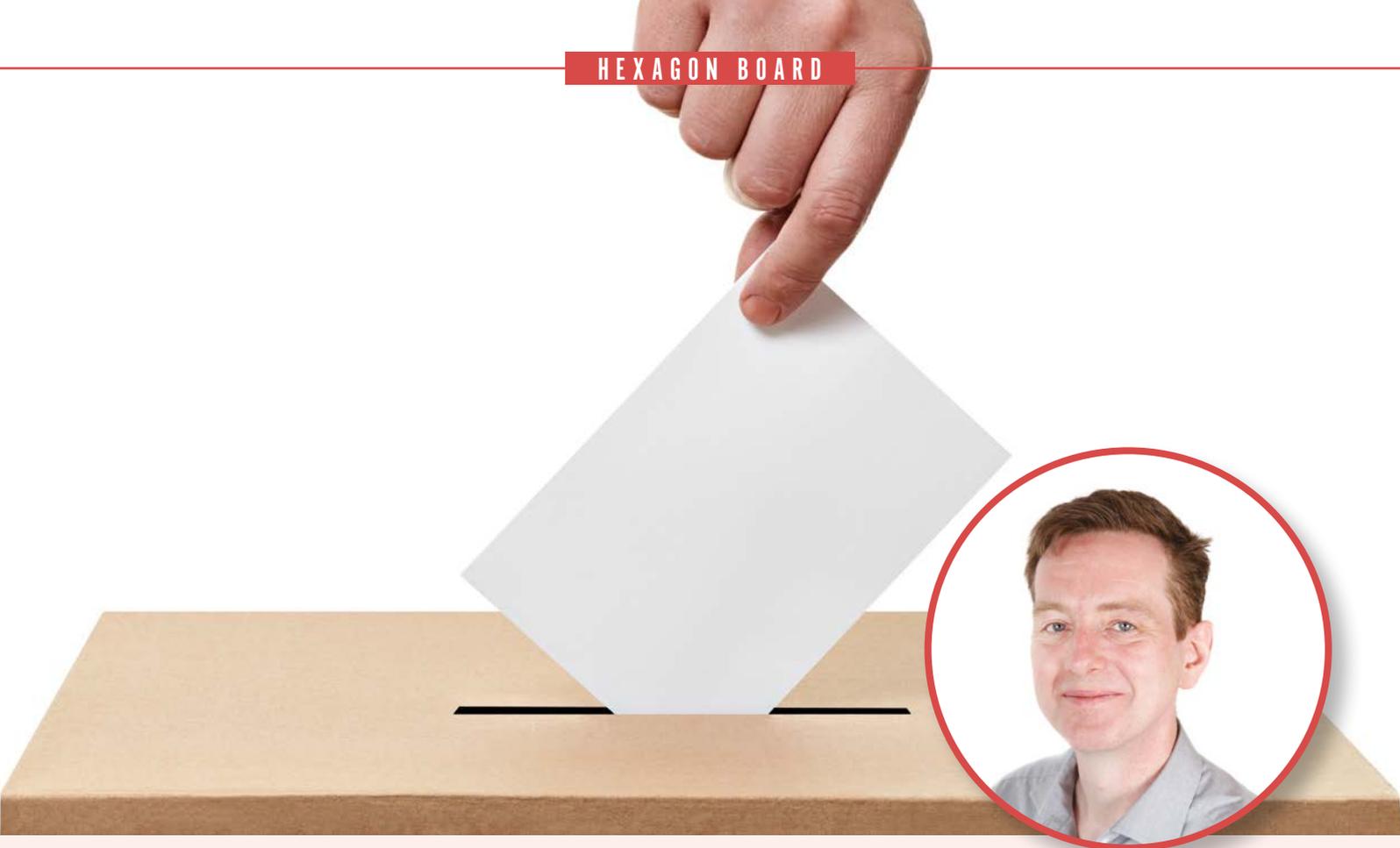
Congratulations and well done Arezou!

Arezou first came to the UK in September 2017 after living in Iran, and also spending time studying in Germany. When Arezou first arrived she was keen to find herself a job, so she attended job fairs and handed out CVs to numerous companies with no luck finding a job. Arezou then attended the London Job Show in Westfield's where she discovered Love London Working and after talking to staff she decided to register as she knew the project could help her.

Arezou was then matched with Lionne (Hexagon's Love London Working Senior Employment Adviser) who talked her through the support that we could offer. The first task was to help Arezou change the format of her CV so it was easy to read for employers. Next was to show Arezou how to write a cover letter so she could really sell herself to potential employers! This was backed up with constant support via email and regular check-ups to see how Arezou was getting on with the job search.

Arezou was directed to an online Level 2 Business and Administration course with a company called Learning Curve, which

**If you are interested
in obtaining a Level 2
qualification, check out the
courses we have available
on Page 15**



Resident Board Member Election result

In July this year all tenants were invited to cast their vote for a resident to sit on the Hexagon Board.

Two residents, Sue Amos and Dermot Finn, were the candidates for election onto the Hexagon Board. Ballot papers were then sent out to all Hexagon residents along with election statements for each candidate.

A total of 315 residents cast their vote in the ballot, which saw Dermot Finn topping the poll by 81 votes. The result means that Dermot has been re-elected for a third and final term on the Board, and will serve for a further three years as a Resident Board member.

Thank you to all of you who cast your individual vote by returning your ballots and congratulations also to Teresa Wright (SE19) who won the ballot prize draw of £50 in shopping vouchers.

On being re-elected Dermot said:

“I am thrilled to be re-elected for a third three year term as a Hexagon Resident Board Member. I would like to thank all those Hexagon residents that voted for me this year. Though not a straight forward process, participating in a democratic election does ensure that Hexagon residents have a hand in determining the makeup of the Board, though it should be realised that elected members are in a minority in comparison to the numbers of appointed board members.

For my third term I wish to marshal all my existing knowledge and experience so that I play a significant part in shaping Hexagon’s strategy over the next three years. I will work to ensure that we protect our existing social housing assets, and will challenge any strategy that adds a level of debt that would result in Hexagon’s insolvency in the event of an economic housing crash.”

Fire Safety

Following the tragic events at Grenfell Tower in June last year, we want to reassure our residents that Hexagon are committed to making sure your homes are safe and secure and that fire safety is our priority.

In May, this year, the Government published an independent review of Fire Safety, by Dame Judith Hackitt, that is now being developed and consulted on. The recommendations from the report include changes to:

- The Building Regulations
- The way construction materials are tested
- The role of construction professionals
- The way buildings are managed, and
- How residents can raise concerns about fire safety.

There is also a separate Inquest being held that is establishing how the tragedy happened and what changes need to be put in place to prevent that ever happening again. The first phase of the Inquest is expected to produce recommendations in November this year and we are following events closely so that we can put any improvements in place quickly.

As a result of the Grenfell Tower fire – we’ve already taken some actions and are planning some further work:

We’ve renewed the Fire Risk Assessments on our 6 tallest blocks (buildings of six storeys or more) to make sure they’re up to date. We have also appointed a new Fire Risk Assessment company, Oakleaf, to undertake regular assessments on all our properties. Their surveyors hold a range of fire safety qualifications, such as membership of the Institution of Fire Engineers (IFE), membership of the Institute of Fire Safety Managers (IFSM), Diploma’s in Fire Safety, and the NEBOSH (The National Examination Board in Occupational Safety and Health) Fire Safety Certificate.

We are making sure that all necessary fire risk actions are undertaken.

We have checked to see if any tall blocks we own have cladding that is the same type as the cladding at Grenfell Tower. We were able to confirm that none of them have the Aluminium Composite Material (ACM) cladding.

We want to make sure that all our residents have working smoke alarms and will be fitting those regardless of where you live. Where gas heating is used we will also provide carbon monoxide alarms to all homes.





Fire Safety: help keep your household safe

Every property has its own fire safety advice so make sure you know what the recommended advice is for you where you live. Please check the communal notice boards and contact us if you are unsure about what to do in the event of a fire.

Shortly after the Grenfell fire we wrote to all residents living in blocks providing advice from the fire brigade. Much of this advice is relevant whether you live in a flat or a house.

Escape route:

- Have an escape plan, which you practice and make sure all members of your household know what it is
- The best route is normally the normal way in and out but have a “Plan B” in case it is blocked
- Keep communal areas and balconies clear so that they don’t block your escape or cause a fire risk
- Always keep door and window keys where everyone in the property can find them.

You can find out about all the latest product recalls and register your own equipment, new or old, on the Electrical Safety First website at www.electricalsafetyfirst.org.uk

If your property is affected by fire or smoke and your escape route is clear:

- Get everyone out, close the door and leave calmly
- Don’t use the lift
- Call 999, give them your address details and let them know exactly where the fire is.

If your escape route is not clear:

- It may be safer to stay in your home until the Fire Brigade arrives
- Find a safe room, close the door and block any gaps with soft materials to stop the smoke
- Go to a window and shout “HELP FIRE” and call 999
- Be ready to explain where you are and the quickest way to reach you.

And don’t forget:

- Make sure you have a working smoke alarm and test it regularly. We can provide and fit a smoke alarm for all of our residents in any home free of charge.
- Tenants are responsible for maintaining any electrical items that are brought into the home. Unless products are registered, it is very difficult to track them down.

Universal Credit Update

The Governments roll out of Universal Credit continues to gather pace. Universal Credit is a single benefit that will eventually replace Income Support, Employment Support Allowance (income based), Jobseekers Allowance (income based), Child Tax Credit, Working Tax Credit, and Housing Benefit (for working age residents). Eventually, all claims for these benefits will end, with Universal Credit replacing them. Universal Credit only affects working age people, so if you are of pension age, you are not affected by the changes.

The first stage of the roll-out is almost complete. This means that by the end of 2018, residents in all Hexagon areas will be able to claim Universal Credit. For most people, this

means that it will no longer be possible to make new claims for any of the benefits being replaced. If you need to make a claim for any of those benefits, you will need to claim Universal Credit instead.

Universal Credit works differently to the existing benefit system in a number of ways. If you get Universal Credit, you will get a single monthly payment, rather than different payments for different benefits as you may be used to. Most importantly, this will include the payment for your housing costs meaning that you will need to make an arrangement with us to pay your rent.

If you need any help or information regarding Universal Credit, please don't hesitate to contact our financial inclusion adviser on **0208 768 7925**.



Don't Get Caught Out this Christmas

It's now coming up to Christmas, and inevitably, thoughts turn to how to pay for the upcoming festivities. Many people choose to use credit to cover some of these costs, and while this is best avoided if possible (after all, buying things on credit is nearly always more expensive in the long run), if you do decide to borrow, it's really important that you choose somewhere that isn't going to lead you into problem debt.

Companies who enable you to make payments to an agent who collects from your home might seem attractive, as can companies offering short term "payday" loans. But the interest charges for these types of loans can be eye watering. For example, the typical Interest rate (APR) for one leading home Credit Company is 272.2%! This means that £500 borrowed over a year would cost a whopping £410 in interest. For "payday loans", things are even worse, with interest rates higher than 1,000% APR being very common. Because of the very high interest charges, these kinds of loans are best avoided.

If you want to find out more about what London Plus can offer you, please call **0207 471 2620**, or visit

www.londonpluscu.co.uk

Alternatively, if you wish to discuss money matters more generally, please call our financial inclusion adviser, Jason Herbert, on **0208 768 7925**.

It's because of the high cost of some of these loans, that we have made sure that our residents have an alternative. Our partnership with London Plus Credit Union is long established, and all of our residents can join, regardless of where they live. London Plus offers affordable loans to residents (subject to underwriting and acceptance), with a maximum interest rate of 42.6% APR. This means that a £500 loan for a year would cost £107.59 in interest, a saving of over £300 compared to a "home credit" loan. They also encourage you to save, making it less likely that you will need to borrow again in the future, and saving while you pay off a loan can sometimes help you access a lower interest rate.



Pictured: Cheryl (second left) CEO of London Plus Credit Union with members of her team

Laying a Carpet

Laying the carpet

1. Start by laying your carpet loosely in position. Stand in the corner with one foot under the carpet, then smooth it into place using your other foot. Cut the carpet to size, leaving between 50 and 75mm extra at each edge.
2. Cut a vertical line in the excess above the corners, then trim the overlapping triangles so you can lay the carpet flat to the gripper.
3. Start fitting your carpet from the longest wall, and work back towards the doorway. Using a carpet tucker, firmly crease the carpet against the skirting to mark a fold line.
4. Using a dolphin-handled knife with a new sharp blade, hold the carpet flat to the floor and cut along the carpet edge. You'll need to cut slightly higher than the carpet surface (about 5mm). Be careful not to mark the skirting-board when you do this.
5. Position the carpet stretcher, teeth downwards, about 25mm from the skirting. Then push firmly against the padded end with your knee to hook the carpet onto the gripper on either side of the corner. Push the excess carpet down between the skirting and the gripper with the carpet tucker. Repeat this all along the first wall. Then trim, stretch and fix the carpet along the two adjacent walls, and finally the opposite wall.
6. For difficult shapes (such as around a door frame) make several vertical cuts down the edge, then trim the carpet flush with the knife.
7. If you need to fit the carpet around a pipe, make a straight cut from the edge of the carpet to the centre of the pipe. Then press the carpet around the pipe, and trim it by running the knife round the base at a 45 degrees angle until the carpet lies flat.
8. When fitting carpet across a doorway, you'll need to cut it in line with the edge of the flooring in the next room. Fit a suitable threshold bar in place and push the carpet edge beneath it with a bolster or screwdriver.

Take the proper measurements

Pay extra attention to some difficult areas in your room. Cut off the excess carpet parts – both along the pipes and walls – with a sharp Stanley knife.

Carpet gripper comprises long, thin pieces of wood with small sharp pins that hold the carpet in place. Make sure you wear gloves when you handle these, as the pins are very sharp. You should fit gripper all the way around the edge of your room, except across the doorway (where you'll need a threshold bar instead). You can fit it to concrete and wooden floors, and it comes with nails in place so it's ready to fix.

Fitting the grippers

1. First, check for hidden wires or pipes with a pipe and cable detector, and mark their positions on the floor. If you find any or if you need to fit gripper in places where it's awkward to use a hammer - you'll need to secure it with gripper adhesive instead.
2. Cut the gripper to size with a small saw and fasten the lengths together. You'll see the gripper is angled on one edge - this should face the skirting board. Try to leave a gap of 7mm (or roughly 3/4 the thickness of the carpet) between your skirting boards and the gripper.
3. Secure any lengths that you'll be sticking down. Pull out the nails using carpenter's pincers and squeeze on some gripper adhesive. You can then hammer the remaining gripper in place, taking care not to damage the skirting.

What you will need

- A measuring tape and pencil
- A sharp carpet knife
- A ruler

Kids Corner



Summer Word Search

- Halloween
- Costumes
- Candy
- Haunted
- Witch
- Treat
- Spooky
- Vampire
- Party
- Bats
- Trick
- Boo
- Pumpkin
- Masks
- Ghosts

Find the words in the puzzle grid above. Words may go forwards and backwards or across and down.

If you think you have found all the correct words in the word search, please send in your entry by **Friday 2nd 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.

Kids Corner Winners

Congratulations to Tony Odukoya (SE1), Alexis Adaja (SE13) and Esma Okudan (SE18) who each won the last Kids Corner competition!

Halloween Peppermint Creams



- 1 free-range egg white
- ½ lemon, juice only
- 1 tsp peppermint flavouring
- 425g/15 oz icing sugar, plus extra for dusting
- 175g/6¼oz dark chocolate

1. Whisk the egg white in a bowl until stiff peaks form when the whisk is removed. Slowly whisk in the lemon juice, peppermint and icing sugar to a stiff paste.
2. Tip the peppermint mixture onto a work surface dusted liberally with icing sugar and roll out thinly.
3. Use a 5cm/2in cutter to cut out circles or Halloween shapes and place them onto a baking tray. Chill in the fridge for 1-2 hours, or until the mixture has set.
4. Meanwhile, melt the chocolate in a bowl set over a pan of simmering water. (Do not let the base of the bowl touch the water.)
5. Dip each peppermint cream into the melted chocolate and set aside on a baking tray. Chill the peppermint creams until set.

Spooky jokes

Who won the skeleton beauty contest?
No Body

Who did Frankenstein take to the party?
His ghoulish friend

What do skeletons say before they begin dining?
Bone appetit!

What's a monster's favourite play?
Romeo and Ghouliet

