Welcome

2016 is now in full swing and here at South Essex Homes we are looking forward to the year ahead!

As I’m sure you’ve realised by now, this Insight mailing is a bit different from previous ones, as we’ve combined it with your new-look rent statement in order to make dramatic savings in our printing budget. We believe these new statements are much clearer and we hope you agree – please let us know what you think of it! To make even more savings, as from the next issue, we will be incorporating Fed Mag into Insight as well! Please see page 13 to read more.

We have a wide range of articles in this issue of Insight: including the outcomes of our Big Conversation with residents, a focus on Dementia and some helpful advice on staying safe online and protecting your data.

Do you know what a credit union is or how it works? Our friends at Essex Savers explain all on our centre pages. Here you will also find information about the frightening reality of loan sharks and we also provide some handy tips so you can start planning your finances now ready for Christmas 2016 as it’ll be here before we know it!

We have changed the way we carry out Estate Inspections and from now on will only carry them out over the Spring and Summer months. This is because several visits last year were postponed due to bad weather in colder months and rescheduling them proved difficult. Therefore you will not find a list of proposed inspections in this issue but this feature will return in the next issue.

In the meantime, a full list of planned estate inspection dates can be found on our website.

Best wishes,
Julia

Julia Pack
Marketing & Communications Co-ordinator
(and Editor of Insight)

The aptly-named E.L.F. (Essential Living Fund) Team at Southend Borough Council collected gifts donated by staff members in December and delivered a sack full of wrapped presents to our Temporary Accommodation Team during the week before Christmas.

Debbie Hill-David, Temporary Accommodation Manager, said: “Layla Claxton, one of our Temporary Accommodation Officers, delighted children by dressing up as Father Christmas and distributing armfuls of the donated gifts to youngsters who were living with their families in temporary accommodation over the festive season. These kids often come to us with very little to their names, so to see the joy they get from receiving gifts from people they don’t know was a lovely thing to witness.”

Many thanks to the E.L.F. team for this kind gesture, it was much appreciated!

Our Community Development Team hosted a free Christmas party for our younger residents in December, at Kids Kingdom in Eastern Avenue.

Over 40 children attended the party, where staff and residents joined the fun by dressing up to create a magical grotto at the venue for the children to enjoy, complete with gifts from Santa.

Thank you to everyone who gave up their time to support this annual event!

South Essex Homes’ staff members have rallied around to help a young mum-to-be who was down on her luck. The woman didn’t have any cash to buy baby essentials so Lyndsey Houghton and the rest of our Community Development Team gathered up donations from other staff members and residents and presented the items to her just before Christmas.

Lyndsey said: “When I heard of her plight, I knew I had to take action but I have been overwhelmed by people’s kindness. When I delivered the goods – which included a buggy, cot and all the essentials to get her started – the lady cried her eyes out because she was so grateful!

“It helps to restore your faith in the human race how much everyone rushed to help someone in need – so thank you to everyone who donated.”

We often come across people with very little, in desperate need of help and try to keep a store of essential items that we can hand out to people who come into temporary accommodation or approach us for assistance. If you would like to donate items to our store, please call our Temporary Accommodation Team on 0800 833160.
This very successful ‘Big Conversation’ event generated a great deal of useful discussion – which will feed into our future plans.

As part of the ‘Big Conversation’, representatives of six of the community priorities we support spoke to the whole group about their project and at the end of these ‘pitches’, attendees were asked to vote for what they felt were the three most worthy priorities.

We recognise the importance of ensuring all six of these priorities are fulfilled, however this straw poll of public opinion helps us to understand how residents prioritise these projects and this in turn helps the Community Development Team to have a clear focus moving forwards.

The most popular projects, according to the attending residents, are:

1. Digital Inclusion
2. Youth Involvement
3. Volunteering opportunities to get people back to work
4. Community Events for hard to reach groups
5. Food Culture Project
6. Securing more residents associations, Block & Street Voices and Action Groups

Thank you to everyone who came along to promote their projects and we look forward to continuing to work with all of you.

If you have a view about our community priorities and would like your voice to be heard then we’d be delighted to hear from you. Please contact our Community Development Team on 01702 212650.

The Community Development Team hosted a Strategy Day at the Tickfield Centre in November, where around 100 residents met up with staff from partner agencies to learn more about the challenges facing the housing sector and to discuss the role that resident involvement with South Essex Homes will play moving forward into 2016.

Focus Groups have been set up to cover every area of the service that South Essex Homes provides, and involve residents meeting regularly with members of South Essex Homes’ staff.

Meetings for each Focus Group are usually held every 2-3 months and they last around 1-2 hours. The meetings give attendees a unique opportunity to make a real difference to services.

Focus Group Members are able to:

• Review the performance of each service area
• Help to plan improvements
• Develop policies and procedures
• Ensure that Tenants and Leaseholders are involved in the monitoring of South Essex Homes’ local services and standards
• Promote and raise awareness of involvement opportunities with South Essex Homes

At present, Focus Groups exist covering the following areas:

• Anti-Social Behaviour
• Communications
• Community Development
• Customer Services
• Energy
• Estate Services
• Income Management
• Leaseholders
• Planned Maintenance
• Resident Involvement
• Responsive Repairs, Voids & Gas Servicing
• Sheltered Housing

At The Big Conversation event, it was suggested that within Insight magazine we should let all residents know what is discussed at these meetings. Therefore, starting from the next issue in the Spring, we will be including a summary of key issues discussed by each Focus Group.

If you want to know more about Focus Groups or would like to find out how to join, please call our Community Development Team on 01702 212650.
Focus on DEMENTIA

There are around 800,000 people in the UK with dementia. It is thought that around 50% of people with dementia living in Southend have never received a diagnosis and are not receiving the services and support they might need.

Dementia mainly affects men and women over the age of 65 and the likelihood of developing dementia increases with age. However, at least 17,000 people in the UK developed dementia before the age of 65.

What is dementia?
The most common types of dementia are:

- Alzheimer’s
- Vascular dementia
- Lewy Bodies
- Frontotemporal

However, there are many more types. Dementia is a progressive condition. This means that the structure and chemistry of the brain become increasingly damaged over time.

The symptoms of these types of dementia are often different in the early stages but become more similar in the later stages. This is due to the brain becoming more affected as the different diseases progress.

Many people once diagnosed with dementia can maintain their independence and live well for years and years but in the later stages the person will need more and more support to carry out daily tasks (dressing, managing medication) and their behaviour and mood will also change. The person’s ability to remember, understand, reason and communicate will gradually decline. The health of an individual will affect how the dementia progresses. Those with poorly controlled heart conditions, diabetes, prone to strokes or those with repeated infections are more likely to have a faster deterioration.

There are three stages Early (mild) stage, Middle (moderate) stage and Later (severe) stage.

There are several symptoms of dementia - here are just a few of the things to look out for:

- Mislay items around the house
- Forget recent conversations or events
- Struggle to find the right word in conversation or lose the thread of what has been said
- Become slower at grasping new ideas and unwilling to try out new things
- Become confused or lose track of the day or date
- Show poor judgement, or find it hard to plan or make decisions
- Have problems judging distance or seeing objects in three dimensions (e.g. when navigating stairs or parking the car)
- Become very easily upset, angry or aggressive
- Becoming confused about where they are, or walking off and becoming lost
- Appear uncharacteristically selfish and unfeeling
- Loss of inhibition
- Ritualised behaviour (e.g. tapping or walking the same route)
- Considerable weight loss, although some people eat too much and put on weight

Many of the above symptoms could be associated with other illnesses, forgetfulness or memory loss does not necessarily mean you have dementia, this could often be the cause of stress, depression, infection or other physical illnesses. It is important to note that everyone’s experience of dementia will be different and it is also very important to get the right diagnosis as part of a relevant assessment.

How is dementia diagnosed?
Diagnosis of dementia is usually carried out by a specialist Doctor, occasionally a GP or specialist nurse will make the diagnosis. It is common for an initial assessment to be carried out and a referral to the memory clinic or specialist service for a more detailed assessment.

A diagnosis is based on a combination of things and is not based on a single test. Emotional resilience, physical make-up, other illnesses, current medication and available support will affect the way a person experiences dementia.

The diagnosis will include:

- Looking at the history of the person (based on their own observations) and someone who knows them well and how their daily life is affected
- Cognitive tests based on memory, reasoning, planning, judgement and thinking
- Physical tests (e.g. blood tests) to rule out other symptoms
- Brain scan.

The majority of dementia cannot be cured but sufferers can be prescribed medication to assist with their symptoms and can be supported to live well with the condition. Research is continuing and medical treatments are developing.
How to manage dementia

If you are supporting someone with dementia you should:
- help them to stay active - physically, mentally and socially,
- ask them what support they want
- understand their daily routines
- assist them to keep safe
- listen to them
- don’t get cross or angry with them
- create memory boxes for them - include music and photographs.

The person with dementia should ensure that they:
- eat healthily
- get plenty of sleep
- take medication as required
- refrain from smoking and alcohol
- have regular check-ups for eyes, teeth, ears and feet
- ensure vaccinations are up to date
- monitor underlying health conditions.

Can we prevent dementia?

It is known that high blood pressure, lack of physical exercise and smoking (leading to narrowing of the arteries) increase the risk of developing Alzheimer’s disease and vascular dementia.

There is medical evidence to support that living a healthy lifestyle can help reduce the risk of dementia. Regular physical exercise (particularly in mid-life), cycling, brisk walking, maintaining a healthy weight, not smoking, and drinking only in moderation are all linked to a reduced risk of dementia.

It is vital that conditions such as diabetes, heart problems, high blood pressure and high cholesterol are all kept under control. Treating depression early is also important.

A balanced diet which is low in saturated fat, does not have too much salt, dairy or meat and includes plenty of fish and fresh fruit and vegetables.

All these healthy choices will reduce the risk of other serious conditions such as stroke, heart disease and cancer.

Also keeping active both socially (meeting friends and family, going to a place of worship) and mentally (puzzles or reading) can help lower the risk of dementia or reduce the progression of dementia once diagnosed.

Further advice and support:

The Alzheimer’s Society is the UK’s leading support and research charity for people with dementia, their families and carers and they provide a wide range of fact sheets. Their website is www.alzheimers.org.uk for advice and information.

Alzheimer’s Society Southend can be contacted on 01702 345156 or 01702 343121 or by email to southend@alzheimers.org.uk for services covering Southend, including:
- Community Dementia Support Service
- Dementia Cafés
- Peer Support Groups
- Activity Groups
- Singing for the Brain
- Advocacy Services.
- Carers Information and Support Programme

Southend Dementia Action Alliance

Southend Dementia Action Alliance is a partnership of organisations, individuals, businesses and community groups working together to transform the quality of life for people affected by dementia, helping Southend-on-Sea to become a Dementia Friendly Community.

For further information and how to join (this is free, but everyone makes a pledge) contact: Nancy Smith – Strategy & Commissioning Officer, Southend-on-Sea Borough Council
Tel: 01702 215000
Email nancysmith@southend.gov.uk

Peaceful Place

Peaceful Place is a charity that aims to improve the lives of people with young onset dementia and those that care for them in South East Essex. Services include: A Day Centre, individual and group support and supported living service.

Open Tuesday to Friday at St Lukes, Dalys Road, Rochford, Essex
Tel: 07774 978241 or 01702 546476

If you would like to offer support to people suffering from dementia in Southend, then why not consider becoming a Dementia Friend? Visit www.dementiafriends.org.uk to find out more and learn about Information Sessions being run near you.
Essex Police takes traffic offences very seriously and strives to change driver behaviour through enforcement, education and engagement. They regularly carry out random static speed checks alongside dedicated operations to tackle dangerous driving. You might have seen these operations take place throughout Southend and will continue to see more.

Adam Pipe, Casualty Reduction Manager at Essex Police, said: “We hold a range of dedicated operations in Southend including automatic number plate recognition (ANPR) technology operations. We work with a number of partner agencies including Southend Council on our Surround A Town operations to tackle road crime and traffic offences.”

During dedicated operations, Essex Police are on the lookout for a number of driving offences including drivers using mobile phones, not wearing seatbelts and drivers that are speeding.

Excessive and inappropriate speed is the cause of many road traffic collisions throughout the county every year and has been identified as a priority for many communities through neighbourhood policing.

Whilst Southend has many speed cameras in place to deter speeding, our officers take a robust approach to speeding drivers 365 days a year and are continually stepping up efforts to catch irresponsible drivers who choose to ignore speed limits.

Officers are also on the lookout for drivers and passengers who are not wearing seatbelts. Several drivers have been stopped in recent operations for not wearing seatbelts and Essex Police wish to remind drivers about the importance of wearing one when driving or as a passenger. Seatbelts and child restraints save lives and reduce injuries.

One of the most common traffic offences that officers look out for is the use of mobile phones behind the wheel. You are four times more likely to crash if you use a mobile phone whilst driving and both texting and talking will distract you whilst driving.

You can help to keep yourself safe whilst driving by remembering to always wear your seatbelt, watch your speed and refrain from using a mobile phone behind the wheel.
Members of the Senior Management Team from South Essex Homes have taken part in a mobility scooter proficiency test to highlight the importance of the safe use of the vehicles.

In partnership with local company ‘Lifestyle and Mobility’, the housing managers were tested against the clock when driving the scooters around a course.

Sarah Lander, Tenancy Services Manager, explains: “While scooters provide a lifeline for many, they have also posed a problem for us for many years. The sale of scooters is unregulated and often residents buy a scooter without any training or guidance and store them in unsafe places, such as stairways, which present a fire risk.

“Working with ‘Lifestyle and Mobility’, we would like to encourage residents to take part in the free proficiency test before purchasing a scooter and think through the options available including storage and charging. We hope that involving our managers in testing out the machines for themselves during this light-hearted event will encourage residents to have a go too.”

Darren Macey, Business Development Manager for ‘Lifestyle and Mobility’ added: “We hope the event showed the team at South Essex Homes how easy the scooters are to use and also what powerful machines they are - so they shouldn’t be purchased without careful consideration. Whatever people’s condition or needs, we can offer a product that can help them – so we would encourage residents to get in touch with us for further advice.”

Residents are encouraged to contact Lifestyle and Mobility, based in The Victoria shopping centre in Southend, for further advice and support about purchasing a scooter or arranging a service of an existing one. The company can offer assessments in people’s homes at no charge or obligation.

If you are interested in a free proficiency test, please return this slip to FREEPOST, SOUTH ESSEX HOMES.

**TENANCY SERVICES, SCOOTER PROFICIENCY TEST**

Name: ____________________________ Address: ____________________________________________
________________________________________

“Working with ‘Lifestyle and Mobility’, we would like to encourage residents to take part in the free proficiency test before purchasing a scooter...”
When it’s a Credit Union like Essex Savers

A Credit Union is a financial co-operative, owned and controlled by its members and running on a not-for-profit basis. Its main aims are to promote saving and provide members with loans at reasonable rates, helping them to manage their money better.

As well as providing secure savings & fair interest loans, Essex Savers is one of the first Credit Unions to offer the Engage Classic Account & Prepaid Visa debit card.

For those looking for an ethical alternative to the Big Banks or a better option than that offered by a Post Office Card Account, the Engage Classic Account - with no credit checks; no overdraft; a Visa debit card; Standing Orders; a Money Management tool and an excellent rewards programme - could be the ideal solution.

It’s estimated that 13% of all social housing residents don’t have a bank account. So, the introduction of Universal Credit – whereby all new claimants must have an account into which their benefits can be paid - is likely to create an issue for residents that the Engage Classic Account could also help to address.

As it allows you to place money into virtual envelopes, so you don’t accidentally spend the cash you need to for priority bills – like rent and council tax, the Engage Money Management Tool helps give you the security of knowing these payments can be made in full and on time.

Anyone living; working; volunteering or being educated in Essex can become a member. As can Local Authorities; Housing Associations; businesses; churches & charities operating in Essex.

So, if you believe that becoming a member of Essex Savers net Credit Union is right for you, just visit www.essexsavers.co.uk for details of your nearest Service Point – where their volunteers will be happy to help you in any way they can.

When it’s a Credit Union like Essex Savers

Although UK Banks have been around since the 17th century, Credit Unions - having started here in the 1960s - are still relatively new. Despite this, increasing numbers of people are now making the move to Credit Unions.

Like Banks & Building Societies, Credit Unions are regulated by the Bank of England and members’ savings are protected by the Financial Services Compensation Scheme.

Essex Savers net Credit Union – the only county-wide Credit Union in Essex – started in 2004 and now has, approximately, 4,800 members. With a Head Office in Chelmsford and 25 Service Points across Essex, 3 of which are in Southend, Essex Savers is well positioned to help support its members.

So, what is a Credit Union? And, why are people making the move? Well, there are many labels for Credit Unions. Amongst these are Community Banks and People’s Banks. But an explanation that better describes them goes like this:

A loan shark is someone who lends money without the correct permissions. These permissions are granted by the Financial Conduct Authority. Just to be clear, borrowing from an illegal money lender does not mean that you have broken the law. It’s the lender that has done this.

If you, or anyone you know, can answer yes to any of the questions listed below, it’s likely you’ve borrowed from a loan shark.

- Have you been offered a cash loan?
- Taken a cash loan but weren’t given any paperwork?
- Have you been threatened when you couldn’t pay?
- Has your bank card been taken from you as a security?
- Does what you owe keep growing even though you are making payments?
For anyone impacted by the activities of a loan shark, there is help available. And, the best place to get this help is by contacting - in complete confidence - the Illegal Money Lending Team (IMLT).

Loan sharks rarely, if ever, give any paperwork and if payments are missed they often use intimidation and violence to get money from their ‘clients’.

The Illegal Money Lending Team (IMLT) is there to help. If you have any information, however small, on loan shark activities they can help and are waiting to hear from you now.

**Have you been left with a financial hangover from Christmas? With a bit of early planning you can start saving now to make Christmas 2016 the best one ever… without the January debts!**

With Christmas 2015 not long passed, you’d be forgiven for not wanting to think about Christmas 2016 just yet! However, now is the perfect time to start putting aside some money and picking up bargains ready for the big day in December.

1. Work out what you can afford by setting a Christmas 2016 Budget and sticking to it!
2. Set aside a cupboard or a plastic storage box where you can store bargains obtained throughout the year so they’re all ready in one place come Christmas.
3. Keep an eye out for bargains when winter/Christmas items are sold off at reduced prices at the start of the year – you can often find scarves and gloves through to beauty product gift boxes for a fraction of their original price that will still be perfectly fine a year later!
4. With plenty of time to spare ahead of Christmas, agree to a ban on unnecessary adult gifts (eg for friends, neighbours and work colleagues). If you are not ready for this, you could set a limit of, say, £5 per gift.
5. Start saving a small amount of money every week from now and by Christmas you will have all the cash you need to buy the yummy special food and any remaining presents.

If you are starting 2016 in debt and you are struggling to keep your head above water, please don’t ignore it – seek help straight away! Our Specialist Income Management Team would be happy to assist you if you are finding it hard to pay your rent. We work closely with local organisations including Citizens Advice Bureau and Essex Savers so we can help you to get your finances straight.

If you don’t have any debts, why not use the spare cash to start a Christmas savings account with Essex Savers? If you started saving just £5 a week (£20 a month) at the start of March, your savings would be worth £180 by December 2016. If you could manage £20 a week, you would have £720 by December 2016.

1. Instead of posting large numbers of Christmas cards, send your Christmas greetings by sharing a photo and personal message by email or social media.
2. Give the gift of time (eg offer to babysit, hold a Kids’ sleepover, help with a garden tidy up / some decorating, etc).
3. Create a personalised voucher book entitling the bearer to name the date when you can book up free or cheap activities that you like to do together (eg ‘DVD & popcorn evening’, ‘Day at the beach & an ice cream’ or ‘Picnic in the Park’)
4. Write some “January Sale” IOUs. If someone, say, just wants some “new clothes” for Christmas, buying in the sales will give them much more for the money.
5. Visit charity shops – you can find some great retro items or vintage clothing all year round and several shops have new items on offer which make lovely gifts, while giving money to a worthwhile cause at the same time.
Sue goes Down Under!

We first met Sue Murphy in the Summer 2014 issue of Insight, where she talked about her experience of losing a leg – but she hadn’t let it stop her getting out and about.

When I learned that Sue had recently returned from a six week long trip to Australia, I was keen to return to visit her at home in Nayland House to find out how she managed her trip half way around the world!

Sue travelled to Perth in Western Australia on her own, and there she met up with a friend and stayed with her in the nearby resort of Mandurah. Sue took herself off exploring on her own most days during her holiday and went swimming around three times a week.

One problem with travelling along the beachfront, however, was the sand – as Sue explained: "The sand proved a bit of a problem as the wheels on my hired disability scooter kept on getting bogged down and I needed rescuing a few times by passing men! One of my heroes was an ex-Pat from Yorkshire and we ended up having a lovely conversation and are now Facebook friends!"

During her stay, Sue visited the city of Perth, took a trip along the Swan River to Rottnest Island and visited the Margaret River region amongst their many excursions.

She travelled home to Southend via Sydney, where she stayed with another friend for a couple of days.

She said: "Australia is quite good for people with disabilities – public transport is easily accessible and there are cleared spaces inside the train carriages for wheelchair users to park up without getting in anyone else’s way.

"I would urge other wheelchair users to get out in the world and don’t let your disability stop you from leading a full life. Cathay Pacific, the airline company I used, were very helpful and they looked after me very well so you don’t have to worry about doing everything on your own. Just be confident, go out and do it!"

Sue is secretary for The Village, a club for people with disabilities, and she volunteers for Essex Savers credit union twice a week.

Depending on her health, Sue hopes to visit South America next year – so watch out Uruguay, here she comes!

We have caught up with two residents who we have featured in previous issues of Insight. Although their stories are very different, both show how courage and determination can win through. Julia Pack paid both of these inspirational residents a visit to catch up on what they’ve been up to…
Alf’s awarded by the French

It has been a busy year for Alfred Smith, who you may remember we featured in Insight magazine back in Autumn 2014.

Alfred shared his eye-opening and heart-warming experiences of World War II, which included him being rescued from the coast of Dunkirk and returned to British shores aboard the paddle steamer HMS Skiddaw (pictured).

Alfred has recently been decorated with the Legion d’honneur, France’s highest military award, for the part he played in liberating France during World War II.

Alfred said: “I was very pleased to receive this award and to be honoured by the French.

“I get so much pleasure from giving talks to local groups and sharing my experiences and am always delighted when I get positive comments back from people and hear that they’ve learned something new. I had the honour of leading the veterans’ parade in Canvey Island last year which was lovely, the streets were lined with people smiling and clapping – it was a wonderful experience.”

Speaking from Montreal in Canada, where he has lived for the past twelve years, Alfred’s 69-year-old son, Peter, spoke of his happiness at this award: “If anyone deserves it, it’s him. He, like a lot of his generation, gave up six years of his life - many gave their lives - to serving this country in the defeat of evil. They just got on with it.”

“He’s a wonderful Father and a wonderful man and he’s always smiling. Some elderly, and many young, people are constantly moaning and complaining about what they haven’t got, or how badly they are treated.

“He’s always happy and very grateful to receive the kindnesses that many people offer. He’s open to receiving happiness and therefore he does.

“Everywhere he goes - on holiday, to a restaurant, even to the hospital for regular bits and pieces - he comes back and tells us all how wonderful they were - the staff, the food, the hotel, the people he meets. It takes a special person to be pleased with life.”

Allied soldiers were evacuated from the beaches of Dunkirk, France, between May 27 and June 4 1940, during World War II. The operation was launched when large numbers of Belgian, British, and French troops were cut off and surrounded by the German army and a total of 338,226 soldiers were rescued by a hastily assembled fleet of over 800 boats.

The ‘Ordre national de la Légion d’honneur’ was created in 1802 by Napoleon Bonaparte. The French Government awarded the medals during 70th anniversary commemorations of the end of World War II “to recognise the selfless acts of heroism and determination displayed by all surviving veterans of the Normandy landings, and of the wider campaigns to liberate France in 1944.”
Welcome back...

An index of useful articles in Leasehold Matters:

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Revised Fees for Leasehold Sales

Please be aware that South Essex Homes’ fees have increased for Leaseholders looking to sell or re-mortgage their property:

- Preparation of a Leasehold Sales Pack: £95
- Notice of Transfer/Assignment: £60
- Notice of Charge e.g. re-mortgage where no transfer is taking place: £12

Cheques can be made payable to South Essex Homes and sent to:
Leasehold Services, PO Box 5817, Southend-on-Sea, SS1 9EL

The Leasehold Handbook: Frequently Asked Questions

Who is the Leasehold Handbook for?
The Leaseholder Handbook is designed to assist Leaseholders in the Borough, tenants who are thinking of buying the flat in which they live or to prospective purchasers thinking of buying a flat from a leaseholder.

What is the Leasehold Handbook for?
The Handbook outlines:
- Your rights and responsibilities
- The Council’s responsibilities and rights as the Landlord of your block
- South Essex Homes’ responsibilities on behalf of the Council
- To give help and advice about being a leaseholder
- Tell you about services available to you
- Explaining Service Charges

Is the Handbook similar to my Lease?
The Handbook is only a summary of the Terms of your Lease and does not override it or any other legal agreements.

What other information is included in the Handbook?
The Handbook also provides information on:
- Repairs and Maintenance
- General Block Management Issues e.g. Car Parking, ASB, Refuse services
- Useful Telephone Numbers, Addresses and websites

Kind Regards, Jan
DATA PRIVACY AND SAFER INTERNET!

Data Protection Day – also known as Data Privacy Day – and Safer Internet Day have both taken place recently, on 28th January and 9th February respectively. These might not sound like the most exciting of days, but they are both held annually with the aim to raise awareness about data security, identity security, and safe internet surfing.

Any information you supply to an organisation should always be kept secure – this is a basic principle of the Data Protection Act. Once you pass information to an organisation, they have an obligation to keep it secure, and sometimes there isn’t much you can do except trust that the organisation has strong data protection protocols in place.

But as many readers will know, data security isn’t always guaranteed, and there have been several well publicised losses of data recently, some by well-known companies. Data loss or breaches can happen for a number of reasons, such as inside sale of information by someone within the organisation, poor security by the organisation, or sophisticated hacking by someone outside the organisation.

But there are things you can do to help protect your data. Never throw paperwork in a bin if it contains information about you – think about investing in a small shredding machine which can now be bought for as little as £10. Make sure your computer operating system is up to date, and that updates are installed promptly – especially if these contain security patches, and keep your anti-virus software up to date and active. You should always log out of a website if you are using a shared or public computer. Never use the same password across lots of websites, especially those websites which are for online banking or give access to your financial information.

Watch out for ‘phishing’ emails which pretend to be from your bank or building society. These emails can be very convincing – often the email says that there has been suspicious activity on your account, and ask you to click a link to log in to your bank account. Your bank will never email you and ask you to do this. Also watch out for emails with attachments which pretend to have a copy of an invoice or order attached – these attachments may have a virus embedded which can read your computer history including passwords, or which ‘hijack’ your computer’s operating system and then demand a sum of money to release it so it can be used again. Think about the information you post on social media sites – criminals are very good at piecing together information about people from across multiple websites. And if you get an email telling you that you have won a prize in a competition that you didn’t enter, then it’s very likely to be a scam!

It’s easy to be alarmed by all of this, but for most people the internet is a great invention, which help us to stay in touch with family and friends, shop at our leisure, and find out information we never knew existed! So if you would like more information about anything in this article then please visit www.saferinternet.org.uk - although this website primarily aims to help young people to stay safe online, there is lots of information and guidance which can be useful for everyone!

INSIGHT JOINS WITH FED MAG!

As with all public sector services, we are looking at different ways we can tighten our purse strings and save money from our budgets.

Until now, all South Essex Homes residents have been receiving two separate magazines through their door – Insight, which is produced by us and Fed Mag, which is produced by the Southend Tenants & Residents Federation (STRF) - both of which are funded by South Essex Homes.

Often both publications cover the same subjects, albeit from different viewpoints. Now, in a bid to reduce printing and postage costs, Fed Mag will be amalgamated with Insight as from the next issue in the spring. In each issue of Insight from here on in, you will find a double page spread containing all the news and messages directly from the STRF!

So, in addition to combining the rent statement and Insight mailings in this issue and hereafter, we will create further savings by joining up with Fed Mag as the year goes on.

We hope you will agree that this is a positive move! Please let us know what you think by contacting us using the details on page 2.
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| Winter Walk Offer – Southend Pier | Every day until 31st March 2016  
The event will be held in Southend Pier, Western Esplanade, Southend-On-Sea, SS1 1EE, and is £1 to attend. | | The Winter Walk offer is back, from 1st November to 31st March where you can walk both ways down the pier for just £1! And don't forget, if you visit 5 times in Winter you get the 6th visit free with your Pier Loyalty Card. |
| Squirrel Squad – Eggsploring | 31st March 2016 at 10:00 - 12:00  
Donation £5 per child and £3 per sibling to attend.  
Belfairs Club for Under 5's. Join us for nature and wildlife-themed activities.  
We will be exploring the fabulous outdoors along with arts, crafts, music and stories. Children must be accompanied.  
**Mornings of crafts, games and forest fun both indoors and outdoors during the holidays.**  
£5.00 donation per child to attend. Suitable for 7 years and under.  
Belfairs Club for Under 5's. Join us for nature and wildlife-themed activities. | | Please note booking is essential as spaces are limited.  
To book please call the centre on 01702 477467. |
| Forest Fridays | | | |
| Innovative Fit4Work courses | 1st April 2016 - 3rd June 2016 – Mondays and Fridays at 09:15 - 12:30  
The event will be held in The Hub, The Victoria Shopping Centre, Southend-on-Sea, SS2 5SP, and is Free to attend.  
Innovative Fit4 Work courses are set to give unemployed Southend people the best possible preparation for finding jobs.  
The courses offer a whole range of activities over nine weekly sessions with practical advice to help people transform their confidence and tackle job applications with new vigour. | | The courses run on Mondays and Fridays from 9:15am until 12:30pm, from Friday 1st April until Friday 3rd June, run by the Seejobgroup.  
They cover one-to-one job coaching focusing on each individual’s current situation and their aspirations, as well as group workshops on CVs, cover letters, application forms or interviews.  
For more details, please contact: Jane Dring or Andy Bater on 07957 498340 or email: info@seejobgroup.com |

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**Save the date!**

Southend Community Event 2016 is on Wednesday 3rd August.

More details to follow in the spring issue of Insight!

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If, for whatever reason, you have a problem reading this document, please contact us to discuss alternative formats available.

**0800 833 160**

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Joining up to Social Media sites is a great way to keep up to date with all the latest news.

Why not join the growing number of people following South Essex Homes’ Twitter page or ‘Liking’ our Facebook page? There are now 1782 Twitter followers and 312 ‘likes’ on Facebook (figures correct as at 16th February 2016).

*Next time you’re online, check us out!*
If you feel lonely, frightened or worried about something and feel you would benefit from talking to someone and sharing your thoughts – South Essex Homes can help.

We can arrange free counselling through one of our community partners… so don’t suffer in silence! If you have any issues we can help you with, please let us know.

Call the Community Development Team on 0800 833160.

MIKE GATRELL SAYS...

Following on from my message in the last issue of Insight, I am very pleased to confirm that South Essex Homes’ role will continue as the day-to-day provider of your housing management and maintenance services, certainly until at least 2019, following Southend Borough Council’s decision to extend our original management contract. Everyone at South Essex Homes is obviously very pleased and I hope you will agree that this is good news.

I would also like to share with you some very significant changes coming about in the wider social rented housing sector starting from this year, as a result of new Government legislation:

• The Government has announced that social housing rents will reduce by 1% each year, for the next four years. On one level this is good news, but it will mean a very significant reduction in the amount of resources available to invest in the housing service in years to come.

• The Government has also confirmed its intention to introduce fixed term tenancies only for new council tenants in the future, with terms set at a maximum of five years.

• Tenant’s households earning more than a certain amount (likely to be £30,000 per year) will start to have their rents increased up to market rent levels.

• The Government will be introducing a Right to Buy Scheme for housing association tenants, which will give them the same discounts as council tenants are currently entitled to. Unlike councils, however, the Government will reimburse housing associations with the discount applied when their properties are sold under the Right to Buy scheme. This will be funded through a levy being placed on local councils, such as Southend, who will be encouraged to sell their high value stock to pay the levy.

As details of the implications of these initiatives become clearer, we will provide ongoing updates for you in order that we can share our understanding of how the changes may impact on the management and maintenance of your homes.

Given our track record of working with residents, Southend Borough Council and our community partners – we can be confident that whatever challenges may be coming our way over the coming years, we will do our utmost to work together to ensure the delivery of a quality housing service for residents and to ensure your homes are maintained to the best standard possible.

Best wishes
Mike

Following many successful community events over recent years, Southend Community Event Committee would now like to support smaller community activities across the borough. Southend Community Event Committee is pleased to announce that a small amount of money is now being made available for residents to bid for.

So if you are holding an event for the community where you live and need some financial support, then you can apply to a panel of residents for some money up to a maximum of £100. Bids are discussed at committee meetings throughout the year and the deadlines to submit your funding bids ahead of the 2016 meetings are: 1st March, 1st June and 1st September.

If you would like to know more about this funding, find out how to apply or ask for a bidding form - please contact Shirley O’Reilly on 07876 116552 or by e-mail to shirley.oreilly@strf.org.uk.
There are several opportunities to volunteer your time to help at The Hub – it’s a great way to get back into work and practice your customer service skills! Here are a couple of examples of how volunteering at The Hub has helped local residents:

From Hub to Job
23 year old Dave Hindley has spoken to Insight magazine on how volunteering at The Hub has led to him being offered the perfect job.

Dave explains: “I was on Job Seeker’s Allowance for a while – I knew I wanted to do public sector or government work but just couldn’t see how it was going to be possible.

“I came across the opportunity to volunteer at The Hub in The Victoria Shopping Centre so thought I’d give it a go. When I started I really didn’t know what to expect and at first I was a bit worried, as I jumped in at the deep end really. However pretty soon my confidence grew, as did my communication skills, and I found myself being able to offer help to lots of people and really enjoying myself.

“I recently applied for a job with Essex Legal Services as an Appointee & Deputy Case Worker, which involves working with vulnerable adults. During the job interview, thanks to my voluntary experience at The Hub, I was able to give lots of examples of where I’d helped people and could answer their questions confidently.

“I know for sure that without that work experience, I would have struggled to answer their questions and may not have even been offered the interview in the first place without it on my C.V. That experience proved incredibly helpful as I have since been offered the job and am due to start very soon! It is an excellent starter job and one that I hope will be the perfect beginning to my career.”

Stuart Long, Community Development Manager for South Essex Homes, said: “Volunteering at The Hub provides extremely useful work experience, which will look impressive on your C.V. when you apply for paid employment, as Dave’s experience proves.

“We are always keen to recruit new volunteers so if you are interested in finding out more about opportunities at The Hub, please call my Community Development Team on 01702 212650.”

Confidence Builder
Amanda Frost is a volunteer at the Hub and a resident of South Essex Homes. She spoke to us after she had volunteered for five weeks at The Hub.

Amanda said: “I am a mum of four and wanted to get back into work, so this has been the perfect opportunity for me. At first I was a bit shy but my confidence has grown day by day, now I can’t wait to come here and help people. I am also a resident and a proud one - I live in Shoebury by the sea and close to my family”.

In case you haven't yet visited - this is what The Hub looks like! You will find it on the first floor of The Victoria shopping centre near to the entrance doors leading to the lifts to the train station. The Hub is open on Tuesdays, Wednesdays and Thursdays between 10am and 4pm. Where you will find a range of local services as well as free access to computers and the internet. If you're in town, please come and see us!