# HOME NEWS

Hexagon



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

This email address can also be used to write your Comments To The Editor.

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# TOM'S WELCOME

Since the end of May 2020, we have returned to carrying out all repairs and maintenance work.



This followed two months of only carrying out emergency and urgent repairs in response to the national lockdown. In moving forward, the safety of our residents and our workers is paramount. You can read a bit more on page 3 about what steps we are taking – in what is for now the "new normal" for our repairs service.

We are aware that the current climate has created some new challenges for some residents. This edition contains information about how we can help with both employment assistance and managing finances during these challenging times (Community Investment pages 10 – 17).

Hexagon has many initiatives where residents can work with us to help us improve our services. We also work with residents to ensure our key strategies and policies reflect your priorities. You can read about the excellent work of the Residents Advisory Group in this edition (page 7).

I would like to offer a heartfelt thanks to them, and indeed all the residents who work with us to move things forward in a positive way. And a big thanks to our Readers' Panel members who work to bring you this newsletter (pages 8 – 9).

Tom McCormack, Chief Executive

# WHAT HAPPENS WHEN YOU REPORT A REPAIR DURING THE PANDEMIC?

When you contact Hexagon to report a repair, our Customer Service Centre Team will be on hand to help you. We will ask you to confirm your name and address, and whether any members of your household have covid-19 symptoms or are shielding.

We may ask you additional questions to find out more details about the repair. This allows us to assign the correct contractor to help resolve your problem. We provide the chosen contractor with a schedule of works and allocate the job a priority.

We will provide you with a job reference number, and with the contractors' details if you require them. The contractor

will contact you to arrange a suitable date and time to visit your home.

We aim to fix Emergency priority repairs within 24 hours of your repairs request, Urgent repairs within seven days, and Normal repairs within

28 days



Hexagon and our contractors have risk assessed how best to carry out works and inspections to help prevent the spread of covid-19.

Hexagon staff and contractors will:

- Wear face coverings in your property
- Wear gloves in your property
- Sanitise their hands before and after attending
- Always keep 2 metres from you if possible
- Wipe down tools and surfaces affected by their work / inspection

If the above are not adhered to, you have the right to refuse access.

We request residents:

- Advise us if you are vulnerable, self-isolating or have covid-19 symptoms
- Wear face coverings during the inspection or work
- Keep 2 metres away from our staff or contractors if possible
- Avoid all physical contact
- Open windows in the area of work or inspection to ventilate the area
- Open internal doors so that our staff and contractors do not need to touch them

If the above are not adhered to and our staff or contractor believe the risk of carrying out the inspection or works are too high, they may remove themselves from your home so that both you and they remain safe.

Photo supplied by Hexagon

# ASSISTING VULNERABLE RESIDENTS TO KEEP THEIR HOMES

Our Housing Sustainment Officer Fiona Jones writes about her role.

To be able to support a tenant to keep their home can pose many challenges, but is a great thing. I work with a variety of vulnerable residents. Some may be living in their homes with many issues, but may not know what help is available to them.

To contact Fiona call 020 8778 6699 and ask to speak with the Housing Sustainment Officer. Photo supplied by Fiona Jones

#### A CASE STUDY

Eve (name changed) came to me via a contractor who was concerned about Eve's living conditions. Eve had not had any heating or hot water for three months of winter - due to a broken boiler. Eve also lived with a blocked sink, and an infestation of mice and cockroaches in her home. Due to her living conditions, some contractors were refusing to enter her home to carry out repairs.

I visited Eve and spent 10 minutes reassuring her between the gaps in her front door, that I was coming to help her. When Eve opened the door, I saw she was extremely frail, following six months hospitalisation the previous year. Eve suffers from muscle wastage, which makes it extremely difficult for her to walk. She also had a burn on her hand which had blistered and burst.

I immediately cleaned her hand and arranged for contractors to deliver some electric heaters to her home. This was a short-term solution until the cockroaches and mice were eradicated, after which the contractors would install a new boiler. I also persuaded contractors to attend and clear the sink as there was water everywhere in the kitchen.

I contacted Eve's GP – who at first denied that she was a patient, but sent a safeguarding referral to Social Services. The GP eventually referred her for Occupational Therapy (OT). After an OT assessment, a new walking frame was supplied for Eve.

Eve lives in an adapted unit due to her physical needs. I contacted our surveyor who deals with aids and adaptions, to fix some handrails to the walls in the hallway. This now helps Eve to carry out exercises to build up her muscle strength. Then I arranged for another surveyor to visit with me, to authorise that a metal pole be installed to support Eve's kitchen worktop that did not look very safe.

After three treatments to eradicate the cockroaches and mice, the new boiler was installed. Eve was so happy to have heating and hot water! Seeing her joy is a reminder to appreciate things that can be taken for granted.

The property was full of clutter in every room, which can be a fire risk. Hoarding can be a mental health disorder – arising for example from anxiety or depression. Hoarding can often be an involuntarily solution to a problem the person is not even aware they have.

When I realised some of the items were too heavy for Eve to carry, I guessed someone else was dumping items there. I gave Eve a letter regarding the risk to her tenancy, so she could show it to the relevant person/s, who now store the goods in a warehouse.

On my last visit before lockdown, Eve finally had a clear area in her living room. Now she could open the window for the first time in many months.

Eve has started to clear her property, but lockdown and the pandemic mean she is not able to get help to store it. I remain in contact with her via telephone and she is getting on really well. I will continue to work with Eve regarding the hoarding issue, as a changing approach can make it better. To evict a person often does not address the problem.

Working with a tenant to secure their tenancy can be a short-term intervention, which can hopefully enable them to keep their home. It often involves linking tenants with other agencies who support them further to sustain their tenancy.

There are occasions when I work with tenants for much longer periods, in order for them to live safely and securely in their home.

# CANDLE SAFETY ADVICE THIS FESTIVE SEASON!

## Shocking statistics

The London Fire Brigade warn that an average of 21 candle fires start per month in London between February and October, rising to 29 fires a month in November through to January. Nearly 40 per cent of all fires started by candles result in a death or injury.

## Candle safety top tips

Always place your candles in a suitable fire-resistant candleholder, then on a heat resistant surface like a ceramic plate. Keep candles away from Christmas trees, curtains, bedding, and anything else that could catch fire.

#### Use LED candles

Battery powered LED candles create a similar ambience, but you can leave them unattended, and you don't have to worry about pets or children knocking them over. They remain safe if you doze off while a flameless







# 10 reasons to choose My Home Contents Insurance Scheme

- 1) Apply over the telephone or complete an application form
- 2) No excess (you don't pay the first part of the claim)
- Covers theft, water damage, fire and many more household risks
- 4) Covers tenants improvements (up to £2000)
- 5) Covers contents in sheds, outbuildings and garages (up to £2000)
- 6) Covers damage to external glazing for which you are responsible
- 7) Covers replacement and installation of locks for outside doors or windows and alarms, if keys are lost or stolen
- 8) You don't need to have special or window locks (just a lockable front door) .
- 9) All postcodes are included
- 10) Flexible regular Pay-As-You-Go payment options



Call the
Hexagon Customer
Service Team on
020 8778 6699
to request an
application pack

Exclusions & limits apply. A copy of the policy wording is available on request.

Ask your landlord for an application pack or to apply for cover today, call My Home on:

0345 450 7288

email: myhome@thistleinsurance.co.uk or visit www.thistlemyhome.co.uk

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# RESIDENT BOARD MEMBER

#### **Election Result**

Just as Hexagon started the process for recruiting a resident onto the Board, a national lockdown was called in response to the covid-19 pandemic.



a talk to

Hexagon staff

Nevertheless, the process was able to go ahead with all residents being invited to consider standing for the Board, and later all residents were invited to vote for their preferred candidate to sit on the Board.

This year four residents - Angela Frimpong, Denny Senner, Richard Bradshaw and Segun Johnson - all put their names forward to stand for election onto the Hexagon Board. At the end of June ballot papers were sent out to all Hexagon residents along with election statements from each candidate.

A total of 374 residents returned their ballots and in a closely fought contest Denny Senner narrowly secured the majority of the votes cast. Denny was already a Board member at the time of the election and had come to the end of her term on the Board. Denny has been welcomed back onto the Board to start a new three-year term as a Board member.

Denny commented, "I am delighted to be able to continue to bring my experience of living in social housing for 30 years to the board room. We live in a time of housing crisis, and need strong voices supporting social housing more than ever before. I am very happy to continue to be one of those voices."

Thank you to all residents who returned your ballots and congratulations also to Teresa Godden (SE8) who won the ballot prize draw of £50 in shopping youchers.



Congratulations to resident Danielle Pope (SE26), who won our Cover Photo Competition.

Danielle wins a £20 shopping voucher.

Danielle wrote, "I think this is a lovely, creative and engaging competition. I have attached a photo of myself, a rainbow on my estate, and a photo of a jacket I up-cycled."

You can see Danielle's winning photo entry on the front cover!



COMPETITION

# NEW COMPETITION OPEN TO ALL HEXAGON RESIDENTS:

Explain in up to 100 words what "upcycling" means, and why it is good for both your wallet and the environment. The winner will be announced in Home News and receive a £20 shopping voucher. Why not also attach a photo of something you have upcycled? Send your entry, along with your full name and postcode in an email to homenews@hexagon.org.uk by Friday 13th November for your chance to win!

# INCREASING RESIDENT INFLUENCE

Jane Eyles, Chair of the Resident Advisory Group, talks about the focus and achievements of this new group.

The new Resident Advisory Group (RAG) was formed earlier this year. It's our job to review policies with a resident's eye, to make sure they are focused on the needs of residents like you. We can recommend policy changes to the Hexagon Board.

RAG is made up of 12 residents. The group meets every two months with Hexagon senior managers and a Board member.

In January RAG jumped straight in by meeting with Tom McCormack (Hexagon's Chief Executive) to review the draft of the three-year Corporate Plan – which covers the main strategic direction for Hexagon. Here, we influenced Hexagon's mission statement as well as requiring that Hexagon only partners with contractors who can demonstrate a commitment toward protecting the environment.

MAKING WAVES:

Jane Eyles,
Chair of the Resident

Advisory Group.
Photo supplied by
Jane Eyles

Even further, we helped strengthen Hexagon's quality of communication with residents and further prioritised fire safety for residents' homes.

RAG have also remoulded the following strategies, to better reflect the needs and aspirations of residents:

- Value for Money
- Digital Engagement
- Residents Involvement
- Domestic Violence
- Anti-social behaviour

RAG are also holding senior managers to account regarding how Hexagon have maintained essential services during the pandemic, requesting more regular information for all.

Due to coronavirus we continue through Zoom virtual meetings – initially a difficult adaption, but we made it work! We have found we have been listened to – senior managers are genuinely open to taking on our suggestions.

Looking ahead, this momentum will continue. In the light of recent recommendations made by the Housing Ombudsman as well as reviewing the Shared Ownership Policy, RAG will be scrutinising how Hexagon handles complaints from residents.

RAG is going from strength to strength in shaping policies designed to improve services, deliver accountability to residents and make a difference to the work of Hexagon.

If you would like to know more about how to get involved please email: getinvolved@hexagon.org.uk

# WHO ARE THE READERS' PANEL?

Residents on the Readers' Panel meet four times yearly to give feedback on the latest edition of Home News. Their input helps guide future development of the magazine. Hear from three Members below.

#### ADRIAN INGRAM

"Being on the Readers' Panel, I am able to contribute towards making Home News a more helpful and enjoyable magazine to read.

"The panel always gets listened to by Home News Editor Adrian Beckingham, who makes sure the publishers produce a premium end product! I enjoy the passion, commitment and enthusiasm in working with the other dedicated panel Members, producing a really good end product for all residents to enjoy!

"Home News is important as it reflects
Hexagon's commitment to social housing – it
plays a lead role in informing, helping and
supporting residents. From advice around
debt problems or benefit applications;
arrears management, repairs and aids and
adaptations; support with antisocial behaviour;
assistance towards digital inclusion or help
getting back into employment; Home News
is there to help its readers. It even offers
gardening tips, DIY advice, and fun activities
and competitions for children!

"Recent changes to the magazine include far easier to read content, due to improved layouts; better font colours and sizes; enhanced backgrounds and graphics; enhanced visuals for people with impaired sight or colour blindness; plus improved written content with a higher standard of punctuation, grammar and journalism."

#### CHRISTINE MATTHEWS

"I always read Home News - mainly to keep up with any changes Hexagon may be making that might affect me and my home, and to see what training courses or events they may be holding. It keeps residents up to date on what's happening at the Hexagon office, like changes in how they operate and who is your Housing Officer. I also enjoy the magazine's up to date approach to recycling and sustainability.

"I joined the Readers' Panel as an avid reader, and as a person who believes the best way to change or improve anything is to get involved. Also, Hexagon gift each Member a £20 shopping voucher for attending panel meetings. Earning vouchers for what comes naturally to me was a plus!

"I enjoy being on the panel as I get to meet other residents and debate matters with them. This helps to stimulate the brain in my old age, and allows me social interaction.

"The Readers' Panel is listened to by Hexagon. The magazine has improved due to the panel's suggestions being taken up - for example new themes, and changes to the colour of some printing to allow people with sight problems to read articles more easily."



"Thanks to all the hard work of residents - including the editor and all members of the Readers' Panel – I can say I really do think that Home News has finally landed. We can suddenly gauge what types of enquiries are likely to come in, depending on what is inside the current edition of the magazine. We have not had this in the past. It shows readers are now engaging more with the magazine." Neil Nasser, Customer Services Team Manager, Hexagon

### HASINA ZUBERI

"I like to read anything, even the spots on wallpaper! I find I am critical about how articles are written – grammar, spelling and so on. The Readers' Panel is the right place for me to make good use of those critical skills.

"Traditionally, the magazine has taken into account my input. Readers' Panel feedback has improved the texts, colour scheme, and overall content but we are constantly looking to do better.

"As we vote on most changes, it does not always go the way I want. We recently voted on a new cover design. The front cover photos are now ensconced within the shape of a hexagon, which I find totally acceptable. However, the image is then somehow broken up into little pieces by a grid which I find disturbing. The majority of Members do not share my view and so I am outvoted. However, it's the way of the world and a minor irritant in my life. More importantly, I respect my colleagues.

"I enjoy the Readers' Panel camaraderie. I love meeting interesting people and the Readers' Panel is a channel for that. Also, being on the panel keeps me prolifically in touch with Hexagon and what is currently happening for us, the tenants.

"Home News creates that information link between Hexagon and residents. It gives readers information and advice on topics which may be relevant to their needs. Some articles, like the competitions, simply help make life fun for the residents. Home News articles covering employment, disabilities, human rights, financial advice and service provision help illustrate that Hexagon is very diverse and much more than just a housing provider."

#### WAYS YOU CAN INPUT TO HOME NEWS

As Hexagon residents Home News is your magazine! Even the Editor is a resident! If you are interested in joining the Readers' Panel, or would like to write a letter to the editor, email: homenews@hexagon.org.uk



# **CAN WE HELP YOU?**

COVID-19 has impacted many people's lives in different ways. On the following pages you will find information on the different services we offer, that may be able to help you during this challenging time.

# **Employment Support**

Whatever your situation – whether you are unemployed, under threat of redundancy, have been made redundant, or are working reduced hours – our Community Investment Team can help you over the phone or through video calls and emails. Services include:

- Producing a professional CV
- Help with writing a cover letter including supporting statements
- Job search resources and support
- Access to current vacancies
- Access to training
- Regular ongoing support
- Interview preparation (including using Zoom for interviews)
- Travel expenses
- Childcare support

To access support, or for more information, contact Martyne Callender, our Senior Employment Adviser, on **020 8678 7915** or email **Mcallender@hexagon.org.uk** 

# **Wellbeing Calls**

During lockdown, we launched a new Telephone Wellbeing Service for residents aged 70 and over, and those we identified as vulnerable. We spoke to over 500 residents, with weekly calls to over 100 residents.

Mr Grant (SE13) aged 73, shares his experience:

"To be honest I found the lockdown an awkward place to be in. I had support from my neighbour upstairs who would do my shopping for me and occasionally bring me cooked meals. This was a great support and truly appreciated. However, when trying to get an appointment with the GP or dentist, there was no one there. Then my hospital appointment – which usually requires being monitored – is now a telephone conversation! What is the point of that?

The only saving grace was the weekly calls from Michelle of Hexagon, who was a great comfort to me. Beforehand I really didn't have anyone other than my neighbours upstairs. I've got to thank Michelle, it's been really nice to know someone is there who cares – she is a really special person. Every time I speak with Michelle, my spirits lift and I'm happy for the next couple of days simply because I've heard from her. These calls give me something to look forward to."



An artist's impression of the Community Investment Team. Clockwise from top right: Michelle West-Allwood, Nicky Hazelwood, Martyne Callender, Leanne Cairney and Jason Herbert

# **EMPLOYMENT & TRAINING**

# Looking for a Change in Direction?

During the last few months, the employment market has changed more than any of us could have imagined. Over a fifth of the UK working population were furloughed, and while many people are now returning to work, the outlook does not look so positive for others.

## We Can Help

Some sectors such as hospitality and retail are really struggling. We expect the level of unemployment to rise. However, we also expect to see job growth in some areas – construction, learning support, delivery drivers, and administration (home working) to name but a few. We can support you to look at the experience and skills you have, and help you to explore what other job opportunities you may be suitable for.

# Social Distancing Help protect yourself and others by staying at least 2M apart from other people

# Opportunities for young people

We understand that covid-19 is impacting the employment prospects of many people. But we also know that young people are disproportionately affected.

If you are aged 16 - 24 and looking for your first or next work experience, traineeship, apprenticeship, job, training or education course we can help you.

There are opportunities available within construction, security, quantity surveying, childcare, health and social care, education and administration.

You may have heard that the Department for Work & Pensions will be launching the Kickstart Scheme in the future. Kickstart will offer six month, paid work placements of at least 25 hours per week, to young people at risk of long-term unemployment. These will be paid at the National Minimum Wage.

Hexagon will ensure our employment service keeps you updated on this, and supports you to apply for any suitable opportunities as they arise.

# Transferrable Skills

Whatever your experience or background, you will have transferrable skills. Transferrable skills are the skills and abilities you have acquired during any activity in your life – your jobs, interests, volunteering, family life and caring responsibilities. The skills you develop throughout your life are skills very much wanted by employers. We can work with you to help you recognise what transferrable skills you already have, and link these to what employers are looking for.

With job centres practising social distancing as with all other agencies, here at Hexagon we can help close the gap and find you the job you deserve

# MORE EMPLOYMENT & TRAINING OPPORTUNITIES

## Opportunities for older workers

We recognise that people over 50 bring a lot of skills and experience to the jobs market. However, you may have recently been made redundant or been struggling to find work for a while. There is a range of support available including:

- Access to resources and support specifically tailored to people aged 50+, through our partnerships with specialist organisations
- Access to opportunities to retrain for a new career path
- Access to information, advice and guidance on becoming self-employed e.g. making the most of your skills and experience by working as a consultant for different companies

## Training

Learning Curve Group offer a wide range of courses to help you craft new skills or build on existing ones. They can provide free nationally accredited qualifications at Level 2 including:

- Tenant Support in Social Housing
- Principles in Business Administration
- Adult Care Worker
- Caring for Children and Young People
- Customer Service Practitioner
- Creating a Business Start Up

There are a range of organisations working in partnership with Hexagon offering security, construction, quantity surveying and coding training. Courses are free and some cover the costs of any required licences and cards (e.g. SIA or CSCS).

# Housing Associations

Many housing associations, some of which Hexagon work in partnership with, continue to recruit for a variety of customer service, administration and housing support roles. The application process usually involves completing an online job application, including a supporting statement, which can take time.

We can give you support to apply for these opportunities.



### Contact

Martyne Callender - Employment and Skills Team

Tel: 020 8768 7915 Mobile: 07799 880 675

Or email your contact details to **Mcallender@hexagon.org.uk** 







# HELP DEALING WITH DEBTS

The Financial Inclusion Team is here to help you. We can provide advice on a wide variety of issues. Whether you need help preparing a budget, or are feeling completely overwhelmed by your debts if it seems there is no way out, we will be able to suggest a solution.

Debt is a problem that can affect anyone, and it can happen for a whole variety of reasons. An unexpected bill, loss of income, or changes in household circumstances can all create financial pressures. Debt can become a problem at any time, but the impact of covid-19 means more people are at risk of falling into debt. Additionally, as some of the special schemes that helped people deal with the first stage of the crisis reach an end, more people might find themselves struggling.

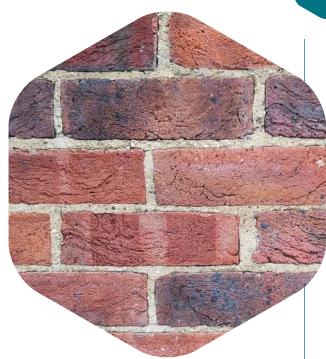
It is really important that if you are struggling, you contact your creditors as soon as possible. In the current environment, many may be more flexible than you might think. The sooner you start to address a debt issue, the sooner it can be resolved for you.

It shouldn't cost you money to get help with debt. The only fees that you should ever be paying in relation to debt are court / insolvency service fees. If you are currently paying a fee to a company to manage debts on your behalf, please get in touch with us. We can advise you on free alternatives. Using a free provider means that all of your payments go towards your creditors, helping you become debt free faster.

Nowadays, many creditors are more willing to work with residents who are struggling than might previously have been the case. Some creditors still offer 'payment holidays'.

Almost all debt problems can be solved, so if you are struggling with debt (or are worried that you might fall in to problem debt), please contact our Financial Inclusion Team on **020 8768 7925**, or by email at **Jherbert@hexagon.org.uk** 

We will be happy to assist with any queries you have, and look forward to hearing from you.



FACING A WALL OF DEBT?
The Financial Inclusion Team is here
to help you. We can provide FREE
advice on a wide variety of issues



Don't be locked out by debt! Contact us for free advice. Or contact your credit provider - in the current environment many will prove more lenient than you might expect

# **DIGITAL SKILLS**

Getting online and being confident using online services is more important now than ever before.

We have a team of dedicated Digital Champions who can provide 1-2-1 support to help you to get more digital. Why not access our free services and support to help keep you connected?

We can help you to:

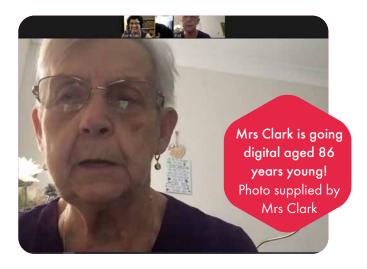
- Shop safely and securely
- Keep in touch with family and friends using video conferencing
- Access government websites and other critical online services
- Access up to date accurate health information

Please contact Michelle West-Allwood on 020 8768 7954, or text 07770 682 768 and request call back. Alternatively email Mwallwood@hexagon.org.uk

We are currently providing the service remotely. We will support you every step of the way to ensure you develop your digital confidence in the safety of your own home.

Mrs Clark (SE1), aged 86, shares her experience of getting online with Hexagon's help.

"Following the wellbeing calls, I was given the opportunity to receive some digital skills training with the loan of a laptop from



Hexagon. I was very reluctant at first as I was scared of making mistakes and possibly breaking the computer. Being a nervous person, it takes me a while to learn new things, as I need to do an action repeatedly before it sticks in my head. I didn't feel anyone would have the patience to teach me. I was also worried that I would press something by mistake which would cost me money and cause me to go into debt.

"Accessing the digital skills training helped me to gain more confidence, and to see that I could learn to do things on the computer without breaking it irreparably.

"I can now use Zoom for video calling, sending emails to friends and family and have also done online shopping – all were things I'd never done before.

"The lockdown period most definitely highlighted the need to be more digitally skilled. The world is becoming more digitally dependent, and we need to keep up in order to maintain our independence."

# **Learn My Way**

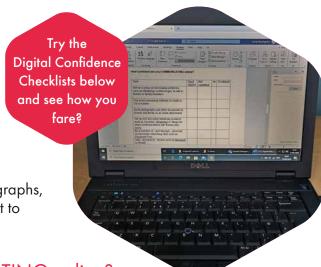
Learn My Way is a website of free online courses, built by Good Things Foundation to help people develop their digital skills. The website contains over 30 free courses designed to help beginners get started with the online basics – using a mouse, keyboard, setting up email accounts and using internet search engines – while also offering plenty to help people develop their digital skills further.

You can register for free online at www.learnmyway.com

If you add Hexagon's UK Online Centre code **800069**, the additional support of a Digital Champion will help you on your way.

# DIGITAL CONFIDENCE CHECKLISTS

If you answer **not confident** to anything in these graphs, get in touch so we can ensure you get free support to develop your digital skills.



# How confident are you COMMUNICATING online?

Task	Don't need it	Not confident	Ok	Confident
Set up a group on messaging platforms, such as WhatsApp or Messenger, to talk to friends or family members				
Use word processing software to create a CV or a letter				
Send photographs and other documents to friends and family as an email attachment				
Set up and use video-telephony products such as Facetime, WhatsApp or Skype for video communications with friends and family				
Be a member of – and manage – personal social media networking sites such as Facebook Post				
Visit – and post to – forums such as Mumsnet or Reddit				

# How confident are you doing online TRANSACTIONS?

Task	Don't need it	Not confident	Ok	Confident
Set up online accounts for public services such as with your local council or a government department				
Set up online accounts with retailers to order and pay for goods online such as through Amazon or eBay				
Use travel websites and apps to book tickets and make reservations				
Make a GP appointment online				
Complete online forms to apply for a television license or road tax or to open a bank account				
Set up and use online and telephone banking through websites or apps, whilst keeping information secure				
Upload a CV to an online recruitment site				
Complete an online application form – such as for a job or membership				

# UNDERSTANDING YOUR UNIVERSAL CREDIT ACCOUNT

Many residents have found themselves needing to make a new claim for Universal Credit, while many other residents already claim the benefit. But if you find that you are struggling to make sense of the breakdown of your payment, you are not alone.

Arguably, the truth is that the way the information is presented is far from user-fiendly. So here is some information about the breakdown that might help make sense of it.

Firstly, it's important to remember that the amount you get will depend on your circumstances.



But if these change each month (for example because the amount you earn is different), so will the amount of Universal Credit that you get.

The payment is based on your income in the previous month. This is known as a 'monthly assessment period'. Your monthly assessment generally starts on the day you claim, and then the same day each month thereafter. So, if you claim on the 15th of a month (for example), your assessment period will usually be the 15th of each month to the 14th of the following month. Your payment date is usually a few days after the end of each assessment period.

The statement itself is broken down into four parts.

- The first part (in larger type) will confirm the amount of Universal Credit that will be paid into your bank, building society or credit union account.
- 2. The second part shows the maximum amount of Universal Credit that you can receive, and how this amount is made up.
  - This will typically include a "standard allowance", and an amount to cover housing costs (if you pay rent), and children (if you have them). This is the maximum that someone with your household makeup and housing costs can receive, so it is not always the amount of Universal Credit you actually get (especially if you are working).
- 3. The third part looks at any deductions being made from your Universal Credit. The most common deduction will be related to earnings, but deductions will sometimes also be made for other debts. If you have an arrangement to have housing costs paid to Hexagon from your Universal Credit, this will also appear as a deduction.

On the subject of housing costs, it is important to remember that if you do not see a deduction for rent in this section, then your rent is not being paid directly to Hexagon and you will need to arrange to pay the full rent to us. Also of course, if a deduction is for less than the full rent amount, you will need to make arrangements to pay the difference to us, along with any arrangement agreed if you are in arrears.

Finally, the amount that is being paid into your account will be confirmed again.

It is important that you check the statement, and that it is accurate based on your circumstances. If anything is wrong or missing, you will need to contact Universal Credit using your journal to get them to correct it. You must do this within one month of the date of the statement, otherwise you will lose any additional money you would have been entitled to had they got the information right.

If there is an "error in your favour" it is also important to tell Universal Credit using your journal. Failing to do so would at best leave you needing to repay any money you have been overpaid, and at worst could result in you being prosecuted.

#### **FREE ADVICE**

If you are unsure of anything in your Universal Credit statement, or just need advice about Universal Credit or any other money or benefits issue, contact the Financial Inclusion Team at Hexagon on **020 8768 7925**, or email **Jherbert@hexagon.org.uk** 

Depending on the issue, we can either help you solve the problem ourselves, or help you get access to the right free specialist advice.

# DON'T LET YOUR FACEMASK COST THE EARTH

We are here at
Hexagon to help assist
you with any debt
problems you may have,
but one debt none of us
can face as a community
is unregulated damage to
our planet.



The government has urged people to switch from disposable masks to reusable coverings.

To help prevent the spread of coronavirus, face coverings – disposable or reusable – are now mandatory on public transport, in shops and in some other enclosed spaces in England, Scotland and Northern Ireland.

The official guidance for England is to wear a reusable, washable one where possible.

Disposable face coverings – often containing the plastic polypropylene – should be put in "black bag" waste bins or a litter bin if you're outside.

Disposable masks should not be put in a recycling bin as they cannot be recycled through conventional recycling.

Environmental groups say millions of single-use masks are being dumped outdoors, blighting towns and the countryside. They pose an often fatal danger to wildlife and cause damage to the ecosystem as a whole.

Throw away single-use masks cannot biodegrade, although they will break up to introduce more microplastics into the environment.

Apart from in clinical medical settings, there are plenty of environmentally friendly, reusable alternatives. Please be mindful of the environment when purchasing and using face masks.

# STRIDING TOWARDS SUSTAINABILITY

Hexagon has focused on sustainability and fuel poverty for almost 10 years, to improve the energy performance of our properties and offices. Hexagon received its 4th GOLD accreditation in July 2020 from SHIFT (Sustainable Homes Index for Tomorrow) for the quality of our homes and office.

As testament to our ongoing focus on sustainability and energy enhancement, Hexagon was ranked the 6th best landlord out of the 32 landlords in this group.

We recognise it is essential for landlords to foster energy efficiency improvements in their properties – this is a vital measure for reducing the overall environmental impact of our activities. The most common way to measure this is with the Standard Assessment Procedure (SAP). The higher the SAP (up to 100), the more energy efficient a dwelling is.



The current government recommendation is for housing to achieve at least SAP65. Hexagon's current average is just below SAP73 which beats the government target. However the government's goal – necessary to achieve the climate-change targets in the Climate Change Act of 2008 – is for all housing to average SAP86 by 2050. So we all still have a way to go.

When Hexagon started this journey, we established that almost 30% of our homes had a poor energy rating. Over the years, a combination of government funding for lofts and cavity walls, alongside our focus and hard work, has seen this fall to under 10% of our homes still needing energy enhancement works to reach the government's recommended SAP65. There are currently 440 Hexagon properties that have an energy performance rating of below SAP65. 69 of these learnmyway.com will not reach SAP65 without extensive works. The areas of works may include roof renewals, window replacement, internal wall insulation, and upgrading boiler controls.

The remaining properties need works which are disruptive and expensive. One million pounds has been set aside to meet our 2017-2021 Sustainability Strategy, targeted to improve some of these properties to SAP65 or above by December 2021.

Replacing standard light bulbs with low energy options helps keep down the cost of bills to residents, and reduces our global footprint. Photo supplied by Hexagon



The more energy efficient we can make each property, the lower the energy bills that a resident will need to pay, and the lower our carbon emissions

We have good energy data and know the energy improvements required; currently 88% of our homes achieve the target of SAP65 rating. The higher the SAP rating the more energy efficient the property is which also results in lower fuel costs for our residents.

The types of works being completed under the energy programme include:

- Draught proofing doors and windows
- Cavity wall and loft insulation
- LED lighting upgrade
- Radiator reflector panels
- Solid floor insulation
- Upgrading boiler and thermostat controls

During our 2017/18 Energy Programme we piloted a new product called 'Q Bot'. Q Bot provides underfloor insulation to suspended timber floors using a robot. This improves the energy efficiency by adding insulation to suspended timber floors with minimal disruption to the homes or residents.

As part of our 2018/19 Energy Programme we completed internal wall insulation to five properties. Loft Insulation was completed to seven of our properties.

During the 2019/20 Energy Programme, 29 properties benefited from LED lighting upgrades.

We aim to target most properties identified as requiring energy improvement works. The success of these programmes can rely on residents allowing access to the property, so we can survey which works are required.

Since 2016 we have successfully installed LED lighting with motion sensors to 31 of our blocks, benefitting 403 units with reduced energy bills and service charges.

During the present 2020/21 programme we are targeting around 100 properties to upgrade.

The 2020/21 programme will provide eligible homes with boiler upgrades which may include heating control renewals, loft and roof insulation top-ups, cavity and underfloor insulation, and draught proofing to windows and doors. We also aim to revisit the LED lighting project, providing free LED light bulbs to eligible properties.

Look out for letters from our contractors inviting you for a free energy survey. Please give access to contractors carrying clear ID. Together we can help reduce the carbon footprint of all our homes, providing warmer homes with lower bills for all.

As part of our drive towards reducing our business carbon footprint, at Hexagon headquarters we have installed electrical vehicle charging points, completed LED lighting upgrades, and are piloting carbon absorbing paint.

# THE MODERN SLAVERY ACT 2015

## Modern Slavery

Slavery first became illegal in Britain in 1807, with the Abolition of the Slave Trade Act. But modern slavery continues, often hidden from public view. Modern slavery is about people being exploited and completely controlled by someone else, without being able to leave. Hexagon is committed to ensuring such exploitation does not take place in our business, partner organisations nor our properties.

Here are some facts which may surprise you about modern slavery.

According to the International Labour Organisation (ILO), there are 21 million people around the world who are trapped in some form of 'forced labour' – the term used to describe all forms of modern slavery, including trafficking, debt bondage and child labour. In the UK an estimated 13,000 people are working as slaves. The UN says modern slavery and human trafficking are now the second largest criminal industry in the world.



## Forms of Modern Slavery

- Debt Bondage victims working without pay to "pay off a debt" to their captors
- Forced Labour any work or services which victims are forced to do against their will under the threat of some form of punishment
- Human trafficking involves transporting, recruiting or harbouring victims for the purpose of exploitation, using violence, threats or coercion
- Forced and early marriage when someone is married against their will and cannot leave the marriage. Most child marriages can be considered slavery
- Domestic Servitude victims whose workplace is a private residence which they cannot leave; they may also be abused. These individuals lack common benefits including – but not limited to – days off, appropriate compensation, or freedom from abuse and violence
- Sex Trafficking the manipulation, coercion, or control of an adult/child engaging in a commercial sex act. The adult may consent to prostitution but be held in the exchange unwillingly due to unlawful debts. The child cannot consent. All forms of commercial sexual acts performed by children are illegal. Any physical or psychological manipulation or force used to retain the individual is illegal and is considered trafficking
- Forced Child Labour some labour is permissible for children to perform, but there may be symptoms of abuse and trafficking if the child's wages are redirected away from the child or his/her family

Contrary to popular belief, there is no typical victim of slavery. Victims are men, women and children of all ages, ethnicities, and nationalities. However, it is normally more prevalent among the most vulnerable or within minority or socially excluded groups. Usually hidden from public view, nobody can guess which door or industry may be concealing modern slavery, and which may not

The Modern Slavery Act 2015 received Royal Assent on 26th March 2015. It introduces measures to combat modern slavery, servitude, forced or compulsory labour, and human trafficking. The Act creates powers of law enforcement and measures to protect victims, including the establishment of an Independent Anti-slavery Commissioner. The Act introduces strategies intended to eliminate slavery and trafficking from global supply chains, with previous offences relating to trafficking and slavery consolidated through the Act. This helps to ensure that perpetrators receive severe punishments, whilst enhancing support and protection for victims.

# Spotting the signs of modern slavery

The Chartered Institute of Environmental Health offer a quick guide to warning signs that could indicate that someone is being kept in servitude:

- Evidence of a workplace being used for accommodation
- Workers are distrustful of authorities
- Workers look uneasy, unkempt or malnourished
- Signs of psychological trauma
- Untreated injuries
- Evidence of control over movement (being picked up and dropped off in groups)
- Signs of substance misuse
- Workers do not know their work or home address

# What to do if you suspect modern slavery

If you suspect modern slavery or human trafficking, call the police on 999 (emergencies only) or 101.

If you'd prefer to stay anonymous, call Crimestoppers on 0800 555 111, or talk to the charity Modern Slavery Helpline on 08000 121 700.

You can also fill out an online form at www.antislavery.org



Modern slavery is often hidden away. It could happen behind a front door right beside you, or it may not. Be aware of the signs

# **DENNY'S DIGS**

## Tulip Lasagne

Over these last few months, gardening has brightened our days and helped us focus on positive thoughts.

Now is the time to build on our garden successes – order seeds for next season's vegetable crop, and flower seeds to plant now for next summer. Get outside and have a tidy, remembering to leave some seed heads and messy patches for wildlife over winter.

Clean and refill bird feeders. Bird feeders with suction cups which stick on the outside of a window offer a fascinating way to support wildlife, and for adults and children to watch birdlife.

Here is one project we can all enjoy...a tulip lasagne!!

Firstly, choose a container. A bucket sized pot is ideal, but a hanging basket or any large pot will be fine.

Raise the pot off the ground with pot feet or bricks, to allow it to drain freely. Use a free draining compost.

The key to a good lasagne pot is choosing bulbs that will flower in succession over many months, and not look messy before the last bulbs are done.

Layer the bulbs like a 'lasagne', with the largest lower down (pointy end up). Space them regularly, but not touching. Cover each layer with compost and then start the next, ensuring all bulbs are at a depth so you can place more above them. Top the pot or window box off with bright violas which will sing out all winter and frame your bulbs as they emerge from January to May.

Here is my choice for a tasty 'lasagne pot' this autumn:

- On at least 10cm of compost, place Tulip 'Kingsblood'. Stands 60cm tall, flowers in May. Layer with compost.
- 2. Tulip 'Peppermintstick'. Stands 30cm tall, flowers in April. Layer with compost.
- 3. Daffodil 'Tete-a-tete'. Stands 20cm tall, flowers in April. Layer with compost.
- 4. Iris 'Alida'. Stands 15cm tall, flowers from January to February.
- 5. Cover and top with violas.
- 6. Add Water.
- 7. Start choosing your bulbs now and plant in October as weather gets colder. Happy gardening!



'Now is the time to build on our garden successes.'

These beetroots, and the pumpkins in the background, were grown during the spring and summer lockdown by Home News Editor and Hexagon resident Adrian Beckingham. Whether you grow-your-own food in a garden patch, an allotment or in pots at home, all home grown produce cuts down on 'food miles' and helps reduce our impact on the planet

#### **AUTUMN HARVEST TOP TIP**

Some home grown produce can offer additional serendipity. Did you know that the leaves of a beetroot plant can be eaten raw in a salad, or cooked as you would spinach or kale – to be added to a soup, casserole, or bolognese for example

# KIDS' ZONE

Find the words in the puzzle grid below. Words may go forwards, backwards, diagonally, up or down. Email your entry to <a href="https://www.email.org.uk">https://www.email.org.uk</a> by Friday 13th November. Only entries sent into this email address with the child's full name, age and postcode can be considered for the prize draw.

AUTUMN Search

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





AUTUMN, CHANGE, CHLOROPHYLL, CHOKEBERRY, COLOURS, DECIDUOUS, FOLIAGE, FROST, GOLDEN EAGLE, GOLDENROD, HARVEST, JOE PYE WEED, LEAVES, MIGRATION, NEW ENGLAND ASTER, NORTHERN RED OAK, RAPTORS, SEASONAL, SUGAR MAPLE, WARBLERS





See back page for winners of the Winter 2019/20 Wordsearch Competition

#### **Kids' Zone Winners**

Congratulations to Hasan Dieme, age 7 (SE12); Carla Asamoah, age 10 (SE8) and Jan Salimov, age 15 (CR0) who were drawn as our Summer Wordsearch winners to each receive a £10 shopping voucher.

# **HALLOWEEN JOKES**

What do ghosts eat for dinner?

A. SPOOKgetti!

What do monsters order in fast food restaurants? A. French FRIGHTS! What kind
of TV do you find
inside a haunted
house?
A. A wide scream
TV

# MALLOWEEN GHOSTS

# Make these tasty treats for Halloween:

- 100g unsalted butter, plus a little extra for the tin
- 300g pink and white marshmallows
- 200g rice cereal (eg. Rice Krispies)
- 300g white chocolate, melted, for coating
- a little melted plain chocolate or black writing icing, to decorate
- wooden lolly sticks or coffee stirrers (stirrers are a little more bendy)

Butter, then line a cooking tin with baking parchment.

Melt the butter in a non-stick saucepan. Tip in the marshmallows, then melt gently for 10 mins, stirring regularly. Once smooth, stir in the cereal until all the grains are coated.

Spoon the mix into the tin, then press it down flat and smooth. Chill until cool and set.

Make the ghost shapes and carefully push a lolly stick into the bottom of each ghost. Put on a cooling rack to set. Put on eyes with plain chocolate or icing.



WIN

a £20 shopping
voucher by entering
this edition's
Competition Time

To enter this edition's Competition
Time, simply answer the following by Friday
13th November. Email your entry, complete with full name
and postcode, to homenews@hexagon.org.uk

#### ONLY EMAILED ENTRIES CAN BE RECEIVED AT THIS TIME.

- For how many consecutive years has Hexagon won a Gold accreditation from SHIFT?
- 2. Who are RAG and list at least three things they have already achieved?
- **3.** What can you do to help Hexagon and our contractors when they arrive at your home to carry out a repair?
- **4.** Do you need to pay for help with your debts? Which Hexagon team can you turn to for free advice?
- 5. List three examples of candle safety, including the safest option.

## Congratulations to our last edition's winners:

Chris Matthews (SE28), and Beatrice Githendu (SE1) who each receive a £20 shopping voucher.

The answers to last edition's questions are as follows:

- 1. During lockdown Area Surveyors have continued to carry out Estate Inspections to identify Health & Safety issues.
- 2. The following are five examples of noises which do not constitute statutory noise nuisance:
  - a. Footsteps b. Children playing c. Doors slamming
  - **d.** Loud voices **e.** Instruments being played.
- **3.** Hexagon can get involved in a relationship breakdown between neighbours, when there is evidence of threatening behaviour, victimisation, or harassment.
- **4.** The only fees an individual should be paying in relation to help with debts, are court fees or insolvency service fees.
- 5. If Hexagon identifies that a resident has a barbecue on their balcony, they will write to them, giving the resident 5 days to remove the barbecue or Hexagon will remove it. This is due to the increased fire risk to the building when a barbeque is used on a balcony.

We wish to thank the winners of our Winter 2019/20 Kids'Zone Wordsearch Competition for their patience. Due to lockdown these entries were unable to be drawn until the present edition. The winners are Samantha Ellis (SE19), Robin Berry (SE5) and Arisha Rahman (DA7) who each receive a £10 shopping voucher.

#### **HOW TO ENTER?**

WE ARE ONLY ACCEPTING ENTRIES BY EMAIL AT PRESENT.

Email to: homenews@hexagon.org.uk
Include your name and postcode.

Three correct entries received by Friday 13th 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.

#### WAYS YOU CAN CONTACT US

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** 

(24 hours, 7 days a week)

Emergency Out-of-hours Repairs **020 3701 3518** 

**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

Follow us for regular updates, event invitations and news:

⊕ HexagonHousingAssociation
 ☐ @HexagonHousing

#### TRANSLATE!

Always happy to translate!

Chinese 永遠樂於翻譯!

Eritrean "ንሽንተርጉመልኩም ኩሉግዜ ሕጉሳት ኢና!"

French
Toujours heureux de traduire!

Portuguese Sempre feliz a traduzir!

Vietnamese Luôn luôn vui lòng phiên dịch!

Urdu

ترجمے کے لیے ہردم تیار

#### **LARGE PRINT**

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



