

SPRING 2011

Housing NEWS

TENANTS' NEWSLETTER FROM
ASHFORD BOROUGH COUNCIL

Built-in recycling



ASHFORD
BOROUGH COUNCIL

Inside:

- 🏠 New build
- 🏠 Bybrook completed
- 🏠 Block agreements



Ashford
best placed in Britain

Council contacts

Housing Services Team

Tel: 01233 330688
Email: housing@ashford.gov.uk
Repairs Hotline: 01233 330366

Civic Centre

Tannery Lane, Ashford, Kent TN23 1PL
Open:
9am – 5pm Monday to Thursday
9am – 4.30pm Friday
Tel: 01233 331111
Typetalk: 01233 330744
Lines Open:
8.30am-5.30pm Monday to Thursday
8.30am-5.00pm Friday
24 Hour Payment Line: 01233 330625
Benefit Fraud Hotline: 0800 026245

The Ashford Gateway Centre

14 Park Mall, Ashford, Kent TN24 8RY
Tel: 08458 247247
Typetalk: 08458 247905
Fax: 01233 638012

The Tenterden Gateway Centre

2 Manor Row, High Street Tenterden
Kent TN30 6HP
Tel: 0845 8247202
Typetalk: 08458 247905

Ashford Borough Tenants' Forum

Email: abctfg@yahoo.co.uk

Housing News

Editor: Philippa Dale
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www.ashford.gov.uk



Join the ABTF Facebook group at Ashford Borough Tenants' Forum.
Email: abctfg@yahoo.co.uk

Forum loses valued member

Ashford Borough Tenants' Forum vice chair and tenant editor of Housing News Pat Pearman has died after a short illness.



Friend and forum chair Stella Cowland says "Pat

was one of the longest serving members of the ABTF. She was a very active member who worked hard for the forum and will be sadly missed".

One of Pat's last suggestions as tenant editor was to produce three editions of Housing News each year instead of four in order to save money. Sure enough, three 16-page newsletters is much cheaper to produce and distribute than four 12-page issues.

Sadly, Pat is not here to see her idea put into practice but her sensible no-nonsense approach to life will be a legacy from which we can all learn.

Trees for Brookfield

If you live in Brookfield Road you will soon see 60 young prunus trees planted along some of the verges, thanks to an offer from Dobbies, the new garden centre in Ashford.

Children from local schools are doing some artwork with the winning design displayed on a plaque by one of the trees. Local residents have helped to agree where the trees should be planted.

Trevor Page seen here discussing the planting plan with area manager Kat Aylward



You said we did

We use the 'you said we did' logo whenever we report back on something you have asked for and we've been able to deliver.



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Cover Picture: Built-in recycling



If you know someone who is blind or partially sighted who would like to listen to Housing News on cassette or CD, then please contact the Editor on 01233 330365.

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PCSO Jason Brett chats to May Kelbie, her children and mother in law

Willesborough Infant School Community Day

Family Liaison Officer Kathy Hanson brought together health trainers, Sure Start, the local Police Community Support Officer, and the Housing department, to give parents picking up their children the chance to get information, ask questions, and chat over a cup of tea.

This was the second such event, and it is hoped that more will follow. Those who did pop along received useful advice and hot cross buns!

Bybrook regeneration project complete

You said you wanted your flats to look better and stay warm in winter.



On a sunny day in March, residents and children from the local pre-school helped housing portfolio holder Cllr Neil Bell plant spring flowers to celebrate the completion of this £1.5million regeneration project.

The project has involved:-

- Working with a project group of residents from the start
- A competition for residents to name each of the 10 blocks
- Installing cladding to make the blocks look better and reduce heating costs

- Providing efficient new boilers
- Replacing the old bin stores by the front doors with underground waste storage
- Providing each block with its own garden, to give residents a private outdoor space and increase biodiversity
- Improving the parking areas and identifying them to each block with name signs
- Providing communal satellite and digital TV reception



Cllr Neil Bell, local residents Pat Boorman, Jackey Critcher and children from the local pre-school

Willesborough community clean-up

Residents came out in force on a bright Saturday in March to pick up litter in Willesborough. In a coordinated 'attack', Willesborough Baptist Church and The Salvation Army, with support from Ashford Borough Council and Kent County Council, organised teams to blitz the area.



Charis and Naomi, helped by mum, tackle the railway footpath



Oakleigh residents to get a helping hand from Housing Officers

Following a request from residents of this South Ashford sheltered scheme for some help with their garden, senior area manager Barry Moss, and area manager Ray Whitewood met with residents to plan the work.

Officers have offered a day's labour and Balls Builders are going to provide materials to spruce up some tired garden furniture, and rebuild a small raised bed. Work will take place over the next couple of months, and you will see the results in the next issue of Housing News.

Ashford council housing still green after all these years

Being green or being sustainable is not just a fashionable choice - it's a way of life and necessary if we want to preserve the world we have.

At the council, we have realised that not only are we being green when we deliver our new homes, but we have also been delivering green measures for many years. Because it was part of our day to day business, we had not broadcast how much we have already done!

We have been environmentally friendly for years

Our planned maintenance section has been managing our stock to a high standard for many years. By using a comprehensive database and some forward-thinking management, our properties achieved central government's 'Decent Homes' standard very quickly. What we were less aware of was that good property management was also delivering green and sustainable measures into our homes.

Energy saving measures such as double-glazed windows and doors were installed in large contracts in the 90s.



UPVC windows were installed to be low-maintenance, but they also reduce the rate at which heat escapes from a property. Old UPVC windows can be recycled and new windows also have a high recycled content. So the replacement windows have been saving energy for 15 years now.

Loft insulation to a depth of 200mm (the greatest impact is laying the first 100mm) is in all our properties and all walls with cavities (which can be filled) have been filled. Keeping the necessary levels of insulation in lofts can be

difficult if it has been crushed or removed, if this is the case in your property, let us know and we can put this right.

Even where buildings have been hard to treat such as our concrete system-built properties (Easiform properties) we were cladding these in insulation over a decade ago to give greater comfort to our residents, keeping the heat in and saving energy.

Our current maintenance contracts also feature energy-saving measures. All toilet cisterns installed under the bathroom refurbishment contracts have dual flush. All new taps have flow regulators or aeration filters to reduce the amount of water used. Water butts have been fitted on all our facia and gutter contracts to try and stop the use of tap water being used to water gardens. Our boiler replacement programme replaces old boilers with 'A' rated gas boilers. This has the effect of reducing fuel cost by an impressive 35%.

However, we are not content with this and we are now looking at other ways to further improve our property, and this will include more environmental measures in the future.

Giles Holloway

First new council house in twenty years

Emma and Simon and their daughter Sienna are seen here outside their new council house in Hunter Close, Willesborough.

The new homes have been built using government funding and are built to very high sustainability criteria. On the front cover of this issue of Housing News you can see Sienna trying

out the recycling unit in the house, and on this page we show the solar-collecting panel on the roof, which heats the water; the highly efficient condensing gas boiler which has a gas saver unit that recycles heat which would otherwise be lost, and the sunpipe which allows sunlight on to the landing avoiding the need for electric light during daylight hours.



Housing Surgeries



Waterside South Willesborough

The new Waterside Children's and Youth Centre next to the SWAN Centre in South Willesborough is being opened officially on **Saturday 30 July with a fun day from 10am to 2pm**. There will be lots of entertainment for local families from South Willesborough.

Waterside has a Gateway kiosk where you can get answers to any questions you may have about benefits, employment, training, or housing.

Area manager Anthony Crossley will be attending the centre between 9am and 12 midday fortnightly from 12 May.

For information about all activities at this Children's Centre call 01233 624324 or email karen.mckeown@kent.gov.uk

Tenterden Gateway and Little Explorers Tenterden

See Sam Diggins at the Tenterden Gateway between 9am and 12pm on the first Wednesday of each month, and at Little Explorers between 11am and 12pm on the third Tuesday of each month.

For information about all activities at this children's centre ring 01580 761970 or email Tenterden.reception@kent.gov.uk



Sam Diggins with Karen Copen at Little Explorers

Gateway Plus Ashford

From July you will be able to see the duty area manager each Wednesday between 1pm and 3.30pm at the new Gateway Plus in Church Road, Ashford

Are surgeries working for you?

The message some of you are giving us is that you prefer to phone or email us, or to have a home visit.

The housing surgeries held at The Kennington Children's Centre, The Bluebells Children's Centre in Hothfield and the East Stour School are not well attended, so these will be cancelled.

However, the surgeries at the Oaks School, the Willow Centre, and Little Explorers in Tenterden will continue and we are going to give Waterside the new Children's Centre in South Willesborough a trial run.



The Willow Centre and Oaks School South Ashford

See Kat Aylward at The Willow Centre, Brookfield Road 9am to 11am each fortnight from 10 May. For information about all activities at this Children's Centre ring 01233 641156.

Kat is at Oaks School, Oak Tree Road 9am to 10am on 19 May, 16 June, and 21 July.

For information about this school contact 01233 631259 or visit the website at www.ashfordoaks.kent.sch.uk

Estate inspections

Area manager
Anthony Crossley
01233 330464
anthony.crossley@ashford.gov.uk

Estate inspection dates and meeting points

Boughton Lees on Monday 4 July
For meeting time and place contact
Anthony Crossley

Challock on Monday 4 July
For meeting time and place contact
Anthony Crossley

Clockhouse at 2pm on Tuesday 3 May
Meeting by the flats

Hillbrow at 3pm on Tuesday, 3 May
Meeting at the rear of Watercress House

Molash on Monday 4 July
For meeting time and place contact
Anthony Crossley

Shottenden on Monday 4 July
For meeting time and place contact
Anthony Crossley

Tenants' Choice
You tell us where we need to inspect or
we will revisit an area we think needs
extra attention
10am Monday 15 August

Westwell at 10am on Monday 4 July
Meeting at Downs View

**Woolreeds at 10am on Monday
23 May**
Meeting in St Stephens Walk



Anthony Crossley

Contact the Stanhope Centre on
01233 647396 or email
stanhopecustomer@moat.co.uk for
the time of the inspection you
would like to attend

Estate inspection dates and roads

Badlesmere Close
17 May, 21 June, 19 July, and 16 August

Bredgar Close
26 May, 23 June, 28 July, and 25 August

Brenchley Close
27 May, 24 June, 29 July, and 26 August

Crundale Close
26 May, 23 June, 28 July, and 25 August

Eastry Close
26 May, 23 June, 28 July, and 25 August

Frittenden Close
27 May, 24 June, 29 July, and 26 August

Kilndown Close
17 May, 21 June, 19 July, and 16 August

Leaveland Close
27 May, 24 June, 29 July, and 26 August

Luddenham Close
4 May, 8 June, 6 July, and 3 August

Lynsted Close
26 May, 23 June, 28 July, and 25 August

Newenden Close
27 May, 24 June, 29 July, and 26 August

Otterden Close
18 May, 23 June, 21 July, and 18 August

Sheldwich Close
26 May, 23 June, 28 July, and 25 August

Speldhurst Close
18 May, 23 June, 21 July, and 18 August



Tracy Bratten, Andrew Brackley and Naureen Ullah

Area manager
Paul Hills
01233 330373
paul.hills@ashford.gov.uk

Estate inspection dates and meeting points

**Brookfield West
at 10am on Monday 20 June**
Meeting in the car park by 289-305
Beaver Lane flats

**Newtown Green
at 10am on Wednesday 3 August**
Meeting at Newtown Green Post Office

**Tenterden East
at 6.30pm on Wednesday 18 May**
Meeting outside block 1 to 4 Priory Way

**Tenterden West
at 5.30pm on Wednesday 18 May**
Meeting at the garage block in
Pittlesden



Paul Hills



Newtown Green estate inspection

You are very welcome to join the estate inspection in your area. Just come along to the meeting point at the allotted time. We will ring and remind you if you have already said you want to attend.

Area manager
Kat Aylward
 01233 330372
 kathryn.aylward@ashford.gov.uk

Estate inspection dates times and meeting points

South Willlesborough at 10am on Tuesday 30 August
 Meeting outside 116 Herbert Road

St Michaels at 10am on Monday 13 June
 Meeting at Crisfield Court flat

Wye at 2pm on Monday 25 July
 Meeting by 135 Little Chequers



Kat Aylward

Area managers
Simon Bannister
 01233 330375
 simon.bannister@ashford.gov.uk
 and
Ray Whitewood
 01233 330379
 ray.whitewood@ashford.gov.uk

Estate inspection dates and meeting points

Brookfield East at 10am on Monday 27 June
 Meeting at Lewis Court

Bybrook and Bockhanger at 10am on Monday 9 May
 Meeting at Jubilee Gardens

Twelve Acres at 5.30pm on Thursday 11 August
 Meeting by 10 Twelve Acres



Simon Bannister and Ray Whitewood

Area manager
Sam Diggins 01233 330374
 sam.diggins@ashford.gov.uk

Estate Inspection dates and meeting points

Brookfield North at 6.30pm on Monday, 11 July
 Meeting outside 7a Musgrove

Godfrey Walk at 2pm on Tuesday 31 May
 Meeting by Bears End House

Repton Manor at 10am on Monday 22 August
 Meeting by the play area



Sam Diggins

Area manager Ollie Samways
 01233 330379
 oliver.samways@ashford.gov.uk

Estate inspection dates and meeting points

Rothbrook Drive at 10am on Monday 18 July
 Meeting at the garage area by 31 Rothbrook Drive

Tenants' Choice
 You tell us where we need to inspect or we will revisit an area we think needs extra attention.

10am Monday 6 June



Ollie Samways

If you are already on our register of tenants who have attended estate inspections in your area, you will be used to receiving a phone call or email a few days beforehand confirming time and meeting place. The inspections usually happen on a Monday morning. Is this a bad time for you?

We have written to all our estate inspectors asking if an early evening walkabout – particularly in the summer – would suit some people better. As you will see above this has already changed some of the inspections.

If you are not already registered as an estate inspector and you have perhaps been put off by work or family commitments, please give us a call on 01233 330688 or email housing@ashford.gov.uk, and we will try to arrange the inspection at a time to suit you.



How we let our properties

Choice-based lettings and the housing register

Ashford is part of Kent Homechoice, a 'choice-based lettings' scheme. It gives you the opportunity to tell us which properties you are interested in, instead of the council deciding what you will be offered.

To apply for a council property you must be on the housing register. We will look at your personal situation and compare and rate your housing needs against other people on the register. Ashford uses a simple points system.

There are three groups in the housing register:

1. People who we have accepted a duty to house under homelessness legislation (homeless)
2. People who want to transfer from Ashford council property or housing association property (transfers), and
3. People on the housing register who are not in social housing already (homeseekers).

How council properties are advertised

All vacant properties are advertised on the Kent Homechoice website at www.kenthomechoice.org.uk. Hard copies are available to view at the Civic Centre, and at Ashford and Tenterden Gateways.

The property advert – what it details

An advert for a property will include information about:

- How many bedrooms, whether or not it has a garden, whether there is a lift etc.
- Which group the property is prioritised for, homeless, transfers, or homeseekers.
- Whether it's suitable for a single person, a couple or a family.
- If there are any other restrictions, for example age, or disability.

Kent Homechoice bidding cycle

Property is allocated in a fortnightly cycle starting on a Friday. You can bid for property from 8am on the first Friday to 1pm on the first Wednesday when the list closes. 'Bidding' means expressing an interest in a property and has nothing to do with money.

The lettings officers then allocate the properties on the list.

If you are successful we will contact you within five days. Please don't ring us – we'll ring you if you are successful.



Lettings officer
Donna Michael

Deciding who the successful bidder is

Once the bidding has closed all bids are looked at together, so it does not matter who bids first.

We expect you to make a decision on whether to accept the property when you view the property. As it is your choice to bid for a property, we normally expect you to accept a home you have successfully bid for.

However, if you do not want the property, you don't lose your place in the housing register. (The property will be offered to the person with the next highest priority).

We do not contact people who are unsuccessful, because of the amount of applicants we have to deal with.

If you have any queries or concerns please contact our Housing Services team on 01233 330688.

Want to buy a home of your own but think you can't afford it?

THINK AGAIN!

If you have:

- household income in excess of £18,000
- savings of £5,000
- rent account in credit for the last 12 months
- household debt of less than £15,000

then WE INVITE YOU to join the thousands of people who are on the first step of the home ownership ladder!

To discuss in more detail
call us on **0845 359 6161** or go to
www.homebuyoptions.co.uk
to search for properties and apply online.
Please quote ref. SRF1

As you rent a home from Ashford Borough Council you will be given the highest priority for any properties that become available.
Other eligibility criteria may apply.

The financial price of a homebuy option is subject to a 5% deposit. This deposit will be held in a separate account and will be used to purchase the property if you are successful.

moat homebuy

Stanhope

You may have noticed local history being made on Stanhope when the last of the deck access blocks at Eastry Close was demolished. This marks the end of an era and here is the demolition happening.



KCFN play days back for the summer

The Kent Children's Fund Network (KCFN) Play Team will be bringing its 'Out and About' team of mobile play-workers back to Stanhope over the summer holidays.

The team will be entertaining children with a wide variety of games and activities three days a week. All children and young people can join in between 10am and 4pm to take part in the free play sessions. Parents are very welcome to come along and help.

KCFN is looking for volunteers who:

- Are aged between 16 and 99 years
- Enjoy entertaining children of varying ages
- Are hard working, reliable and, most importantly, fun!

These volunteering hours are ideal if you are looking to start a career in childcare and it promises to be an engaging, enjoyable and healthy way to spend your time.

Call the KCFN Play Team for more information on 01233 632957 or e-mail joel@kcfn.co.uk.

Shannon O'Leary, Shannon Trott and Nikita Aldis at KCFN Play Days



Leaseholders' corner

Leaseholders' repairs and service charges



In the past, the first time you knew how much your annual service charge account would be was when the invoice dropped through your letterbox.

At the last Leaseholders' Forum meeting, you told us you wanted more regular information about repairs to your blocks of flats. So we are now sending quarterly statements to each leaseholder.

Since the changes have been introduced, you have told us how helpful this information is with your budgeting for next year's service charge account.

Maureen Keane from Newtown said, "this is a good idea, it is working well and we are able to see what things cost." And Janet Hadfield from Appledore tells us, "we find it most useful. With all repairs accounted for the bill should not come as such a nasty shock." Mrs Hadfield went on to say, "hopefully, this might only be the start of improvements. One further step could possibly be to notify leaseholders of impending works to communal areas so that the council can be informed of whether or not the work has been completed satisfactorily or, indeed, done at all before payment is made to the contractor."

Management fee

All leaseholders should be aware that there will be an additional charge on the invoices this year. The terms of each lease include an obligation on the leaseholder to pay an annual management fee for the provision of the leaseholder service. The council has a statutory duty to recover the full cost of providing this service. The total cost of providing this service is divided evenly between all leaseholders. For the financial year 2010/11 the management fee was £59.39.

Stanhope and The Limes community fun day

**A date for your diary:
20 August 2pm to 5pm, Lynden Grove and Ray Allen Centre.**

The management fee covers:-

- Staff, office accommodation and information technology to administer the leaseholder service
- Collating information and calculating service charges
- Serving all appropriate notices in accordance with legislation
- Preparing and sending out estimates, invoices, adjusted accounts, statements and letters, processing payments and bad debt recovery
- Responding to leaseholder queries and requests
- Insurance administration
- Providing general information to leaseholders such as the leaseholder handbook and various leaflets
- The administrative costs of dealing with any repairs that may need to be carried out, and of providing information about repairs that have been done
- Dealing with any complaints about anti-social behaviour or neighbour nuisance made by or against leaseholders

Putting a name to a face is always useful, and although Sue Major is known to many of you, here is a reminder of what she looks like! Sue can be contacted on 01233 330531 or email sue.major@ashford.gov.uk if you have any questions.



Mrs Williams completed her tenant profile, winning a £20 shopping voucher in the draw, and helping us to tailor services to meet our customers needs at the same time.



Ashford Borough Tenants Forum (ABTF) - working for you

Localism

ABTF is involved with many of the big issues in our local society, mainly the one that affects us all - housing.

The government has embarked on a radical programme to shift power from Westminster to local councils and communities.

The forum supports the following proposed fundamental reforms to social housing:-

- To make a much fairer system
- To have a proper balance between the needs of new and existing tenants
- To ensure that local social housing providers focus on those who need support for as long as they need it

Tenancy and Tenure Reform

The government is proposing that not all new council tenants would be given secure (lifetime) tenancies; they would only be housed for a fixed period according to their needs, and their circumstances would be reviewed before the end of their contract with the council.

All existing tenants would continue to have security of tenure. This type of tenancy can only be ended by the tenant giving proper notice and terminating their tenancy, or by the council obtaining a court order for possession.

The forum sees problems with these proposals. For example, new tenants feeling unable to put down roots in a community and being unsettled in their home. We also think the elderly and people with disabilities should be given lifetime tenancies.

This is all under consideration.

Housing Revenue Account (HRA) Reform

Ashford has good quality council housing but, under the current system, Ashford has had to subsidise the government and poorer performing local authority housing providers to the sum of £8 million per year.

The new Localism Bill is proposing that councils will be able to "buy out" of the HRA.

This is what we see as the key points to think about if the proposals go ahead:-

- Councils would be given the freedom to fund and run their council housing stock without an annual government decision over subsidy
- There would be a once-and-for-all settlement between central and local government. In return the council would accept a share of the overall £25bn debt, though no council would be expected to take an allocation of debt which is not sustainable for the long term
- Under the new self-financing system, the council could keep all the rent they collect and all the receipts from any sales of housing or land. No rent money would go to Whitehall or to subsidise other councils
- Councils as a whole would have £500m more to spend on tenants' homes, giving every council at least 10% more money for maintenance than under the current system
- This would be a good deal for central government, as it would make the funding system clearer and fairer. It would also devolve responsibility and accountability for funding, management, and standards of council housing from Whitehall to elected local councils

ABTF sees the benefits of Ashford Borough Council coming out of the Housing Revenue Account subsidy system.

Localism already at work in Ashford

An example of localism is Ashford Borough Council's new build programme.

Ashford received central government funding to build council houses after not being able to build for many years. The pieces of land the council is building on are council owned - mainly disused garage sites - which were an eye sore. These new houses will provide housing for people on the current housing waiting list, and also improve the look of the estates. All the money from rents will remain with the council for maintenance.

The forum has been involved in the selection of contractors and is monitoring the ongoing progress of the project.



The forum working on the localism bill with housing operations manager Rebecca Wilcox



Val talks to new tenants

Forum member Val Carter rings all new tenants (with their permission) to welcome them to their new home, asks them about the experience of moving, and encourages them to think about getting involved in one of the many ways available to have a say about the Housing Service.

Tenant estate inspectors sign up

Five members of ABTF have volunteered to become tenant estate inspectors. They have received training and will be escorting the area managers on their weekly estate inspections on a rota basis.

Here we see Joyce and Deborah being shown the ropes by senior area manager Barry Moss. If you would like to become a tenant estate inspector, or would like more information contact Philippa Dale on 01233 330365, email philippa.dale@ashford.gov.uk

Barry Moss, Joyce Lewis and Deborah Dryland



Ashford Gateway

Gateway Plus coming soon

Ashford Gateway Plus is an iconic new building for Ashford town centre, housing the library and a range of community services all under one roof.

Ashford's old library in Church Road has been demolished to make way for the new three-storey, eco-friendly building, ready to open summer 2011.

The new Ashford Gateway Plus will feature:

- Ashford library
- Adult Education courses
- Kent Adult Social Services – a community hub for adults with learning disabilities
- Registration of births, deaths and civil ceremonies – including a ceremonies venue
- Tourism Information Centre
- Citizens Advice Bureau
- Voluntary services
- Free internet access
- Café

People will also be able to access all of Ashford Borough Council's customer services currently available at the Civic Centre, including housing and benefits advice, paying council tax, parking services, planning applications and licensing.

It is a joint scheme between Kent County Council, Ashford's Future Company and Ashford Borough Council.



Green Horizons

Ashford Gateway Plus will not only be an iconic building for Ashford, but also a leading example of how to make and keep public buildings green.

Ashford Gateway Plus has received funding from the European Union as part of the Greenov initiative, which promotes green renovations in all buildings, to make them more environmentally friendly and energy efficient.

The new building will have its own solar panels and air source heat pump to generate energy, as well as a green roof – the first of its kind in Ashford.

The building will also have a grey-water harvesting system to reduce water consumption.

All of these measures will reduce energy costs and carbon emissions for the building, making Ashford Gateway Plus practical and sustainable long into the future.

Loan Sharks, Credit Unions and Money Advice



A 'loan shark' is someone who lends money without the appropriate license which is issued by the Office of Fair Trading.

How loan sharks work

Loan sharks all tend to work in similar ways:

- They rarely give any paperwork to the people they've loaned money to - making it very difficult to keep track of how much is owed
- If payments are missed, they often use threats and violence to get more money
- They charge extremely high rates of interest and also add other 'charges' to loans whenever they want
- They take away people's bank cards as 'security'

People involved in illegal money-lending tend to be part of other criminal activities, too. This can include gun and knife crime, counterfeiting and drug-dealing.

What to do if you've borrowed from an unlicensed money-lender

If you have borrowed money from someone who doesn't have a licence, you haven't broken the law - they have.

You can report them in confidence, by:

- Calling 0300 555 2222, or
- Texting 'loan shark' and the details you want to pass on to 60003, or
- Sending us an email (reportaloanshark@stoploansharks.gov.uk)

You don't need to turn to a loan shark for money as there are many other ways you can borrow money including credit unions.



Kent Savers is a credit union for people who live or work in Kent and Medway.

Kent Savers offers a secure and profitable savings scheme which offers a significantly better return than any high street bank.

Kent Savers offer loans to people on lower incomes and is happy to consider those with poor credit history and will lend up to £10,000 although most loans are under £1000.

- To open a saving account you need to be over 16
- To apply for a loan you must be over 18
- Interest rates range from 26.8% APR to 11.9% APR, depending on how much you are borrowing and for how long
- Some loans include a savings plan with the repayments so when you have paid off the loan you have a small amount of money saved up for future rainy days

To find out more visit www.kentsavers.co.uk.

You can also ring Kent Savers on 0333 321 9050 (Mon - Fri 9am - 5pm) or 0300 456 9990 (Mon - Fri 8am - 8pm, Sat 9am - 5pm).

Credit Unions

Credit Unions are financial organisations owned and controlled by its members which provide ethical banking services. Credit unions can provide loans at reasonable rates and also offer savings accounts. Profits go straight back to savers as a dividend payment.

Credit Unions are a safer and cheaper alternative to other money lending sources, including payday loans, doorstep lenders and loan sharks, and more accessible than high street banks, who can make it difficult for people with a poor credit history to borrow money.

Would you like money advice?

A new nationwide service was launched on 4 April 2011 to provide free, unbiased advice to help everyone make the most of their money.

The Money Advice Service will help you to make the right financial decision by giving personalised advice online at www.moneyadviceservice.org.uk or over the phone on 0300 500 5000.

Later this year the Money Advice Service will launch an online health check which will provide a personal action plan to help you identify your money priorities and make a plan for your financial future.

NEWS

Theft of copper trunk cables and lead flashing at Newtown Green

There has recently been a spate of lead and copper thefts at Newtown Green. These thefts have occurred over the last few months and have taken place in the communal areas and the façades of the blocks of flats. I would like to ask residents who live on Newtown Green to be vigilant of any suspicious activity. You can contact me in confidence on 01233 330464 or call PC Allison Barney on 07870 999820, if you have any information regarding this matter.

Thank you for your co-operation.

Anthony Crossley
Housing area manager, Ashford Borough Council

Development of a pre-tenancy training programme for young people

Through our work with young people, we have identified a need to develop a training programme which helps young people who are likely to be our future tenants to have an awareness and an understanding of some of the issues that they may face when setting up and running a home for the first time.

The training has been developed in the form of a PowerPoint presentation which would be shown to, and discussed, with all young, future tenants as criteria for being offered a tenancy.

The training will begin to be rolled out in late spring 2011 and for more information contact Sylvia Roberts on 01233 330368 or email sylvia.roberts@ashford.gov.uk.

Your letters

Dear Editor

Trees in Brookfield Road

I am really pleased that the council is planting trees in my area. It made me think about a community which featured on TV who have got together to plant vegetables in the municipal raised beds. I am retired but would be willing to do my bit.

Mrs Galdis, Boxley

Thanks for that Mrs Galdis.

Is anybody interested in Mrs G's suggestion? If so let me know and we can see what help we can offer. **Ed**

Many happy returns!

Maud Codd from Cotton Hill House celebrated her 101 birthday with friends and family



In the garden WORDSEARCH ~ Win £20!



Find these 10 words: PLANT • PETAL • BUMBLEBEE • SLUG • LAWN • HEDGE • GARDEN • FLOWER • GRASS • LADYBIRD

Complete the word search and entry form and send to: Housing News, Ashford Borough Council, Civic Centre, Tannery Lane, Ashford, Kent, TN23 1PL.

Entries received by 30 May 2011 will be entered into our prize draw for £20 in shopping vouchers.

Name:

Address:

.....

.....

Tel:

Wordsearch winner

The winner of the winter word search was Mr Deacon from Appledore who received a £20 shopping voucher.

Mr Deacon receives his £20 shopping voucher from trainee area manager Ollie Samways



Terms & conditions: Please complete and return this entry form along with your completed wordsearch puzzle to: **Housing News, Ashford Borough Council, Civic Centre, Tannery Lane, Ashford, Kent TN23 1PL.**

The decision of the editor is final and no correspondence will be entered into. **Closing date for entries is 30 May 2011**

How are we doing?

You tell us in a variety of ways what you think of the housing service. These include:-

- Repairs satisfaction surveys and phone calls
- Mystery shopping
- Via estate inspections
- Through focus groups community groups and monitoring groups

We try to feed back the information we receive, and react to individual concerns where you have told us you are particularly unhappy.

However what happens when we get it wrong? And are there other ways we should be working together?

Here are a couple of examples:-

Incentive schemes

You have told us that between January and March 90% of you are happy with the service being provided by Roalco, the contractor who carries out day to day general repairs. But what about the other 10%?

Roalco have an incentive scheme built in to their contract. If the satisfaction levels fall below 90% then they are penalised.

This is hopefully the incentive they need to put in the extra effort to bring up the satisfaction levels.

If you would like more information about this or would like to meet Roalco and other contractors at the Repairs Monitoring Group meeting, please contact Philippa Dale 01233 330365 or email philippa.dale@ashford.gov.uk

Block agreements

Residents in Newtown are being asked to consider signing up to block agreements.

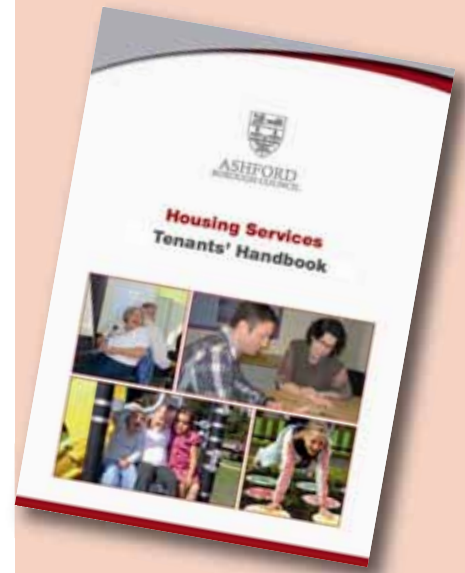
These are a set of promises by you, the resident, and us, the landlord, to help keep each block clean, safe and a nice place to live.

Although not enforceable, these agreements are made by everyone in the block talking and agreeing what is important to them.

Here we see residents in Belmont Place looking at the draft agreement which includes:-

- Communal cleaning
- Parking
- Bulk refuse

Mr Keane and area manager Anthony Crossley discuss a block agreement



Tenants' Handbook

The new tenants' handbook is hitting the streets. All new tenants will receive a copy, it will be available on the website at www.ashford.gov.uk and copies will also be issued on request.

If you would like a copy contact Philippa Dale on 01233 330365 or email philippa.dale@ashford.gov.uk

Ashford Voice is now digital



You can view Ashford Borough Council's residents magazine online every month

Get important updates on council services and what's happening in the borough.

Subscribe now at:
www.ashford.gov.uk/voice



Ashford Back Chat!



Calling all tenants and leaseholders...

We want to make it easier for more people to tell Ashford Borough Council Housing Services what they think, and to get involved in the management of their homes and neighbourhoods.

Most people have an opinion about the way the council does things. We want you to tell us where you think improvements are needed, and what you think we do well. To help you to do this, the council is introducing some new ways for you to talk to us and to make a difference.

We will be keeping a database or list of tenants from all over the borough who have told us how they want to get involved in improving the Housing Services.

Offering a range of options will mean that if you want to have a say, you can do so in the way that suits you best. We really want to attract more people from different age groups and backgrounds so that we get the broadest view possible, and may ask you to complete a Tenant Profile form if you have not already done so.

Here's how you can get involved

Monitoring Groups Discuss issues and ways to improve services that affect particular groups – these include the Seniors Forum, the Leaseholders Forum, the Repairs Monitoring Group, the Housing Options Monitoring Group, and the Housing Survey Monitoring Group [Commitment - one two hour meetings at the council offices every three months – training available]

Tenants and Residents Groups Care and campaign for local communities. [Commitment – regular meetings local to your home – training available]

Focus Groups A small cross section of people brought together to provide feedback on a particular aspect of the service. [Commitment – one-off meetings approximately two hours at the council offices]

Ashford Borough Tenants' Forum Made up of elected representatives from throughout the borough. [Commitment – monthly two hour meetings at the council offices – training available]

Editorial Board Write and approve newsletters, leaflets and entries on the website. [Commitment - one two hour meetings at the council offices every three months – training available]

For some people, going to meetings and joining groups is not the way they want to participate. You may not have the time, may have other commitments or just not feel comfortable in that type of forum. But you may still want to have a say about what is happening in your local area and how Ashford Borough Council Housing Service works. If that person is you we can offer quick and easy ways for you to get involved and have your say, in the way that works best for you:-

Estate Inspections Officers, tenants and councillors identifying problems in the area [Commitment – walking around your neighbourhood approximately every six months]

Mystery Shopping A chance to carry out 'reality checks' on service and standards. [Commitment – complete and return a form whenever you contact the council]

Postal Surveys We write to you for your opinion [Commitment - occasional contact]

Telephone Surveys We telephone you for your opinion [Commitment - occasional contact]

@ Email Surveys We email you for your opinion [Commitment - occasional contact]

Online Feedback Give us your views at www.ashford.gov.uk/housing



Ashford Back Chat!



We want to make it easier for more people to tell Ashford Borough Council Housing Services what they think, and to get involved in the management of their homes and neighbourhoods.

Please tick the way/s that you would like to get involved:

- Monitoring Groups
- Tenants and Resident Groups
- Focus Groups
- Ashford Borough Tenants' Forum
- Editorial Board
- Estate Inspections
- Mystery Shopping
- Postal Survey
- Telephone Survey
- Email Survey
- Online Feedback

Name:

Address:

.....

.....

Tel:

Mobile:

Email:

Terms & Conditions:

All information supplied will be confidential and not shared with anyone unless permission is given to do so.

Please complete this form and return it in the pre-paid envelope with the contact details and chosen options identified.



Garden Competition

Welcome to the first borough-wide garden competition.

Gardening can be:

- A great way to keep fit
- A real de-stressing activity
- A way to involve the whole family

And a lovely garden can make everybody smile!

The competition is open to all Ashford Borough Council tenants and leaseholders.

All you have to do is complete and return the slip below in the enclosed prepaid envelope.

Judging will be done by a panel headed by everybody's favourite area manager, Barry Moss, and will take place during the first week of July. Prizes will be given to the winner and runner up for each category. Entries must be received by **1 June 2011**.

Categories

- Best front or back garden
- Best pot or container
- Best communal garden
- Young gardener - best planted container (the stranger the better!) entrants must be under 16 years of age

Garden Competition entry form

Name :

Category you would like to enter:

Address:

Phone number / email address:

