

NPH Voice

Issue 2 » Autumn 2015

Housing news for Northampton tenants & leaseholders



Universal Credit

Are you ready?

Credit Union

How they can help

Cooking

on a budget

Work coaches

Back to work scheme



Welcome

Time certainly seems to have flown by since the last issue of *NPH Voice* and in this second issue, with Universal Credit hitting Northampton in November, we focus on helping you manage and even save your money.

In preparation for Universal Credit you will need to get a bank account and get online, so not only is there some advice in this issue about setting up a bank account, we also explain how to keep safe when using the internet, including some tips to create decent passwords.

There is an article about being 'energy savvy' and be sure you don't miss our tips on how to cook and eat healthily on a budget where we have also included some great recipes.

We hope you enjoy this issue and remember – you don't have to wait 3 months for the next

issue – if you visit our website you can keep up to date on events in your community, read the latest NPH news, find out more about how you can get involved and much more.

If you have any suggestions or contributions for future issues please contact voiceeditor@northamptonpartnershiphomes.org.uk

Best wishes

NPH Voice Editorial Panel



Large print?

If you would like a version of this magazine in large print, or another language, please call **0300 330 7003**

Do you have what it takes?

We are looking to recruit tenants and leaseholders to the Tenant Scrutiny Panel. The role gives tenants the opportunity to take a close look at how services are performing and make recommendations for improving performance.

What's in it for you?

Getting involved will give you the opportunity to improve your knowledge and develop your life and work skills whilst being part of the decision making process in the delivery of NPH services.

Call The Customer Engagement Team now on 01604 837836 – they can answer any questions you have and send you an application form.



What's in this issue?

Are you ready for Universal Credit? 4

What the changes mean to you and where you can get help

Rental Exchange 6

Credit where credit's due - how paying your rent on time can improve your credit score

Are you energy savvy? 7

Hints and help on how you can save energy, which will save you money!

Cooking on a budget 8

Tantalise your taste buds without breaking the bank!

The big interview 9

In this edition we talk to David Latham, the Chair of the board

Keeping safe online 10

Handy tips on how to make sure you are safe when you are online



Page 8
Cooking on a budget



Page 10
Keeping safe online

Last issue's winners

Well done to **Mrs Angela Zaimi** who won our wordsearch competition. Also big congratulations to **Angela Paul** whose photo opposite was chosen as the grand prize winner in our 'Scenes of Summer' photography competition.





Are you ready for Universal Credit?

What is universal credit?

The Government has been making a number of changes to the benefit system over the past few years, but the biggest of them so far is the introduction of Universal Credit (UC).

UC is a new benefit for people of working age and it replaces the following benefits:

- **Housing Benefit**
- **Income Support (IS)**
- **Jobseekers Allowance (JSA)**
- **Employment and Support Allowance (ESA)**
- **Child Tax Credit and Working Tax Credit**
- **Budgeting loans and Crisis loans**

It means that instead of getting different types of benefits at different times, all of the benefits you are entitled to will be included in one monthly UC payment.

Who is affected?

UC has been rolled out in stages and will arrive in Northampton in November this year. Not everyone who currently claims benefits will be affected immediately – only new single claimants initially – however over the next couple of years, existing claimants will be migrated to UC.

What does this mean for me?

Well, as with much in life – preparation is the key. Even if you don't claim benefits now, you may in the future so there are a few things you need to know:

1. All claims for UC are made online – there is no paper process.
2. All UC payments are direct to a bank account – there is no other way to receive money.
3. All UC payments are made one month in arrears – if you don't have savings, you will be unable to keep up with payments in the event of needing to claim.



4. If you claim Housing Benefit it is currently paid direct to your rent account. Under UC an amount for housing costs will be included in the UC payment you receive. This means that when you switch to UC, you will become responsible for making rent payments to your account.

The good news

If you prepare for all of the above, there are loads of benefits to being online, having a bank account and starting to save. If you don't have access to the internet, you could be missing out on the best deals for shopping, household bills, insurance and more. Having a bank account means you can pay for bills using direct debit, which can save you time and money. As for savings, even a small amount each week or month can build up and potentially prevent you from having to borrow money at a high rate if an unexpected expense crops up.

Where do I go for help?

You can get help about all of the above from a number of places – for more information on UC you can speak to your local Citizens Advice Bureau by calling **03444 889 629**.

If you visit the Money Advice Service website you can read more about UC and also find advice about setting up a bank account and all the different types of accounts available.

For more information and other useful website links, visit: **www.northamptonpartnershiphomes.org.uk/uc**

You can also find advice about banking on the Credit Union's website: **www.northamptonshirecu.co.uk**. Or, you can always speak to your housing or rent income officer at NPH – we are here to help.

To help you get online you should contact the Barclays Digital Eagles: **www.barclays.co.uk/DigitalEagles**. Alternatively you can register on one of free tenant courses IT for the petrified.

Rental exchange

At NPH we believe that you should get credit for paying your rent on time. The Rental Exchange is a way to enhance your credit report without needing to take on new credit agreements.

To do this, we can provide your rental payment record to Experian on a regular basis. You will then be recognised for paying your rent on time, in the same way homeowners are recognised for paying their mortgage each month.

What are the benefits?

Sharing your rental payment history will help create an online proof of identity, proving you are who you say you are and that you live where you say you live. Proving this makes you a more reliable potential customer to companies.

A higher credit score means it may become easier for you to:

- Qualify to pay for gas/electricity via a non-prepay tariff
- Receive better mobile phone rates
- Open a bank account
- Shop online
- Have a loan application approved
- Get a new credit card

You can opt out of this service by writing to us, or if you have any questions please call us on 0300 330 7003

'Back to Work' scheme and access to work coaches

We have recently made some changes to the Back to Work scheme offered by the Department for Work and Pensions (DWP) to make sure you get as much help and advice as possible from a work coach.

Work coaches can be provided to help you through the process of moving from benefits to work if you are claiming Jobseekers Allowance, Employment Support Allowance, Income Support or Universal Credit. A work coach can talk to you about all the schemes that are available to develop your skills and experience that will ultimately help you find work. They should be also able to address any concerns you may have about the schemes and answer any of your questions.

Previously NPH and NBC staff were encouraged to use an online form to refer you to a work coach, but the low number of referrals led us to review this approach. In doing so we realised that we needed to make coaches far more accessible and make better use of their time.

Dedicated hotline

Since September 10th we have been operating a new dedicated hotline for referrals. Manned from 9am to 5pm every week day, the hotline will be answered

by trained staff who will assess your eligibility before booking you in for a 30 minute session with a work coach.

The work coach sessions will take place at the One-Stop-Shop every Tuesday and Thursday between 9.30am and 12 Noon

Eligibility

To be eligible for a session you need to be:

- **Claiming Jobseekers Allowance, Employment Support Allowance, Income Support or Universal Credit**
- **Actively looking for work or work experience**
- **Want one-to-one support to help get back to work or gain work experience**
- **Have basic IT skills and would like some training**

If you do not meet the criteria the hotline staff will refer you back to the Jobcentre for further support.

If you want to book an appointment call the hotline now on 01604 838655



Are you energy savvy?

According to research, us Brits think we're a savvy lot when it comes to our energy bills. For example, 80% of us think we understand our heating controls... and yet, 50% of us misuse energy as soon as we turn up the thermostat!

At the same time, nearly 40% of us think it's more efficient to leave the heating on all the time... but when it comes to shopping around to get the best deal, only 25% of bill payers have changed energy suppliers in the last year

This autumn Central and East Northamptonshire Citizens Advice are doing what they can to help and advise NPH tenants.

They will not only be promoting really useful messages on the radio and in the local paper, they will also be appearing at local shopping centres hoping to persuade the people of Northampton to change the way they use gas and electricity.

If you're not as savvy as you thought you were, or just haven't got to grips with your energy bills, there's plenty of things you can do to learn more, take control and save money right now!

Whether its finding out how to switch supplier, how to use energy more efficiently, getting more information on insulating your home, or making use of more energy efficient products, make a start now and you'll be thankful you did.

For more information why, not visit your local Citizens Advice Bureau's website: www.cencab.org.uk or have a look at some top tips on the Northampton Energy Savers' website: www.nes-saver.com/saveenergy

You can also watch a video about how to get the best deal from energy providers on YouTube: www.youtube.com/watch?v=VGj7wzruAHU

Energy Myths

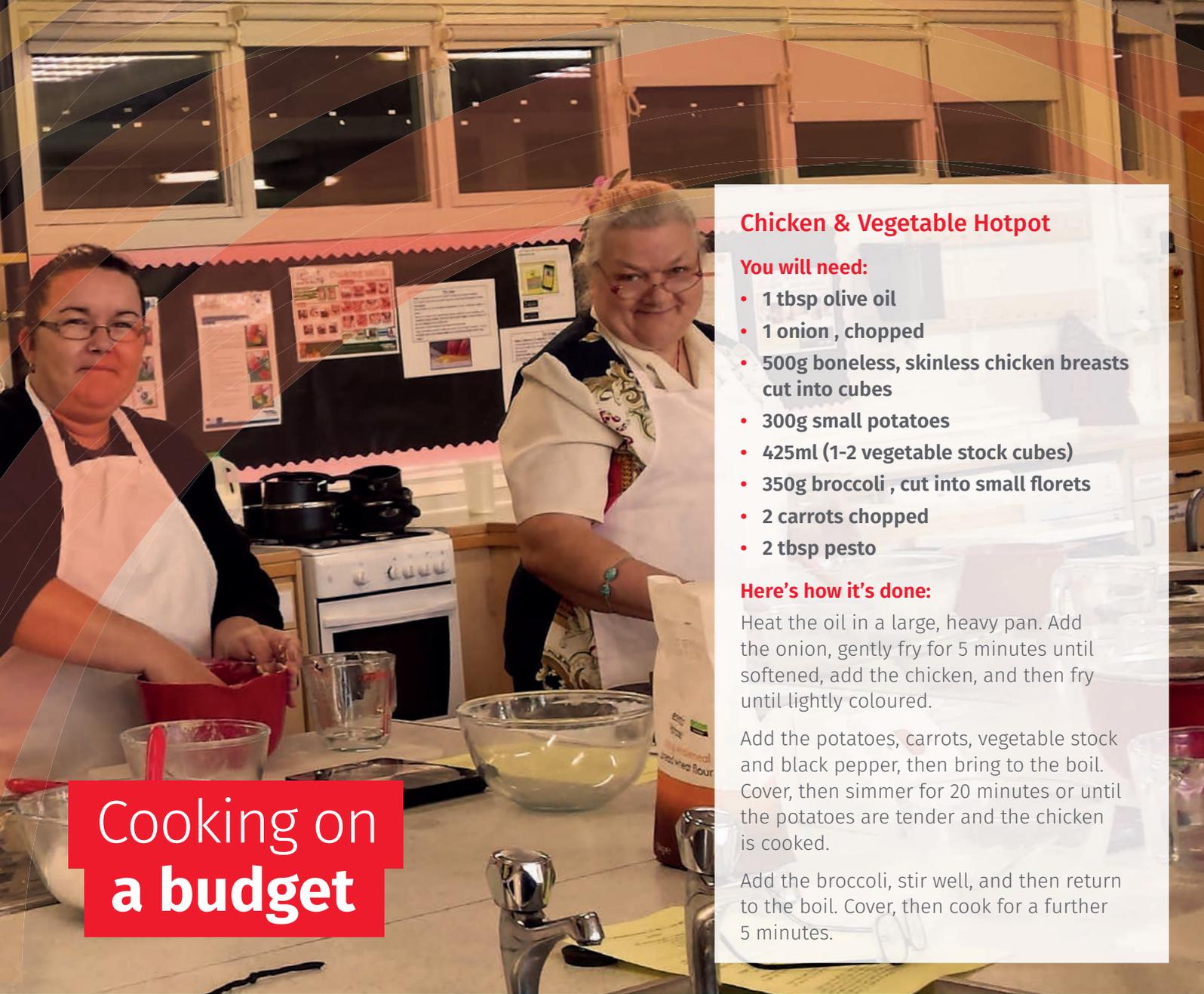
Here are some of the top "energy myths" we get to hear when we're talking to people

- **MYTH 1: Turn the heating up when it's cold outside.** A home shouldn't need this as the thermostat is there to maintain the home temperature whatever the weather.
- **MYTH 2: Turn up the thermostat to heat the room quicker.** Over a third of people turn up their room thermostat up when they want the room to heat up quicker. This does not help a room become warmer any quicker and only heats the home to a warmer temperature.
- **MYTH 3: Leave the heating on low constantly.** 38% of people think it is more energy efficient to leave the heating turned on at a low temperature constantly, rather than turn it on and off. This means that homes are heated when nobody is there to benefit and when people are home, the heating is not high enough to keep them warm.
- **MYTH 4: Hot water runs out if you stop feeding the tank.** Nearly a third of people leave their water heating on all the time to make sure they never run out, which could be costing far more on their energy bills than necessary.



Save up to 80%
on your water bill

If you are an existing Anglian Water customer and want to apply for this new 'LITE tariff' call 0800 169 3630 or visit www.anglianwater.co.uk



Cooking on a budget

Chicken & Vegetable Hotpot

You will need:

- 1 tbsp olive oil
- 1 onion , chopped
- 500g boneless, skinless chicken breasts cut into cubes
- 300g small potatoes
- 425ml (1-2 vegetable stock cubes)
- 350g broccoli , cut into small florets
- 2 carrots chopped
- 2 tbsp pesto

Here's how it's done:

Heat the oil in a large, heavy pan. Add the onion, gently fry for 5 minutes until softened, add the chicken, and then fry until lightly coloured.

Add the potatoes, carrots, vegetable stock and black pepper, then bring to the boil. Cover, then simmer for 20 minutes or until the potatoes are tender and the chicken is cooked.

Add the broccoli, stir well, and then return to the boil. Cover, then cook for a further 5 minutes.

When time and money are tight we know that some people often think grabbing a readymade meal from the freezer or popping to the local take away is the easiest and cheapest option. But in reality this just isn't true and these sorts of meals are generally full of fat, salt and sugar, so not very nutritional.

There are plenty of healthy and cheap meals that you can make for you and your family and all sorts of ways to make sure you don't spend too much.

Below are some top tips to get you on your way:

1. Plan your weekly menu, write it down and put it up in the kitchen
2. Write a shopping list and don't deviate from it!
3. Follow a recipe
4. Buy fresh and frozen vegetables - keep fresh in the fridge
5. Increase your vegetable intake, as high in nutrients and fibre
6. Add beans/pulses to your meals, as they are a good source of protein
7. Cut down on fizzy drinks, crisps, sweets, biscuits

For more great money saving and healthy recipes, simply visit our website at www.northamptonpartnershiphomes.org.uk/recipes

The big interview

David Latham, Chair of the Board



We'll start with the obvious question: You were educated in the Liverpool Grammar School system, gained a Degree in Law at Hull University, practiced as a solicitor in that city and spent 22 years as a judge - five and a half of these as President of the Employment Tribunal in England and Wales... So why choose to spend your retirement as a member of the Board of Directors of Northampton Partnership Homes - a voluntary post that doesn't pay?

My wife and I have lived in Northampton for almost, 10 years and when I retired in March 2014 I was looking for something to do that would allow me to put something back into the town. I considered a number of things, opted to apply to be an independent member of the NPH Board, passed the interview and here I am!

What is your sport of choice?

I'm a Liverpool fan but my main sports are rugby and basketball. I was a member of the Doncaster Panthers basketball club and represented both Lancashire and Yorkshire at the game. I have been a season pass holder at the Saints for 8 years.

What did you want to be when you were at school?

When I was 15 I saw a TV programme about the working life of a lawyer which convinced me that the legal profession was for me.

What type of music do you listen to in the car?

I have quite a varied taste in music ranging from jazz through to rock and roll to opera but, if push came to shove, I'd go for opera.

Do you have any hobbies?

I like to spend time with my grandchildren and pottering about in the garden. I'm also involved with Rotary (I'm this year's President of the Nene Valley Rotary Club) and our local branch is actually working on ways that we might help NPH tenants with training and advice.

What, if anything, annoys you?

People who lack integrity, be it a politician, government official or member of the public, who don't stick to their principles but change their opinions to match the circumstances.

If you could have a one-to-one with anyone living or dead who would it be and why?

Nelson Mandela, Martin Luther King or Winston Churchill - all 3 left a legacy to the world through things that they did in their lifetimes.

If you could switch jobs with someone for a day who would that be?

I'd like to try my hand at cardiac surgery!

Interview by Oscar Woodcock, tenant editorial panel member.



Keeping safe Online

Many people still worry about keeping safe online - if this is you, then keep reading!

Taking a few steps to protect your computer and yourself will certainly help and there are some simple rules to remember when online.

Passwords

Whether you have a desktop computer, laptop, tablet or even if you access the internet using your phone, a password is the most common way to prove your identity when using websites, email accounts and your computer itself. The use of a strong password, in conjunction with a username, is therefore essential in order to protect your security and identity.

There are no hard and fast rules to choosing your passwords, but you should consider the following:

- Choose a password with at least eight characters (more if you can, as longer passwords are harder for criminals to guess or break), a combination of upper and lower case letters, numbers and keyboard symbols such as @ # \$ % ^ & * () _ +. (for example SP1D3Rm@n – a variation of spiderman, with letters, numbers, upper and lower case). However, be aware that some of these punctuation marks may be difficult to enter

on foreign keyboards. Also remember that changing letters to numbers (for example E to 3 and i to 1) are techniques well-known to criminals.

- A line of a song that other people would not associate with you.
- Someone else's mother's maiden name (not your own mother's maiden name).
- Pick a phrase known to you, for example 'Tramps like us, baby we were born to run' and take the first character from each word to get 'tlu,bwwbtr'
- Consider using a password creator, for example: www.identitysafe.norton.com/password-generator

Whatever you do when choosing a password you should not use the following:

- Your username, actual name or business name
- Family members' or pets' names
- Your or family members' birthdays
- Favourite football or F1 team or other words easy to work out with a little background knowledge
- The word 'password'
- Numerical sequences



Updates

Make sure you keep your software and internet browser software up to date. Updates often include 'fixes' that provide better protection against scams, viruses, Trojans, phishing attacks and other threats. They also resolve security vulnerabilities present in previous versions of the software.

Software

There are numerous names out there that offer firewall, anti-virus and anti-spyware software. You can use Windows' own firewall, or third-party software such as Norton or McAfee.

- A firewall will stop unauthorised people hacking on to your computer
- Anti-virus programmes will guard your computer from viruses which could destroy your computer
- Anti-spyware will look out for programmes such as keyloggers and trojans which spy on your computer use in an attempt to learn passwords or account details.

- A single commonplace dictionary word, which could be cracked by common hacking programs
- When choosing numerical passcodes or PINs, do not use ascending or descending numbers (for example 4321 or 12345), duplicated numbers (such as 1111) or easily recognisable keypad patterns (such as 14789 or 2580)

Internet usage

Whilst the Internet has revolutionised the way we live our lives, visiting malicious websites and inadvertently disclosing personal information can open you up to risk. Here are some tips about using the Internet:

- Use your instincts and common sense.
- Check for presence of an address, phone number and/or email contact – often indications that the website is genuine. If in doubt, send an email or call to establish authenticity.
- Check that the website's address seems to be genuine by looking for misspellings, extra words, characters or numbers or a completely different name from that you would expect the business to have.

- Roll your mouse pointer over a link to reveal its true destination, displayed in the bottom left corner of your browser. Beware if this is different from what is displayed in the text of the link from either another website or an email.
- If there is NO padlock in the browser window or 'https://' at the beginning of the web address to signify that it is using a secure link, do not enter personal information on the site.
- Websites which request more personal information than you would normally expect to give, such as user name, password or other security details IN FULL, are probably malicious.
- Always get professional advice before making investment decisions. Sites that hype investments for fast or high return – whether in shares or alleged rarities like old wine, whisky or property – are often fraudulent.
- Be wary of websites that are advertised in unsolicited emails from strangers.

For more free help and advice in more detail why not visit
www.getsafeonline.org

Tenants conference 2015

Making it count

**Monday 2nd November 2015 at the Park
Inn, Silver Street, Northampton NN1 2TA**

From **11am to 3pm**, arrive at **10.30am**
for registration and refreshments.

Make your views count and discover the range of Northampton Partnership Homes services available to you. With Universal Credit on the horizon, we have a number of experts attending who can offer advice on all things money related. You will also get to meet the NPH team and have the opportunity to let us know what really matters to you.



Contact us:

Customer Engagement, Northampton Partnership Homes,
Westbridge Depot, St James Mill Road, Northampton, NN5 5JW

t: 0300 330 7003 e: participation@northamptonpartnershiphomes.org.uk



**NORTHAMPTON
PARTNERSHIP HOMES**