

A little more conversation, a little more action is giving you satisfaction!

It has been a very busy beginning to 2010 for Cotman as we approach our 1st year anniversary as a member of the Places for People Group.

The integration of our computer systems with those of the group took place at the beginning of February and whilst there were, inevitably, some hiccups, every effort was made to ensure this went as smoothly as possible, and our usual high standard of customer services maintained during the transition period.

You may recall that we sent out a survey in spring 2009 to our existing Cotman customers and our new Places for People customers. Over the last few months we have been busy considering the results, which have also been to our Board. These give us a valuable insight into how you view us, what we're doing well and areas where we could improve. The areas you identified where you believe our services could be better, will help us in developing our strategies for improvements and monitoring their impact.

85% satisfied with Cotman as a landlord

It was very encouraging to note that the overall satisfaction of Cotman customers with our services as a landlord was 85%. This can be rated positively against the national benchmark (Housemark Sample) of 79%.

Other results were also very positive with satisfaction for the quality of your home at 89%, general condition of your property at 83% and satisfaction with your neighbourhood at 76%.

House proud! 89% satisfied with the quality of your home

The survey results demonstrated that we are generally providing you with a good service. However, there are areas where performance and service delivery could be improved.

Our new Places for People customers also had the opportunity to respond and overall were less satisfied at 64%. The challenge for us now is to improve on these results whilst maintaining a high level of service. Continuous improvement for all of our customers is a key objective and by measuring our performance and making improvements, particularly through ongoing liaison with you, is key to ensuring higher levels of satisfaction.

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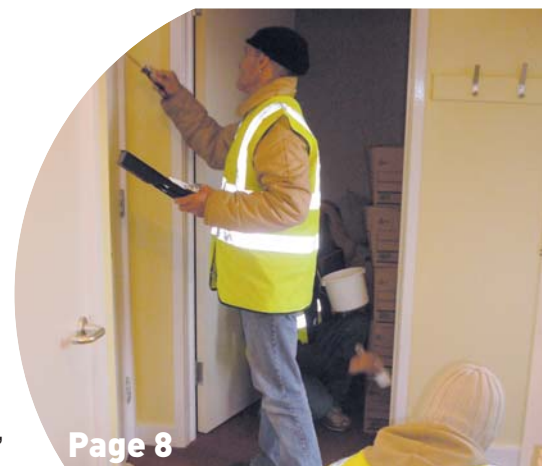
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**EVERYONE HAS A
STORY TO TELL**



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**IF YOU CAN'T STAND
THE SNOW, GET IN
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**HELPING TO PAINT
A BRIGHTER
FUTURE**

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How your views will influence housing services

Throughout the year we will be making improvements to your services and within our business plan we have prioritised the necessary actions needed, paying particular attention to areas where the survey tells us there is further room for improvement.

For example, it is intended that estate walkabouts will take place on a regular basis with a different area being selected each time.

Estate walkabouts are best described as a way for customers and housing staff to work together to highlight any areas of concern with your area. Dates of the walkabouts can be found on page 4. We will be writing to you and promoting them with posters on your estate. This will give you the chance to highlight any relevant issues such as litter or damage and bring it to the attention of the housing or repairs team.

We are also keen to encourage resident involvement as a way of improving housing services so that we can take account of your views in a constructive and positive way. We will be writing to you shortly with details of how you

can be involved. There will be various options ranging from resident forums and mystery shopping, to filling in surveys and giving feedback.

Thank you to all of you who completed the customer satisfaction survey on how you think we are performing. We will be producing a comprehensive summary of the survey results and details of the actions we have taken in response to the issues you raised, and will be sending this out to all customers shortly.



We will also be undertaking another mini survey this year to see if we have made improvements on the year and to gauge our performance for our new customer base. Your feedback is important to us and we encourage you to take part in this year's survey.

Vivien Farrow, Managing Director

Benefit changes mean extra money for low income families

Low income families are in line for a welcome boost to their Housing and Council Tax Benefit thanks to a change in the law.

From October 2009 Child Benefit will be ignored as income for Housing Benefit and Council Tax Benefit. This change will have a very big impact on low income families. For example, a couple with two children receive £33.20 in Child Benefit – by ignoring this as income they could see their Housing and Council Tax Benefit increase by over £28 per week.

If you are already claiming Housing Benefit then the change should be processed automatically. If you have ever been told that your income is “just too high” or felt you were not eligible, now is the time to get your benefits checked again.

Jane Warnes, Operations Manager said: “We think this is a very significant change in legislation for any low-income families who are feeling the pinch. It means that people who earned just over the Housing Benefit threshold before will now qualify for help with their rent,

and Council Tax. So we would urge you to claim if you think this change may affect you”

If anyone is in doubt about whether or not they are eligible, they should call their Housing Officer or local council.

More Pension Credit! For people with savings.

From November 2009 for people over 60 who have savings, the amount that is ignored rises from £6000 to £10,000. This could mean an extra £8.00 per week and for some people who are reliant on their savings it could be even more beneficial.

If you are able to claim the Guaranteed Pension Credit you are entitled to Housing Benefit and Council Tax Benefit even if your savings exceed £16,000.

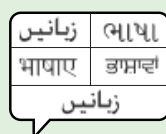
If you think that this might affect you do get your benefits checked.

Do you need this document in a different format?

Please contact us on 01603 731699 to discuss your specific requirements.

How to contact us: Cotman House, Bowthorpe Hall, Bowthorpe Hall Road, Norwich NR5 9AD.

By phone: 01603 731699 **By fax:** 01603 731698



Feeling the pinch after Christmas? In debt or need money advice?



Residents can seek the help of the Citizens Advice Bureau

If you are worried about debt or simply 'paying your way' you can discuss your concerns in confidence with an independent adviser at your local Citizens Advice Bureau (CAB). If you are struggling to pay your rent please contact your Housing Officer who will be able to advise you. It's important to get in touch before the problem gets bigger; the sooner you contact us, the sooner we can help! We can offer help and advice how to claim Housing Benefit, and refer you to Stonham Homestay for budgeting advice or tenancy support.

As part of the Places for People Group we may also be able to provide you with a loan for either personal finance or a small business loan. Contact 0845 603 6695 for details. Or you can contact your local Credit Union, whose details are listed on page 6. *For free and confidential advice and help with money contact: National Debt Line on 0808 808 4000 or log onto www.nationaldebtline.co.uk.*

REMEMBER – Debt problems can affect anyone, not just people or families on low incomes. There is absolutely nothing to be ashamed of by asking for help in dealing with a problem. Speaking with someone sooner rather than later will help you to manage your situation.

Norwich and West Norfolk Citizens Advice Bureau

St Vedast House, 5-7 St Vedast Street,
Norwich NR1 1BT
General Advice – Norwich office: 01603 765783
Debt Advice – Debtline: 01603 679678

West Norfolk Citizens Advice Bureau

King's Lynn office, White's House,
26 St Nicholas Street, King's Lynn PE30 1LY
General Advice –
West Norfolk office: 0844 499 4104

Dereham, Watton & Holt Citizens Advice Bureau

Assembly Rooms, Ruthen Place,
Dereham, Norfolk NR19 2TX
Telephone: 01362 697 776

Wymondham Citizens Advice Bureau

6 Griffin Court, Market Street, Wymondham,
Norfolk NR18 0GU
Telephone: 01953 603977
Debt Advice – 01953 600391
Welfare Rights – 01953 713618

North Walsham & District Citizens Advice Bureau

New Road, North Walsham, Norfolk NR28 9DE
Advice Line – 01692 402570
Appointment Line – 01692 405847

Diss, Thetford & District Citizens Advice Bureau

Shelfanger Road, Diss, Norfolk IP22 4EH
Telephone: 01379 651333 (Diss)
Telephone: 01842 752777 (Thetford)

Great Yarmouth Citizens Advice Bureau

2 Stonecutters Way, Great Yarmouth,
Norfolk NR30 1HF
Telephone: 01493 856665

Ipswich & District Citizens Advice Bureau

19 Tower Street, Ipswich, Suffolk IP1 3BE
Telephone: 01473 219777

Lowestoft Citizens Advice Bureau

36 Gordon Road, Lowestoft, Suffolk NR32 1NL
Telephone: 01502 518510

Everyone has a story to tell



Residents at Ashwell Court in Bowthorpe put their creative writing skills to test during November and December as part of the BBC My Story Project.

The Norfolk Family Learning Programme worked with residents who had to write a true, personal story to share with others. The residents shared many stories including wartime and childhood memories and one rather traumatic visit to the dentist!

Several stories were entered into the competition and can be read on the BBC website at www.bbc.co.uk/mystory/stories/search/location/Norfolk/recent/1

The best fifteen stories will be made into short films and shown on BBC One in the summer. The competition's five winners will also see their experiences published as paperback books.



Carols in the Courtyard ...and at Lowestoft

Parmentergate Court hosted a 'Carols in the Courtyard', which included residents from Murrell's Court in December.

Even though it was a bitterly cold and wet December evening, housing officer Susan Harrowing made it that little bit warmer serving both warm mince pies and mulled wine. Singing was led by members of the King Street Centre and everyone spent an enjoyable evening meeting new people and singing traditional carols.

Residents at Aspinall Close and Aldwyck Way also hosted a Christmas Carol event for the second year running. This year they invited residents from nearby St Catherine's Close to join in.

Despite the snow the event was well attended and residents warmed up by eating mince pies and singing carols.

Book it in! Dates to remember for 2010

3rd March Cotman Fields Estate Walkabout

10th March Chestnut Court, Cowhill Estate Walkabout

22nd March Costessey Estate Walkabout

24th March Pulham St Mary Estate Walkabout

2nd April Good Friday

4th April Easter Sunday

5th April Bank Holiday

7th April Money, Employment & Learning Fair (Wymondham) – Ex-Servicemen's Club

2nd April-19th April Schools Easter Break

3rd May May Day

5th May Money, Employment & Learning Fair (NR5 & NR8) – Costessey Centre, Longwater Lane

13th May Swaffham Estate Walkabout

15th May Norwich Community Learning Circus – Boundary Pub, Aylsham Road

29th May Bowthorpe/Costessey Fun Day – Bowthorpe Youth & Community Centre

31st May-4th June Half Term

31st May Bank Holiday

31st May Open Event – Costessey Centre, Longwater Lane

8th June Cotman Fields Estate Walkabout

21st June Costessey Estate Walkabout

26th June-3rd September Schools Summer Holiday

3rd July Mile Cross Festival – Sloughbottom Park, Norwich

7th July Money, Employment & Learning Fair (NR3 & NR6). Venue to be confirmed

14th August Swaffham Fun Day

2nd September Learning Fair – The Mall, Castle Meadow Norwich

8th September Cotman Fields Estate Walkabout

20th September Costessey Estate Walkabout

21st September Chestnut Court, Cowhill Estate Walkabout

25th-29th October Half Term Week

8th December Cotman Fields Estate Walkabout

20th December Costessey Estate Walkabout



If you can't stand the snow, get in the kitchen!

Margaret Barrell, cook for both the day centre and luncheon club at Ashwell Court, was determined to get to work on Thursday 7th January, despite the treacherous weather conditions.

Margaret (seen left) said, "This is the only hot meal some of our clients get each week, and in this weather older people need all the sustenance they can get. The snow was not going to stop me!"

Pictured below: Ashwell Court in the January snow, and these fantastic snow goalmen at Cotman Fields, produced by some of the residents' children.



Giving a fair chance

We were again proud to lead a Money, Employment & Learning Skills Fair on 20th January. The event was held at the King's Centre in Norwich City Centre and was hosted in conjunction with a wide number of local businesses, including Norwich City College, Job Centre Plus, Voluntary Norfolk, Jark Recruitment, Lovell, Roalco, The Army and Connexions.

These events are designed to help local people find employment or equip them with improved skills and help them with the transition back into work. As well as promoting job opportunities, learning avenues and voluntary work, this event also had people from benefits' advice on-hand to give guidance and information about the impact any employment may have, making this a one-stop shop for people seeking work.

Cotman Managing Director, Vivien Farrow, said "We understand that there are many people in the area who feel nervous at the thought of re-training or going back to work, so these events are the perfect opportunity to find out what's available in an informal setting".

Over 250 people attended the Money, Employment & Learning Skills Fair; an increase of over 50% compared with the fair held last July.

For details of our next fair please contact Amanda Marsh on 01603 731699

Changing Lives, Strengthening Communities

Money, Employment & Learning (M.E.L.) Fair aimed at helping people back into work or even to retrain for a better career.

Wednesday 20th January 2010
11.00 am – 7.00 pm

@ The King's Centre, King Street, Norwich NR1 1PH

M.E.L. offers you a one-stop shop for:

- Advice on going back to work and benefit entitlements
- Help with Application Forms and CV's
- Advice, Guidance and Support on learning new skills and further education
- Talk to employers, find out about jobs in YOUR area
- Debt and Money Advice
- Prize Draw

It's never been easier to find out about:

- Re-training near you
- Debt Advice
- Entitlement to benefits when going back to work
- Local Opportunities

For more information contact
Amanda Marsh
on 01603 731699

Come and talk to us and start the new year with a new career!

Supported by
Postprint

Mrs Rush

Dear Diary – I need to borrow £300 for a new TV.

I've seen an ad which says I can borrow, I'll find out more.



Mrs Wise

Dear Diary – I need to borrow £300 to pay for a new TV.

I've seen an advert for **borrowing from a Credit Union**.



WEEK 1

I've borrowed £300 from Provident Personal Finance*. The lady was very nice and I can repay it back at £9 per week over 57 weeks.

I've borrowed £300 from the local Credit Union. The man was very nice and I want to repay it back at £9 per week over 37 weeks.

WEEK 10

I am not really missing the £9 per week, I think I'll repay it all right.

I am not really missing the £9 per week, I think I'll repay it alright.

WEEK 28

I'm just half way to paying it off.

I asked in the Credit Union and they tell me I've only got 9 weeks left until I have paid it off!

WEEK 38

Another 19 weeks to go! I'm still able to cope with the repayments but it's dragging on too long. I wish it was paid off!

The loan was paid off last week. I've decided to keep paying £9 per week in the Credit Union to build up some savings.

WEEK 56

Debt free at last!

The £9 was just about ok but now I need to borrow more money for a new washing machine for £300.

I've got more than £180 in my account!

I need a new washing machine, I've seen this great one for £300, the Credit Union said I'll get the loan no problem.

They charged me 189.2% APR – **that cost me £213 in interest!**

No wonder it took so long to repay.

* information taken from the www.lenderscompared.org.uk website in July 2009

They charged me 26.8 % APR for my first loan – **That only cost me £29.06 in interest.**

No wonder I paid it off so quickly.

And my next loan is less interest as they know me now and I have saved with them for a while.

Credit Unions are authorised and regulated by the Financial Services Authority. Deposits are protected by the Financial Services Compensation Scheme. To find your nearest Credit Union, look in the phone book under "Credit Unions" or call the Association of British Credit Unions 0161 832 3694 or ask the local CAB

Credit Unions in Norfolk & Suffolk

Norfolk Credit Union Ltd, South Norfolk House, Swan Lane, Long Stratton, Norfolk, NR15 2XE Tel: 01508 533842
Email: info@norfolkcu.co.uk www.norfolkcu.co.uk

Norwich Community Co-operative Credit Union Ltd, Boardman House, Redwell Street, Norwich, NR2 4SL
Tel: 01603 764904 Email: office@norwichcreditunion.org.uk
www.norwichcreditunion.org.uk

West Norwich Credit Union Ltd, 33 Earlham West Centre, Norwich, NR5 8AD Tel: 01603 501301 Email info@wncu.net
www.wncu.net/

Wherry Dragon Credit Union Ltd, Room 15, City Hall, Norwich.
Tel: 01603 212465 Email: creditunion@norwich.gov.uk

Rainbow Saver Anglia Credit Union Ltd, ComeUnity Centre, Kings Street, Great Yarmouth Tel: 01502 584854
Email: rsacul@tiscali.co.uk www.rainbowsaver.co.uk

Ipswich and Suffolk Credit Union Ltd, 63 Austin Street, Ipswich, IP2 8DF Tel: 01473 690690
Email: ipscreditunion@tiscali.co.uk www.iscu.org.uk

Ketts Credit Union Ltd Tel: 01603 212107
www.kettscreditunionltd.co.uk

Rainbow Saver Anglia Credit Union Ltd, 229 London Road South, Lowestoft NR33 0DS Tel: 01502 584854
www.rainbowsaver.co.uk

Suffolk Credit Union Ltd
Endeavour House, Russell Road, Ipswich Tel: 01473 265000
Email: creditunion@resman.suffolkcc.gov.uk

Cobholm Island Credit Union Ltd, Community Centre, St Luke Terrace, Great Yarmouth, NR31 0AP

Lichfield and Southtown Credit Union Ltd, Electra House, 32 Southtown Road, Great Yarmouth, NR31 0DU

Credit Unions are managed and operated by volunteers, and some have paid staff too.

Safe Savings accounts and budgeting accounts are available – you can save for a rainy day or for a particular bill, it's your choice.

Credit Union accounts are easier to open than a bank account, as more documents are accepted.

Each Credit Union chooses its own loan policies and rates of interest, and most charge from 12.7% APR to 26.8% APR.

Loan shark



A loan shark is someone who lends money without the appropriate licence issued by the Office of Fair Trading. Loan sharks rarely, if ever, give any paperwork and if payments are missed they often use intimidation and violence to get money from their 'clients'. The East of England Illegal Money Lending Team, working with Norfolk Trading Standards, is here to help. If you have any information, however small, on loan shark activities they can help.

If you do decide to borrow on the doorstep, here are a few tips...

Only borrow from legal lenders

- Ask for proof the lender has a Consumer Credit Licence.

People lending without a licence are illegal

- You are not breaking the law if you borrow from someone without a licence but you are likely to be ripped off and worse.

Illegal lenders are loan sharks

- You may have been bitten by a loan shark if your loan keeps growing even though you pay regularly. One loan shark customer had to pay £50 a week out of her benefits of £74 per week. Another was charged 117,000% interest (APR).

Some loan sharks threaten you when you can't repay

- These kind of loans are unenforceable without a court order.

Most loan sharks don't provide paperwork

- You never know how much you have paid.

Report your lender if you don't think they have a licence

- Phone the confidential help line 0300 555 2222. It's staffed 24 hours a day, 7 days a week, 365 days a year.
- The Illegal Money Lending Team will check to see if your lender is legal.
- You will not get into **ANY** trouble with the authorities.
- Remember, it is the loan shark who is behaving illegally, not you!
- You probably won't have to repay loans from an illegal lender. Call 0300 555 2222 for advice.

If any of the following apply to you, then you may have been bitten by a loan shark

- Been offered a cash loan?
- Been threatened when you couldn't pay?
- Has your bank card been taken from you as a security?
- Does what you owe keep growing even though you are making payments?

If you, or anyone you know, is experiencing any of the above or has any knowledge of loan shark activities then **IN CONFIDENCE**, **Call:** 0300 555 2222 (local rate call, including inclusive minutes from mobiles) or **Email:** reportaloanshark@stoploansharks.gov.uk or **Website:** www.direct.gov.uk/stoploansharks or **Text:** loan (space) shark (space) + your message to 60003.

Understanding financial terms

What do they mean?

Quite often when we discuss our money or look into borrowing the terms used can be quite confusing, to try help here is a list of terms that may be used and what they mean:

- DEBIT** – This means money has been taken out or is in arrears (normally from a bank account) or it could mean a charge has been made against the account i.e. rent charges are classed as a debit.
- CREDIT** – Money has been put in (normally into a bank account) or paid against a charge, i.e. rent paid is classed as a credit on the rent account.
- STATEMENT** – A record of transactions taken place.
- OVERDRAFT** – An arrangement with your bank to borrow in excess of what is currently in your bank account.
- INTEREST** – Money paid on outstanding amounts such as loans or overdrafts or monies paid on amounts in your bank account such as savings.
- NET** – What is left over after deductions, normally used on payslips after tax and national insurance has been deducted from your salary/wages.
- GROSS** – Money before deductions, normally used on payslips before tax and national insurance have been deducted.
- PIN** – Personal Identification Number – normally used for accessing funds via a cash point (hole in the wall).
- ATM** – Automatic Telling Machine / Cash Point / Hole in the Wall.
- APR** – Annual Percentage Rate – an amount normally applied to monies borrowed or saved.
- STANDING ORDER** – An instruction to the bank to pay money out, controlled by the account holder, so if the amount changes the account holder has to increase it.
- DIRECT DEBIT** – A request for money from a bank account i.e. TV Licence. This means that if the amount goes up or down that the organisation requesting the direct debit will amend the amount details.



Jamie and Andrew at work

Helping to paint a brighter future

Cotman Housing Association, together with Orbit East and Norfolk Learning Partnership, is delighted to have hosted a free painting and decorating course for customers of either landlord. To be eligible for the course, residents had to be unemployed and in receipt of benefits.

The course ran for two days a week over a three week period. It gave participants the opportunity to work towards achieving a Construction Skills Certification Scheme (CSCS) card. With further training they can attain their CSCS card so that they can apply for recognised qualifications or return to work.

Andrew Hague, a customer in Bowthorpe, Norwich, attended the course.

Andrew says "I was a little apprehensive beforehand but I am surprised at how much I enjoyed it. We decorated a number of residents' flats at Devonshire Place. I've been out of work for a while now and it's made me feel more positive about my future. The course is mixed up so that half the day is spent doing practical work and the other half on Health & Safety training. I definitely recommend this course to others."

Amanda Marsh, Senior Customer Services Officer, Cotman Housing, who helped organise the course said, "These painting and decorating courses provide those who have taken part not only valuable practical skills, but also confidence to move forward."

Vivien Farrow, Managing Director of Cotman Housing Association said, "These courses will help customers to learn new skills which can improve their career prospects as well as enable them to carry out decorating projects in their homes to make it easier to maintain them. We are hoping to deliver more of these courses next year."

Doug Hunt and Mike Hitchins, who originally ran the courses throughout the year as freelance tutors, are now trading as *Skills Start Here...* a social enterprise. See www.skillsstarthere.co.uk for further details about their courses.

If you are interested in attending a course please contact Doug Hunt directly on 07879 484880 or ring Amanda Marsh on 01603 731699.

Have you got a story to tell?

Is something happening in your community that you think might be of interest to other readers?

Are you organising an event in your neighbourhood?

If so, contact Cotman's Amanda Marsh on 01603 731699 or amanda.marsh@cotman-housing.org.uk

Any questions?

Would you like to ask a question about anything to do with your home?

Please email us at: office@cotman-housing.org.uk or write to the address on the right and we will answer as many of your queries as possible in the next *Cotman News*.

Ask the Association,
Cotman Housing Association,
Cotman House, Bowthorpe Hall,
Bowthorpe Hall Road,
Norwich NR5 9AD