

*your community... your*

# wiice



Spring 2011



**Inside:** 2010 Sunflower Competition Results. On a Quest for Affordable Warmth – Save Energy, Save Money. News from the Forums. News from Your Communities. Get Your Thinking Caps on...and much, much more!



## Welcome

to the Spring 2011 edition of VOICE, Muir Group's magazine for residents.

It is good to see the green shoots of spring coming along

in some of our neighbourhoods as we leave behind one of the coldest winters on record.

We have already seen a very busy start to the year judging from the activities of the Regional Residents Forums who will now have their own regular page in this magazine designed to keep you up to date with decisions taken by them.

The winter months have presented many challenges to all of us, not least in trying to keep warm. If you have struggled with heating your home effectively then take a look at the article about how to save money and save energy featured on the magazine's Green Page. Look out for top tips on what you can do to prepare for next Winter! We also have plenty of news stories from our residents as well as our regular features on our Customer Services Team, an article on our new Board member, Peter Fieldsend, and an update on welfare benefits.

I am delighted to announce that the Association has retained its 2 Star status in the Best Companies to Work For Survey, 2011. We have also been placed at 23rd in the Sunday Times 100 Best Places to Work in the Public and Third Sector\* listing which is an amazing achievement for us as a relatively small organisation. In addition, we won the award for the Best for Innovation in Engagement Practice. All three awards are a testament to the commitment and dedication of our staff. I believe that having happy, committed employees is key to ensuring we provide the highest level of service possible to you.

Finally, it was great to see the efforts many of you went to with our sunflower competition which we ran last year with our landscape contractors. Congratulations to all the winning entries!

Please let us know what you think about VOICE magazine by emailing [info@muir.org.uk](mailto:info@muir.org.uk) or you can contact Customer Services on **0300 123 1222**. There is a great deal more information about Muir Group Housing Association on our website, [www.muir.org.uk](http://www.muir.org.uk) If anyone wants to ask me a question via the website. There is a button called 'Ask John' which allows you to do this.

I look forward to hearing from you!

*John*

**John Bellis, Chief Executive**

*\*charitable organisations*

## getting online...



In today's modern world more and more information is available via the internet. Organisations like Muir are increasingly communicating with customers using the internet, whether it is to publicise information, by e-mail, online forms or questionnaires.

The internet can be a quick and easy way in which to communicate with others, but it can also be scary and costly. While we are aware that many of our residents already have access to and use the internet to contact us and get information about Muir and what we are doing, we also know that many of our residents don't have access.

Both Muir and the Government recognise the benefits of using the Internet and some of the barriers such as cost, fear and lack knowledge. Therefore the Government has introduced Local Access Points (UK Online Centres). The UK Online Centres offer a variety of services, such as training, support and access to the internet. These services are either free or offered at a low cost. UK Online Centres are located in places such as libraries, community centres and some schools and colleges.

If you want to know learn more about getting online and where your closest UK Online Centre is then:

- You can call UK Online Centres on **0800 77 1234**
- You can call Muir's Customer Services Team on **0300 123 1222**
- UK Online Centres also have a website and the address is **[www.ukonlinecentres.com](http://www.ukonlinecentres.com)**

Once provided with the details of your closest UK Online Centre, you can then contact them to find out what services they provide i.e. access to the internet training and if the services are free or there is a small cost.

## Do you need help to read this?



Please contact us: tel: 0300 123 1222 or  
textphone(minicom): 0300 123 3005



### Arabic

هل تحتاج إلى مساعدة لقراءة هذا؟ يرجى منك الاتصال بنا

المجلة الصوتية

### Polish

Potrzebujesz pomocy, aby to przeczytać? Skontaktuj się z nami.

Magazyn głosowy

### Portuguese

Necessita de ajuda para ler isto? Entre em contacto conosco

Voice Magazine

### Punjabi

ਕੀ ਇਹਨੂੰ ਸਮਝਣ ਲਈ ਤੁਹਾਨੂੰ ਮਦਦ ਦੀ ਲੋੜ ਹੈ? ਕਿਰਪਾ ਕਰਕੇ ਸਾਡੇ ਨਾਲ ਗੱਲ ਕਰੋ।

ਆਵਾਜ਼ੀ ਰਸਾਲਾ

### Somali

Ma u baahan tahay in lagaa kaalmeeyo akhrinta feylkan? Fadlan nala soo xiriir.

Majallad Maqal ah

### Turkish

Bunu okumak için yardima ihtiyaciniz var mı? Lütfen bizimle kontak kurunuz

Voice Dergisi

**This document is also available in large print, audio or any other language upon request.**

**Could you translate information for us?** The six languages above are the ones most commonly used by our residents apart from English. If you have translation abilities in any of these languages, we want to hear from you, contact Kathryn Smith on **0300 123 1222**.

# a host of daffodils....

2,000 bulbs should be beginning to bud around Godmanchester. The planting was a project between a new resident's group, the Godmanchester Residents' Group, who are Muir Group Housing Association residents, and the Godmanchester In Bloom Committee.

Jan Kaneen, Community Engagement Officer in the South, helped the Group set-up following community meetings to deal with residents' concerns. Jim Worthing, Chair of the new group said, "One of the reasons we are planting these bulbs is to make the area look really cared for so it will deter people from fly-tipping and behaving anti-socially. It will also make the area look really cheerful when they flower in spring."

Godmanchester In Bloom committee members, including the chairman, John Thackery, helped to plant some bulbs and will be working with the residents' group in the future to help make Tudor Road a pleasant place to live.

The bulbs were paid for with a grant from Friends of Muir Group.



## the big lunch

The Big Lunch is a day when people are encouraged to talk to their neighbours and get involved in their community over lunch. Many of you took part in this last year. This year, the event will be held on 5 June, 2011. Residents can also celebrate European Neighbour's Day by holding a Big Lunch. If anyone wants to take part, contact Beverley Price, Community Engagement Officer (North) or Janet Kaneen, Community Engagement Officer (South) on **0300 123 1222**.

## unity in the community

There will be another chance to take part in this extremely popular event this year which is scheduled to take place

on 25 June in Worcester. The organisers – Worcestershire Pensioners' Action Group have been given a grant of £1,000 from Friends of Muir Group to kick start the event organisation. If you want to get involved and help build on the success of last year's event, contact Janet Kaneen on **0300 123 1222** or Ron Chambers on **07526 401113**.

## party in the park

This year, Ramsey's Party in the Park will be held on 27 July.

## godmanchester bbq

Godmanchester Resident's Group has announced that it will hold a BBQ on 7 May, 2011. Details of the venue will be posted in the neighbourhood nearer the time. All welcome.



## really wild ....

Also in Godmanchester, Friends of Muir Group has given £1,000 to St Anne's C of E Primary School to create its first garden – the money will be used to carry out hard landscaping such as making it wheelchair accessible and installing raised beds.

Many of the ideas for the garden have come from the children themselves – members of the school's 'Wild Club'. Not only do they want to create a wall with a handprint on each brick which they want to sell to raise money for a school they are linked with in Uganda, but also they want to attract wild life and create a sensory area for children with special needs.

# shared ownership....what's it all about?

If you want to get onto the property ladder and buy your own home but cannot afford the mortgage repayments, or having difficulty obtaining a large enough mortgage to purchase on the open market, then Shared Ownership may be the answer.

Muir Group Housing Association has already helped more than 400 people to buy a home of their own under this scheme. We are an established provider of New Build Properties across the East, East Midlands, North, North West and North Wales.

Under the Shared Ownership Scheme you buy a share of a property (normally 50% but it can vary between 25% and 75%) and pay a subsidised rent on the portion that you do not own, along with a service charge. You will also need to pay the normal costs associated with owning your own home.

As you are only buying a share of the property and not the total value, your monthly payments may be less than if you were to buy the property outright but you can still enjoy all the benefits of a brand new home.

You will normally borrow from around 25% up to 95% of the cost of the share you are purchasing from a building society/bank in the form of a mortgage.

You will have to pay the full cost of buying your share including the valuation fee, legal fees, search fees and Land Registry costs. Stamp duty will need to be paid where applicable dependant on the value.

After a set period of time (which can vary from 3-24 months) you can buy further equity shares in your home. This is known as staircasing. The value of any extra share, which could be 25 or 50 per cent, is determined by an open market valuation taken at the time. In some cases it is possible to acquire 100 per cent of the equity in your home.

If the time comes that you decide to move, you would

inform us and we would use our best endeavours to find you a buyer. If we do not succeed you can then put the property on the open market in the usual way.

All individual schemes have varying eligibility, criteria and costings.

Mark Gittins recently moved into his home in a village near Chester as a Muir Shared Owner.

House prices in the area where he grew up are very high and Mark thought he would never be able to afford to buy a home for himself and his two daughters following the breakdown of his marriage. Mark became aware that Muir were developing a barn conversion, making it into two homes which would be available as Shared Ownership. He contacted the Sales Team at Muir who took Mark through the application process. "It has always been an ambition of mine to return to the village where I grew up so that my children can experience village life as I did – the children's grandparents and uncle live close-by, so there's a strong family connection," said Mark, "my children don't have far to go to school and I am still close to work so we are delighted to be in a property in our old home village."

Muir is currently developing properties designed for Shared Ownership in Skipton in Yorkshire, Lytham in Blackpool and Tarporley, Northwich and Hartford in Cheshire.

For more information about how to apply, visit our website on [www.muir.org.uk](http://www.muir.org.uk) or contact the Muir Sales Team on **0300 123 1222**.



## gardener's world....

As Spring gets underway and things start to grow and turn green once again, Fred Critchlow, a resident in Chester believes that just because some people may live in flats or houses without gardens, it doesn't mean they can't enjoy the pleasure of looking after the landscapes around their homes.

Fred, a resident for 12 years with Muir, looks after the communal planting areas in Owen Close. Fred tends the planting areas and tries to keep them looking bright and beautiful. He certainly knows his hardy annuals from his tender perennials and has already cut back the shrubs in the flower beds outside his front door. Fred says, "This is the time of year to prune, clean and plant – get rid of all those dead leaves and rake your grass to get rid of the moss – if you've got trees or large bushes, wait until they bud before you prune them to see where the deadwood is, give everything a good tidy-up."

Fred's top gardening tip for this time of year? "Plant up your hanging baskets as soon as the frost goes, remember to water them and enjoy for the rest of the summer!"



on a quest for

# affordable warmth

green page

The UK has been hit by another bitterly cold winter, with temperatures plummeting to the lowest ever recorded in some parts of the UK. The freezing temperatures along with rising gas and electricity prices have made this winter a trying time for so many households.

As a result significant numbers of people have found themselves in fuel poverty, where they are spending more than 10% of monthly income (including benefit entitlements) on their energy bills. As a way of saving money, many have resorted to turning off their heating, however, this can have severe health implications, especially for children and older people.

Although the worst of the weather is behind us, this is the perfect time to start preparing for next winter by looking at way to reduce your energy bills, reporting any problems with your home to Muir e.g. draughty windows and doors, and looking at which energy companies give you the best price for your electricity and gas.

Furthermore, if you are in receipt of certain benefits you may qualify for a Cold Weather Payment. This is a payment of £25 for every week of cold weather (where the temperature is recorded as or forecast to be 0 degrees or below). If you think you should have received this contact the department that pays your benefits. Also, if you were born on or before 5th July 1950 and in receipt of certain benefits, you may have also been entitled to a Winter Fuel Payment. This is a lump sum payment of between £125 - £400 and would have been automatically paid to you before Christmas. If you think you should have received this but didn't then you must make a claim no later than 30th March 2011. To get a claim form call **08459 151515**.

Muir are committed to helping eliminate fuel poverty which affects some four million households in the UK and will do all we can to help our residents reduce their fuel costs by improving homes and providing energy saving advice. If you would like further information about our Affordable Warmth Quest or you think you may be in fuel poverty please call our Customer Service Team on **0300 123 1222** to receive a free benefits health check, a property efficiency check and an information pack that gives you advice on ways to reduce your energy bills.

## New Website Green Zone

Muir has formed a special team from staff working in all parts of our business called the Green Quest Team. They will act as 'green champions' and help Muir to achieve its objectives of creating thriving sustainable communities.

Check out our new Green Zone on the Muir website **www.muir.org.uk** and click on the button for a special section on our environmental sustainability plans. In this section you can download our Policy Statement and access information about how to save energy and save money in your homes and neighbourhoods.

The National Housing Federation has recently launched a partnership with uSwitch called My Home Energy Switch, designed to help residents save up to £530 on energy bills. My Home Energy Switch lets you compare energy suppliers simply and quickly to make sure you are getting the best price for your gas and electricity. The process is simple, fast and effective and can be easily completed in a few minutes via a dedicated webpage (**www.housing.org.uk/energyswitch**) or the free customer helpline, **0800 051 5346**.

## what a picture!

Malcolm Sheehan from Frodsham at 86 years old is a keen photographer and took this picture of him and fellow residents enjoying lunch which was paid for by Friends of Muir Group over the Christmas period.





# the forum

As Chairs of the Northern and Southern Regional Resident Forums, we are extremely proud of what the Forums have achieved so far on behalf of residents, and we are equally proud of the fact that we openly encourage Equality & Diversity within our ranks which are made up of residents who have an interest in their neighbourhoods and communities and want to influence what happens within them.

Some of you may not be aware of the Forums and their purpose. Basically, they are the voice of the resident, which is important in determining the way that Muir delivers their services to us, and the Forums are a perfect vehicle to have that voice heard.

## 'How do they do that?' you might ask, 'what is the Forum's role?'

The role of the Forums is to challenge specific areas of Muir's activities, based on feedback from residents. We also oversee the implementation of regional initiatives and assess whether direct or indirect positive outcomes are being achieved for you the resident.

Another of our aims is to ensure that residents are consulted at an early stage in relation to strategy, policy and service delivery changes and that your views are acted upon. We also compare, challenge and monitor Muir Group's performance.

## 'How is this done?'

We work jointly with the Board to determine priorities and achieve positive outcomes on key decisions for the benefit of Muir Group and its residents.

Since their formation, the Regional Resident Forums have moved forward at a tremendous pace, and those residents involved, have shaped the Forums by determining their roles, rules and how we operate.

In 2010, the Forums critically challenged the TSA Standards Self-Assessment, and played a significant role in helping to shape this key document, which had to be submitted by the deadline of 1 October.

The Forums have also taken on responsibility for the Association's Scheme Enhancement Budget and have already allocated funding to a variety of projects for schemes across the country to improve those neighbourhoods. Some examples being:

### In the North:

- Gosforth Place, Chester...resurfacing of car park
- Grange Park, Blackpool...replacement fencing
- Tentre, Burnley...additional lighting

### In the South:

- Godmanchester, Huntingdon...bin store alterations
- Elizabeth Court, Peterborough...car park lighting
- Willow Views, Cambridge...lockable bollards

The early part of 2011 will see the Forums playing a key role in helping to shape the Local Offers across the country, as well as monitoring how these Local Offers are delivered in your communities.

There are areas of our Regions that have no representation on the Forums, and we are working to address this. If you are interested in becoming a Forum member, please contact Tony in the North on **07935 201135**, or by email at **tonyhodson46@aol.co.uk** or Ron in the South on **07526 401113**, or by email at **rjchambers@talktalk.net**



Residents from Rivacre Estate including Mrs Mimmagh and Mrs Morgan

## on the buses...

Residents from the Rivacre Estate, Ellesmere Port who have been campaigning for a new bus service to serve their estate achieved their goal when the new service began last Autumn.

Residents are anxious to let everyone know in the area that the bus company will not run the service if the buses are not used, so they say, "get on the bus!!"



## Gina Phillips

I came to work for Muir as a temp from an agency in March 2010 and I have to admit I didn't know a great deal about the Association!

As luck would have it, I'd previously made a number of applications for jobs within the social housing sector and was delighted when I learned what Muir actually did and the services they provide. Since graduating from University in 2009, I've wanted to work within the public sector, so when the temporary role was offered to me at Muir, I actually left another long term job in order to pursue this one. I had only worked here a few weeks when I realised that I wanted my placement to be made permanent, which it was in September. The folks here are so lovely and welcoming – not only on the Customer Service Team but also the other teams within Muir. People acknowledged that I was new to the role and were so patient with me while I was learning, as were the residents on the other end of the

telephone! I can honestly say that this is the first job I've had where I wake up in the morning and want to go to work. Not every query is straightforward, but we all have to take the rough with the smooth in life and it makes the sense of achievement that much more satisfying when a particularly tricky problem is resolved.

### CONTACT US

For all Muir enquiries call **0300 123 1222**. Lines are open 8am – 6pm Monday to Friday or you can contact us by Textphone (Minicom) on **0300 123 3005** or by using the Text Relay service on **18001** followed by the number you wish

to contact. You will now hear an automated message when you call us to ensure that you are aware that we may record your calls for training and monitoring purposes to help us improve the services we provide.



## candid calendar

At the start of the year, the Grange Park calendar was distributed to all Muir residents in this close-knit community in Blackpool.

The couple featured in January are new Muir residents, Samuel and Agnieszka Esiatigiwa. Together with their three children, they recently moved into their Muir home in Grange Park at Kersh Court, developed by Muir and completed in October 2010. "We had been on the waiting list for such a long time because the flat we privately rented was so small, when we were offered a three-bedroomed house with a garden by Muir, I couldn't believe it at first," said Agnieszka, "since moving here we have been able to make it a real home and it has been great for the kids."

Samuel is from Nigeria and Agnieszka is from Poland, both work in Blackpool and Agnieszka has been taking lessons to improve her English with help from Muir Group, "I am so grateful for everything that has been done for us, I want to thank everyone at Muir."



## a reminder about recharges...

We know that you like to look after your homes and act responsibly within the terms of your tenancy agreement or lease with us and maintain your property to good standards. However, sometimes we charge residents for any costs incurred by Muir where these costs are due to the resident's actions or behaviour.

For example, we may have to carry out repairs to property because the resident has neglected or caused damage to their home. In such cases, we expect residents and former residents to be financially responsible for their actions. You must have written permission from your Community Housing Officer before starting any alterations or improvements to your home (apart from decorating).

For information on this policy, check out the Recharges Factsheet on the website, [www.muir.org.uk](http://www.muir.org.uk) or call **0300 123 1222** for a copy. If in any doubt about what you have to do then speak to your Community Housing Officer so that you keep them in the picture about the state of repair of your property.

# fire safety

## in the kitchen....

- Keep things like tea towels and oven gloves away from the cooker and toaster
- Make sure the wires of your kettle and toaster are away from the cooker – keep them away from water too
- Crumbs, grease and fat that might build up on your cooker, toaster or grill and are a fire hazard
- Keep a special fire blanket in your kitchen. If someone's clothes catch fire, you can use it to wrap around the person to put the fire out
- Check you have turned your cooker off when you stop cooking

## don't....

- Leave the kitchen when you are cooking
- Leave saucepan handles sticking out from the hob
- Use a chip pan – they can easily catch fire. Oven chips or an electric deep fat fryer are safer

## electricity...

- Check plugs and leads are safe – if they look damaged in any way, get a new one
- Only put one plug in each wall socket

In a house fire, you might think that the smoke would wake you and give you and your family time to escape but after two or three breaths of toxic smoke, you're unconscious. Last year there were nearly half a million fires in the UK – 75% of these occurred in the home resulting in the deaths of 485 people. Here are some tips to help you stay safe in your home and keep the risk of fire low:

- Unplug toasters, lamps, hairdryers when you are not using them
- Unplug your electric blanket before going to bed – if you are not using it then keep it flat or rolled up – not folded
- Place heaters in a safe place where they will not be knocked over like against a wall

## don't....

- Overload a plug socket with loads of plugs – buy an extension lead
- Put leads under carpets or rugs. They may be damaged and will start a fire
- Leave clothes drying on a heater
- Put heaters or lamps near curtains or furniture

## if you smoke...

- Check you have put your cigarette out properly in an ashtray
- Don't light up if you are feeling sleepy or if you are in bed
- Do keep matches and lighters away from children

## using candles...

- Put them in a proper candle holder
- Don't put them out when you leave the room or when you go to bed

- Don't put them near curtains or anything that could catch fire
- Don't put them on plastic surfaces like the TV or bath

## keep safe...

Do you know what you would do in your home if there was a fire? Think of all the entrances you could use and plan how to get out of your house. Know how to open windows and doors and where keys are. Tell everyone who lives with you including children what to do to get out if there is a fire.

A working smoke alarm can buy you valuable time – you are twice as likely to die in a fire at home if you haven't got a smoke alarm. Test them regularly to make sure they work. If you live in a flat, report damage to fire doors, fire panels, emergency lighting and make sure that stairways, corridors and stairwells are not obstructed or used for storage as this can hinder escape and cause injury.

**IF YOU DISCOVER A FIRE, GET OUT, GET THE FIRE SERVICE OUT, STAY OUT....**

## quarterly prize draw

The winners of our Quarterly Prize Draw for January 2011 were:

£250 – Mr Halligan from Nantwich

£50 – Miss Lee from Wisbech

£50 – Mr Cunliffe from Chester

**Congratulations to all three of you!**

The next draw takes place in April 2011 – who knows? It could be YOUR turn next time!

ALL residents are eligible to take part in the draw as long as:

- Your rent account is clear or you have been paying regularly for the last three months or more if you are in arrears
- You have acted as a good neighbour and not been responsible for any nuisance or anti-social behaviour
- You have not got an overdue gas safety

check outstanding

- You have returned a customer information form to us.

Good luck for the next draw!

**Congratulations to the Winners of the Winter VOICE Wordsearch Competition:**

Mrs Cummins, Cambridgeshire  
Mrs Blackburn, Lincolnshire  
Mrs Scott, Cambridgeshire

# penny for your thoughts...

think  
tank

Do you THINK your views are worth sharing? Do you THINK you'd like to have a say in what Muir Group does and how we do it? Do you THINK that you haven't got time to get involved or that you don't like going to meetings?

If the answer to any of the questions above is yes, our THINK TANK could be just the thing for you. You can get involved in the THINK TANK from the comfort of your own home, at times that suit you.

THINK TANK members help to shape the services we provide by reviewing policies or other key documents or by giving us their views on specific service areas. They let us have their views by completing short questionnaires or surveys.

THINK TANK members can be involved either by post or through email – it's up to you. Information is sent out to THINK TANK members who then have a period of time to let us have their views (usually a couple of weeks).

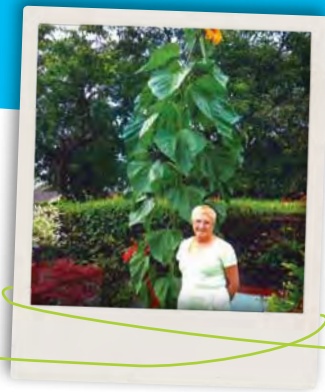
THINK TANK members don't have to respond to every survey or questionnaire – if you choose to become a THINK TANK member, you can be involved as and when it suits you.

As part of our THINK TANK scheme, we pay members a small amount for each survey or questionnaire returned (usually £2 or £3). These amounts are credited into a THINK TANK account – once members reach £20 in their THINK TANK account, we either send out a cheque or pay the amount off any monies owing to Muir Group, such as rent arrears or other debts. The THINK TANK is a great way to get involved with Muir Group. If you'd like to know more or if you want to become a member, get in touch!



## blacon open house...

Residents in the Blacon area of Chester suggested that it would be a good idea to hold a surgery in the area to make it easier for residents to contact their Community Housing Officer. Every fortnight, between 2-3pm a surgery will be held at 17 The Parade, Blacon. To find out more call **0300 123 1222**.



## summer 2010 sunflower competition

We said we would publish the results of the Sunflower Competition we ran last year in this issue of VOICE.

The front cover features one of our winner's stunning photographs of a sunflower. We can't publish all your photographs but have selected a few and used them in the magazine. Thanks to all of you who made such a tremendous effort to grow those flowers to staggering heights with the winning entries over 4 metres tall! In the Summer issue, we will show you what our three garden makeover winners decided to do with their prizes. All prizewinners listed below have been notified.

### joint winners in the south:

Mr Worlding – Godmanchester, Cambridgeshire

Mr Redford – Godmanchester, Cambridgeshire

### winner in the north:

Mr and Mrs Thomas, Warrington, Cheshire

### best photography to:

Mrs Hunnisett – Tweedsmuir, Chester

Mr Beattie – Winsford, Cheshire

Mr Hallam – Great Barrow, Cheshire

Mr and Mrs Barber – Northallerton, Yorkshire

Ms Mathison – Blackpool, Lancashire

### best runners up to:

Mrs P Traynor – Warrington

Mr Heaton – Winsford, Cheshire

Mrs Paton and Ms Sinclair – Winsford, Cheshire

Mrs Green – Warrington, Cheshire

Mrs Carlisle – Grantham, Lincolnshire

Mrs Rushworth – Peterborough, Cambridgeshire

Mr Whitby – Ellesmere Port, Cheshire

Mr Williams – Ellesmere Port, Cheshire

# benefits 4u!

The June 2010 Emergency Budget, and the October 2010 Spending Review released some details on the planned changes to the welfare benefit system over the coming years. You will find below detailed information on some of these changes, as well as other previously announced changes.

If you would like a full benefits entitlement check, details on how to apply for benefits, or would like some help to claim, get in touch with us on **0300 123 1222**.

Remember, it is your responsibility to notify the relevant benefit department of any changes in your circumstances to ensure you are still receiving the correct amount of benefit and to prevent any overpayments.

## Aged over 60? Working 16hrs/wk? You could claim Working Tax Credits!!!

From April this year there is a new route that may mean you could claim Working Tax Credits. If you are aged 60 years or over and work for 16 hours or more per week then this means you may be able to claim. You do not need to have any children and any savings you have will not normally affect your claim.

## Migration from Incapacity Benefit to Employment Support Allowance

New claims to Incapacity Benefit (IB) ceased in October 2008 and were replaced with Employment Support Allowance (ESA). Persons who were unfit for work could only make a new claim to Employment Support Allowance from October 2008. Persons who were already in receipt of IB continued to be entitled to this benefit. However, between October 2010 and 2014 IB claimants\* will be re-assessed and considered for ESA. IB and some other benefits\* will cease to exist.

During the re-assessment you will be required to complete a medical questionnaire, and most will also be required to attend a medical assessment/interview. If you do not complete these on time you will be at risk of losing your benefit.

Once you have been re-assessed the DWP will phone you to advise you if you are entitled to ESA. They will also write to you. If you are not entitled to this you will have the option of claiming Jobseekers Allowance during the same phone call. This will mean your Housing Benefit will have a smooth transition and not have any gaps in that claim. If you disagree with their decision you may choose to appeal. If so, you may be paid ESA at a reduced rate. Your HB may then be suspended until you provide them with evidence of your income.

If you are entitled to ESA after this assessment then you will be entered into that claim in what is called the 'main phase' and placed into one of the following categories:

- Work Related Activity Group – this means you will get support to help you prepare for suitable work. Your benefit (including any Housing Benefit) may be affected if you do not take part in the work-related support.

- Support Group – if you are severely disabled or have the most severe health conditions you will be placed in this group. You will not be expected to look or prepare for work. Your ESA will be the same as or higher than your IB payments. You will not be affected by these changes if you are due to reach State Pension age by 6th April 2014.

\*Those benefits affected by this include: Incapacity Benefit, Severe Disablement Allowance, Income Support paid due to illness or disability.

## Future Changes to Housing Benefit

Currently if you have a non-dependant adult who lives with you and you are in receipt of Housing Benefit (HB), then this may be reduced for each adult that lives with you. This is called a 'non-dependant deduction'. The rate of these deductions has stayed the same since 2001. As an example, the lowest deduction that could be applied in 2001 was £7.40, and this is the same rate today. If you have deductions on your HB then you will already be making extra payments to Muir to make up this difference.

The non-dependant deductions will no longer stay at the low rate they have been since 2001. Instead they will gradually increase over 3 years until they reach the rate they would have been had they been increased since 2001. This gradual increase starts in April 2011. This means you may have to increase the extra payments you make to Muir in order to make up the difference. You will need to speak with your Income Management Officer regarding this.

## Could you claim a Discretionary Housing Payment?!

Due to the many changes to Housing Benefit over the coming years, such as the increase to non-dependant deductions in April 2011, The DWP has increased the budget for the Discretionary Housing Payments fund as they envisage an increase in applications. If you are receiving partial Housing Benefit you may be able to make an application to the DHP fund for financial assistance. If you are receiving full Housing Benefit, but at one time you were only receiving partial HB payments, even if this was several years ago, you may also be able to make a claim to this fund if you are struggling financially. Please contact us if you would like assistance with this.

If you would like a full benefits check, details on how to apply for benefits, or would like some help to claim, get in touch with us on **0300 123 1222**.

**Remember, it is your responsibility to notify the relevant benefit department of any changes in your circumstances to ensure you are still receiving the correct amount of benefit and to prevent any overpayments.**



# boxing clever...

Joe Lovell has been boxing for 11 years and, at the age of 19, he's finally decided to turn professional.

Joe is a resident at Panton Road in Chester with plenty of ambition to win as many fights as possible because he feels it might take him 5 or 6 years to get to the top, depending on how good he is and what kind of agent he gets to promote him. The good news is that Joe, fighting as a welterweight, won his first professional fight in December held at Chester Racecourse and looks like he will go from strength to strength. He says he is glad to be living at Panton Road as the scheme helps him keep an eye on his diet and gets him to work on time!



# 65 years on and still in love!

We know that Valentine's Day is long gone but we wanted to tell you about Marjorie and Ron Biggs, residents of McCartney Court, Godmanchester in Huntingdon.

They have just celebrated being married for sixty five years!! Ron says he's looking forward to the next 65!

(Send in your celebratory pictures to [kathryn.smith@muir.org.uk](mailto:kathryn.smith@muir.org.uk))

# out to africa!

A teenager's plans to spend a month volunteering in Africa are one step closer after receiving a £1,000 grant from Friends of Muir Group.

Adam McCormack from Glebe Green, Winsford wants to go to Africa as a volunteer on a trip organised by Camps International later this year. Every body taking part has to raise £3,500 to pay for the trip. The volunteers build schools, home and fresh water holes for impoverished families. Adam has started to organise fund raising activities to help raise the rest of the money that will take him on this trip of a lifetime. If you want to help, you can email Adam directly on [adamjmc95@hotmail.com](mailto:adamjmc95@hotmail.com). We will continue to follow Adam's progress carefully and let you know how he is getting on in the Summer issue of VOICE.



# and the oscar goes to...

In the Winter issue of VOICE, we told you about Rick Hyde, a member of the Northern Regional Resident's Forum and a resident at Rowlands Lodge, Chester.

We told you that Rick had taken part in a role play at a conference about Personal Budgets and how people like Rick were being taught to manage more independently. Rick also played the leading role in a video funded by CheshireLINK and made by Dial House, the Cheshire Centre for Independent living with much of the footage being taken by our very own Mark Duffy, Marketing Assistant at Muir. If you want to view the video go to [www.cheshirewestandchester.gov.uk/adultsocialcare](http://www.cheshirewestandchester.gov.uk/adultsocialcare)



# rent increases

the amount you paid in others.

We wrote to you recently about having to increase your rent this year. The reason for this is that we, like most other housing associations, follow Government Guidelines which

Last year, generally speaking, we were able to reduce your rent in some cases and freeze

set out a way of calculating what rent you pay measured against inflation and we have to take into consideration the recent rise in VAT which increases our costs and the costs of our contractors. If you have any queries about how to pay, or do not understand how we have calculated your rent, please contact our Customer Services Team on **0300 123 1222**. Remember, you can now pay on-line using Allpay at [www.muir.org.uk](http://www.muir.org.uk)

If you are having difficulty in paying your rent or feel that as a result of this increase you need some additional financial advice or support, ask to speak to a member of our Income Management Team on **0300 123 1222**.



# meet the board

Peter Fieldsend,  
Director of  
Corporate  
Services at

Liverpool Mutual Homes (LMH) took up his place on the Muir Group Board for the first time in January.

Peter is a Chartered Management Accountant with an Master of Business Administration degree from Liverpool Business School. As a fellow of the Chartered Institute of Management Accounts and the Institute of Directors, he has held senior positions in a wide range of areas including the car industry, house building and property development and with LMH, since 2008 following the transfer of homes from Liverpool City Council. LMH is a 15,000 property housing association with homes across Liverpool. Peter's role at LMH involves looking after the finance department, Human Resources, Information and Communication Technology and Business Support which includes quality and performance, communications and governance. His experience and work knowledge will be very beneficial to the Muir Group Board. Outside work, Peter is an Everton season ticket holder (we won't hold that against him!) and plays football with LMH and enjoys keeping fit.

## the green question quiz!!



Answer the questions using the tick boxes, write your name and address, phone number on your entry, cut out and send to Muir Group Housing Association, PO Box 136, Frodsham, WA6 1AW or use the SAE. The closing date for the competition is 6 May, 2011. One prize of £50 B&Q tokens will be awarded to the winner who gets all the questions right and has the best idea for a green community initiative as judged by the Green Quest Team.

Recycling just one aluminium can saves enough energy to run a television for how long?

- 3 hours
- 6 hours
- 9 hours
- 12 hours

How much can a Muir Group resident save on their yearly heating bill by topping up their loft insulation from 60mm to 270mm?

- £8
- £40
- £80
- £140

How many UK households are affected by fuel poverty (meaning they cannot keep adequately warm at a reasonable cost)?

- 1 million
- 4 million
- 8 million
- 20 million

Think of something you could do in your local community to help lessen our impact on the environment (no more than 50 words)...

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Name: \_\_\_\_\_ Age: \_\_\_\_\_

Address: \_\_\_\_\_

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## issue 017

**The Voice editorial team:** Kathryn Smith, Peter Rogers, Dave Halligan, Helen Scott, Pauline Williams, Nuala Wilkinson, Pat Whittle, Marjorie Tully, Sue Meiring, Joan Hooker, Heather Rogers.



**You can contact anyone at Muir including the chief editor of the Voice via the SAE provided in this Voice or by telephoning Muir's customer services team on: 0300 123 1222 or you can contact us;**

By Textphone (Minicom) on: **0300 123 3005** or by using the Text Relay service on 18001 followed by the number you wish to contact.

- Via our website at [www.muir.org.uk](http://www.muir.org.uk)
- By email to [info@muir.org.uk](mailto:info@muir.org.uk)
- In person by speaking to any member of staff
- By requesting a home visit
- By writing to us: PO BOX 136, Frodsham, WA6 1AW
- In person at any of our offices