

Newsletter

COST-OF-LIVING CRISIS

Help is available

High energy bills and rising prices are a source of worry for many of our residents. If you are struggling to keep up, here is some useful information about the help available.

TCHA Hardship Fund Anyone listed in a TCHA tenancy agreement can apply to our hardship fund. Call Summayah Jackson, Income Officer, on 020 8493 7160.

TCHA £1,000 Scholarship Fund Any child of a tenant studying for a university degree can apply. Call Summayah Jackson, Income Officer, on 020 8493 7160.

Discretionary Housing Payment (DHP) You can apply for help with your rent if you get Housing Benefit or Universal Credit and:

- you are at risk of losing your home due to rent arrears, or



- your benefit is not covering your rent and it is causing you hardship.

Apply directly to your local authority. Or, for help to apply, call Summayah Jackson, Income Officer, on 020 8493 7160.

Energy rebate - £150 If you pay Council Tax and live in a band A-D home (bands A-H if you get Council Tax Support), you should have had your payment by now. If you haven't, contact your local

Council Tax department as soon as possible.

Free school clothing grant

A one-off grant. Contact your council for an application form.

£650 cost-of-living payment

If you get means-tested benefits, you should automatically have received £326 in July, with a further £324 due this autumn (payment dates are later if you get Tax Credits).

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Paying your rent comes first

We know times are hard, which is why this newsletter offers help and advice. But, please remember that paying your rent on time and in full is your most important responsibility as our tenant. You must prioritise paying your rent and service charge to secure your home.

Your rent is due every Monday, one week in advance, or you can pay one month in advance.

Your rent pays towards:

- managing and repairing your home
- the services we provide to your block or scheme
- building new homes
- repaying any loans used to build your home, and
- building up funds to improve your home in the future



Struggling to pay?

If you are struggling to pay your rent, contact us straight away.

We are here to support you and we will help you get back on track if you:

- contact us straight away and keep us up to date
- open our letters and return calls
- work with us to set up a payment plan, and
- send income and expenditure forms back straight away.

These things show you are making an effort to manage your situation.

For advice on arrears and eviction please contact:

- Shelter: call 08088 004444, or go online to shelter.org.uk
- Citizens Advice: go to citizensadvice.org.uk

Ways to pay

Direct debit: Direct debits are the easiest way to pay us. Set up a weekly or monthly direct debit to pay directly from your bank account to ours. We will give you plenty of notice before updating the amount

you pay each year. To set up a direct debit, call our Income Officer on 020 8493 7160 or email Summayah@tamilhousing.org.uk

PayPoint/Payzone: Pay in a shop or garage showing one of these signs. You will need an Allpay Card (ask your Housing Officer if you don't have one) to make sure your payment reaches your account.

Online at **www.allpayments.net**: using a debit card. You will need to give your tenant reference number. Or use the **allpay app** on your smartphone.

Standing order: Similar to a direct debit, but you are responsible for setting it up and adjusting how much you pay after a rent increase.

Bank transfer: Make direct one-off payments, quoting your tenant reference number. Our details are:

Bank: Santander plc

Account name: Tamil Community Housing Association

Account number: 10436044

Sort code: 090222

Ref: (Your tenant code)

REPAIRS & MAINTENANCE

Tackling damp, mould and condensation

Damp and mould can be hazardous to your health, particularly if you have underlying health conditions. We take all cases of damp and mould very seriously and are here to help.

Sometimes, simple changes to the way you use your home can reduce damp, mould and condensation. Other times, we may need to sort out a problem with the building. We can explain the cause and help to put it right.

Bathrooms, toilets, and wet rooms can often have damp or mould, but you may also see signs elsewhere in your home: for example, in your bedroom, or around your windows, where hot air hits cold spots; or even behind furniture.

Tackling damp or mould early, and wiping away any mildew or light mould safely, can prevent more serious problems later. Damp or mould left untreated will only get worse over time.

If you report damp or mould to us, we will always visit to assess the situation and organise any follow-up works.

No-one should live with damp and mould, so please call us today.



RENT PAYMENTS

What will happen if I don't pay?

If you stop paying your rent regularly or you fall into rent arrears, we will have to take action. We will also do this if you don't stick to a repayment plan you agreed with us.

We will follow our arrears policy and try to work with you, but failure to communicate with us or keep us updated could result in court action.

- We may take you to court. You will have to pay our legal costs, even if you don't get evicted.
- You won't be able to swap homes or get a transfer until you clear what you owe.
- You could be evicted - but you would still be liable for the debt.
- Your council may decide that you made yourself intentionally homeless and refuse to rehouse you.

Please don't let this happen to you and your family. Call us so we can help work things out.



REPAIRS & MAINTENANCE

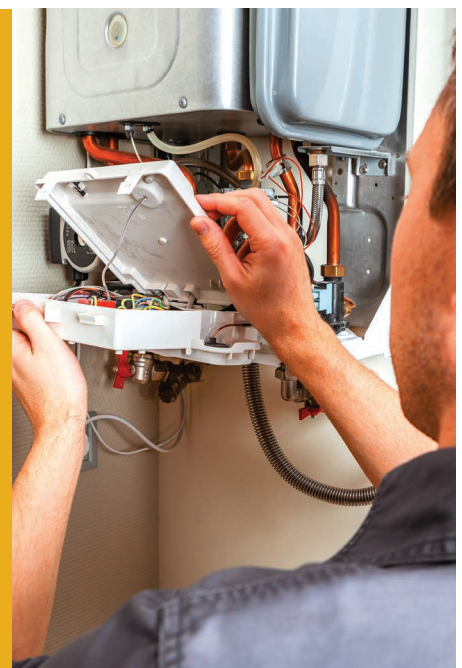
Heating, hot water and boiler faults

Colder weather is now with us for the next few months, so it's important that we all stay safe, well and warm.

If you have a heating, hot water or boiler fault and your home is owned by TCHA, you can call K&T Heating direct on 020 8269 4542 to arrange to get it fixed.

If your home is owned by another landlord, call the number they have given you.

For any other plumbing issues - for example, radiators not working or fully heating up, toilet leaks, dripping or loose taps, please call us instead, as these are not dealt with by K&T.



We will charge you for some repairs



When you signed your tenancy agreement, you agreed to keep your home in good condition and to carry out minor repairs – such as replacing a faulty tap or a lock after losing your keys – we give you a list.

The table opposite explains who is responsible for which repair – you or us – if your home is owned by TCHA. If we have to carry out a repair that is your responsibility, we will recharge the cost to you.

If your home is owned by another landlord and managed by TCHA, you will need to check your landlord's own list, because it may be slightly different. They might expect you to pay for repairs that we list as our responsibility in the table.

If you decide to carry out a repair yourself, we strongly advise you to speak to us first. Phone us on 020 493 7160.

Report your repairs early to avoid further damage.



Item	Responsibility	
	TCHA/ landlord	Resident
Appliances: gas or electrical, not supplied by us (for example, cookers, fridges, portable fires, showers, plugs, fuses)		✓
Balcony to your home	✓	
Bathroom: blocked sink or waste pipes, toilet seat, cylinder jacket, splash back wall tiles		✓
Bathroom: pipework, baths, sinks, toilets	✓	
Building structure (foundations, roofs, external walls)	✓	
Communal areas: all shared areas outdoors and indoors, including where they are sited in an individual flat	✓	
Communal services (eg communal heating, TV aerials)	✓	
Doors and windows: when they are worn out, or have external defects	✓	
Doors, windows, glass: damaged or removed by your household/visitors (includes fire doors)		✓
Draught excluders and draught proofing		✓
Electrical wiring and fittings	✓	
Fans and other ventilation	✓	
Fences, gates, walls alongside a public road or alleyway	✓	
Fences, gates, walls between homes – also, private paths, railings		✓
Fire safety systems	✓	
Floors, flooring, floor tiles inside your home		✓
Garage: mechanical and lock problems		✓
Garage structure	✓	
Gas supply	✓	
Heating and hot water to your home	✓	
Heating and hot water where damage was caused by your household or visitors		✓
Kitchens: worn-out fittings (note that these have a 20-year expected life), sinks	✓	
Kitchen: damaged fittings, replacing tile splash backs		✓
Locks and keys: where keys have been lost		✓
Pram shed/store to your flat		✓
Redecoration: external and communal areas	✓	
Redecoration: inside your home, including minor cracks to plasterwork		✓
Tap repairs		✓
Water supply	✓	

Meet our staff team

Our hardworking team aim to give you the best possible service, putting tenants and the community first.

Nitin Parmar
CEO

Nitin joined TCHA as the Interim CEO in May this year.

He has worked in social housing for more than 35 years in a variety of roles. He has also been a training consultant for over 20 years.

It's been five years since Nitin did an interim role and he says this is a welcome change. TCHA is a busy office with lots to do to ensure our tenants get a good service. Nitin is also hoping to impart some of his training knowledge to further improve our repairs service.

We are facing several challenges for the future, including the rising cost of living. We want to ensure we are prepared for this, so that we can offer as much help as possible to all our tenants.

Mary Nirmalanayagam
Finance and Resources Manager and Deputy CEO

Mary is one of TCHA's longstanding staff members. She started working for us in 1985 as a Finance Officer.

Over the years, Mary gained expertise and eventually progressed to becoming our Finance and Resources Manager.

Mary was recently appointed as the Deputy CEO for TCHA. She is partially CIMA qualified.



Sainga Tony
Head of Housing and Operations

Sainga studied accountancy before working in a large local authority in a London borough. She went on to take a role in another Black, Asian and Minority Ethnic housing association, then a Directorship at a race equality charity, before joining TCHA as the Head of Housing & Operations.

As a result, Sainga brings over 17 years of housing, local government and charity experience with her. She has spent many years developing strategies to combat the effects of various Government changes that disproportionately affect different communities.

She also has years of experience creating innovative and inclusive customer experiences, strategies, and services, including online, for a diverse range of customers.

Sabesh Paramanayagam
Housing Officer

Sabesh has over 18 years in the

housing sector. He started working for TCHA in 2004, as a Housing and Neighbourhoods Officer.

Julie Mwangi
Housing Officer

Julie joined TCHA in January 2022 as Housing Officer after working for Notting Hill Genesis for two years as a Supported Housing Officer. Julie has over 10 years' experience within the housing sector.

Thurkka Manisegaran
Accounting Administrator

Thurkka is a longstanding member of TCHA. She got a BA (Hons) degree in Accounting & Finance in 2006 and joined TCHA in 2009 as an Office Administrator.

With a passion for working with numbers, value for money and income maximisation, Thurkka later switched roles to Accounting Administrator.

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Meet our staff team

Summayah Jackson

Income & Administration Officer

Summayah studied business before working in luxury and commercial housing, working as a property manager before she joined TCHA as Income and Administration Officer.

Summayah brings over five years' experience in the property and business sector.

Kuhan Kuhachandran

Community Development Manager

Kuhan is another longstanding

member of TCHA. He started working for TCHA in 1990 as a Co-ordinator and then held various senior posts, which included Housing Services Manager until 2016.

Kuhan showed great interest in working with the local community and, as a result, in 2017, he was appointed as the Communities and Development Manager for TCHA.

Vathana Carthigeya

Outreach Officer

Vathana joined TCHA in 2018 as an outreach officer. She now has over six years' experience as our Outreach Officer.

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Help is available

£300 pensioner cost-of-living payment If you get the Winter Fuel Payment, you will automatically get an extra £300 when you are paid in November/December.

£150 disability cost-of-living payment If you get disability benefits, you will automatically

get an additional £150 on top of other payments.

£400 off energy bills If you have your own electricity meter (your scheme does not have communal heating), you will have money taken off your monthly bills from October to March. If you have a pre-payment meter, this will be added to your meter, or you will get vouchers.

COST-OF-LIVING CRISIS

Ways to lower your utility bills

Energy bills

If you are behind with payments, contact your provider as soon as possible to agree an affordable payment plan. Unfortunately, providers no longer offer social tariffs. However, you can find grants from energy providers and charities at grants-search.turn2us.org.uk

Water bills

Thames Water has two social tariffs for water.

- **Water Help** cuts water bills in half for households on very low incomes.
- **Water Sure** caps bills for those on benefits with a water meter,



who use a lot of water because they either have three+ children under the age of 19, or have a household member with medical conditions.

Download the forms at: www.thameswater.co.uk/help/account-and-billing/financial-support/waterhelp

Contact us

Tamil Community Housing Association Ltd
Tamil House
Unit 2, Fountayne Business Centre
Broad Lane, Tottenham
London N15 4AG

Tel: 020 8493 7160

Opening hours: Monday to Friday, 9am-5pm (phone lines are closed on Wednesdays from 9am-1pm).

Outside opening hours: If your call is an emergency and your home is owned by Tamil Housing, please call Pinnacle Housing, our call service on 020 8493 7168. Otherwise, call the number given by the landlord that owns your home.

Email: service@tamilhousing.org.uk

Queries by SMS text: send your text to 07984 355550, using one of the words given below, to receive a reply.

- BAL - Tenant balance enquiry
- CARD - Request a new payment card
- REPAIR/REPAIRS - Followed by message to report repair
- HOUSING - Followed by message to talk to Housing Officer
- RENT/RENTS - Followed by message to talk about rent account
- STO - Set up a standing order

Heating, hot water or boiler fault: (For homes owned by TCHA only) Call K&T Heating on 020 8269 4542.

Online services: To access your rent account and other services, call us for a password, so that you can register at <https://tamilhousing.mytenancy.co.uk/signin>

Out-of-hours emergency repairs

Pinnacle handle the out-of-hours emergency repairs service for homes owned by TCHA and this is working well. It allows our staff to focus on getting things right first time.

Call 020 8493 7168 to use this service for genuine emergencies.