

Happy New Year from Apna Ghar

The Covid-19 pandemic made 2020 a difficult year for us all. Whether you have been shielding, furloughed, working from home or on the front line, we know life hasn't been easy.

As we head into the New Year, with staff still working from home, we want to thank you for your understanding. Whatever the New Year brings, we wish you the very best in the months to come and you can be sure that we will continue to offer you the contact and support you need.

Take care

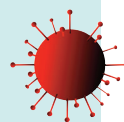
With new treatments and vaccines, we all hope that 2021 will see some return to normality. However, it's too soon to stop being careful. To protect yourself and your family, remember:

- **hands** – wash your hands regularly
- **face** – wear a mask in indoor or crowded outdoor spaces
- **space** – keep your distance
- **test** – get tested if you have symptoms and **isolate** if you are told to do so by a doctor or the test and trace system.

Tier restrictions can change quite quickly, so it's important to stay up to date. You can find out more on the Government's website at www.gov.uk, or call us for advice.



Update on our services



- Our staff are still mostly working from home.
- Our office is closed to visitors.
- If you need to contact us, you should phone us on **020 8795 5405** or email us at agha@apnaghar.org.uk
- Apna Ghar's repairs and maintenance service is carrying out emergency work only. If your home is owned by another landlord, they will tell you about their arrangements.
- Gas safety checks have been carried out as normal throughout the pandemic. Please give our contractors access, or make a more convenient appointment.
- Our grounds maintenance and cleaning services are running normally – with extra sanitising and deep cleans when needed.

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Money matters

benefits

Universal Credit update

There are changes to Universal Credit during the pandemic.

The standard rate of Universal Credit has been raised by £20 a week, but this is due to end in April 2021.

You are now expected to be actively preparing for work (child under one year) or seeking work. However, you should not go in person to the JobCentre Plus offices unless you receive an appointment.

Claimants aged 16 to 24 can take up a six-month work placement with pay. Contact your Jobcentre Plus coach for more details.

The minimum income floor, which affects self-employed people, has now been suspended until April 2021.

If you or your partner return to work, you must record this in your online Universal Credit journal. But don't cancel your claim, as you could miss out on your final payment.

For advice about claiming Universal Credit, call us.

Coronavirus finance

Furlough scheme

The restarted furlough scheme will cover 80% of your wages, up to £2,500 per month, until the end of March 2021. Your employer can opt to top up the remaining 20%.



1 February to 31 April 2021. Details will be announced later.

Self-employed grants

If you are self-employed, the third grant is now open for you to claim. You must do this by 29 January 2021.

Grant 3 covers from 1 November to 31 January and is worth 80% of your average monthly profits. The grant is capped at £7,500.

A fourth grant will cover from

You are eligible for the third and fourth self-employed grants if:

- you reasonably believe your income will be significantly reduced (and you will be able to prove it later)
- you qualified for the first two grants, and
- you are still trading and intend to continue.

Where to get debt advice

You should always call us if you are behind with your rent. We will offer you a payment plan. We can also refer you for help with any debts.

Free debt advice services

Debt Free London: phone 0800 808 5700, 10am to 5pm, or go to www.debtfree.london



Citizens Advice Bureau: phone 0800 144 8848 or go to www.citizensadvice.org.uk

Money Advice Service: phone 0800 138 7777 or go to www.moneyadviceservice.org.uk

National Debtline: phone 0808 808 4000 or go to www.nationaldebtline.org

Winter home care tips

What to do about condensation

Condensation is when warm damp air leaves water droplets on cold surfaces.

Condensation often forms on windows, walls, or surfaces like your toilet cistern. You may find black mould forming on your kitchen or bathroom walls and ceilings, or around windows.

Condensation is not the same as damp. Damp is caused by a leak, or rain getting in. Damp often leaves a stain on ceilings or walls that spreads and darkens when it rains.

Steps you can take

- **More ventilation:** Open windows and window vents, and use extractor fans in your home when cooking, washing up and bathing.
- **More heating:** Keep your heating on at a low level to reduce the cycle of water

Keep your fans clean

Your kitchen and bathroom fans reduce condensation by removing steam. However, they will not work properly if they are clogged up with dust. Remember to clean them regularly.



evaporating and then condensing on cold surfaces.

- **Less moisture:** Consider a handheld window vacuum, or moisture absorbers – available on the high street or online. Avoid drying clothes indoors.
- **Remove mould:** Use a mould cleaning product.



Fire safety

To keep you and your family safe, we ask our estate contractors or cleaners to test communal fire alarms every week. We also carry out fire improvements works when advised to do so by our fire risk assessors.

We rely on you to play your part too.

- **You should test the smoke alarms in your home at least once a month.** If your alarm is not working, be ready to change the battery, or, if your alarm is wired in, call us.
- **Keep your smoke alarms clean.** Dust may stop them from working effectively.
- **Don't leave personal belongings or rubbish in communal areas.** They might catch fire, make it harder for people to escape, or make fire fighting more dangerous.
- **Don't keep clutter or flammable items on your balcony** or use a barbecue on your balcony.
- **Let us know if any fire doors don't close properly.**



Keep your home well decorated

We expect you to keep your home in a clean and tidy condition. You are also responsible for home decorations. Call us if you need advice.

Out-of-hours emergency repairs

Emergency repairs, when our offices are closed, are handled by the landlord that owns your home. Our offices are closed on weekdays from 5pm to 9am, at weekends and on Bank holidays.

Apna Ghar: 01772 666029 and press option 5 (from 5pm to 9am and all weekend) – this service is provided for us by Places for People.

Notting Hill Genesis:
0845 603 0714 (6pm to 8am)

Guinness Partnership:
0303 123 1890 (6pm to 8am)

L&Q:
0300 456 9996

Metropolitan Thames Valley
Housing: 020 3535 3535

Network Homes: 020 3701 3589

Octavia Housing & Care:
020 3589 3078 (Mears)

One Housing Group: 0300 123 9966

PA Housing Group: 0116 257 6716

Peabody Trust: 0800 022 4040

Sanctuary Housing Association: Out-
of-hours gas team: 0800 288 9289
Repairs: 0800 916 1525



Contact us

Office hours: Monday to
Friday, 9am to 5pm

General enquiries (including
repairs)

Phone: 020 8795 5405

Fax: 020 8795 5755

Email: agha@apnaghar.org.uk

Website: www.agha.org.uk

Write to: Apna Ghar HA
21 Westmoreland Road
London NW9 9BW



Our new complaints policy

We recently reviewed our Complaints Policy – with residents contributing by joining us for virtual review workshops in November.

Our complaints policy sets out how we define and manage complaints, the stages in our process and the timescales we work to.

Following our review, our definition of a complaint is now consistent with the Independent Housing Ombudsman's Complaint Handling Code:

“An expression of dissatisfaction, however made, about the standard of service, actions or lack of action by the organisation, its own staff, or those acting on its behalf, affecting an individual resident or group of residents.”

Our new Complaints Policy is available from the 'Publications' page of our website at agha.org.uk, along with our Reasonable Adjustment Policy.

If you have any feedback on our policy, you are welcome to contact us.

