Crafty Christmas
Helpful hints to keep the cost of Christmas under control

Investing in West View
Find out what the big plans are for West View

Planning makes perfect
M&Y take on planned maintenance work
Hello and welcome to the autumn/winter edition of Belong.

Winter is here and Christmas is on its way. Darker days and colder weather can mean bigger fuel bills, and we know many people find it hard to balance the budgets in these difficult financial times. So I hope you’ll find our Money Matters section on pages 15 to 18 helpful, with the latest news on Universal Credit and tips from our Money Advice Team.

Inserted in this edition of Belong is our Annual Report, where we report to you on how we have run our services over the past year. It is very important to us that we provide good value for money, and we’re making changes to ensure we continue to do this. We’re keen to find out what you think of our new-style report, so please fill in the questionnaire to let us know. You can also fill this in online through our website.

We’ve started a programme to switch the fuel used in many of our properties to make it more affordable to heat your home. In addition, M&Y, our own repairs company, is now doing more of our planned work; this is better value for money than using a contractor and it means we can act on feedback from you much more quickly. To find out more about our planned work, see the article on page 24 and 25.

This edition has some great stories from neighbourhoods on pages 6 to 13, and on pages 20 and 21 there’s an article on our plan to improve West View in Fleetwood. There’s also a spotlight on the Wirral area on pages 30 and 31, and on pages 4 and 5 there’s some good news about housing we plan to build.

Best wishes

Michael Birkett
Group Chief Executive
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Front cover picture:
The delighted Sheridan family outside their new home in Acacia Road, Oldham
The development is part of Regenda’s wider ‘Vision for Limehurst’ and will play an important part in the on-going regeneration of the community.

Family homes like this set a benchmark in the housing industry. They are attractively designed and built to a high standard, using the latest energy-saving materials and technology, so residents can heat their homes more cheaply.

Regenda, which is already one of the biggest housing developers in the North West, has secured government funding allowing us to deliver more than £17m worth of new housing development across the region.

A grant of £4.2m from the Homes and Communities Agency means we are now pushing ahead with plans to build a range of affordable homes in Wirral, Rochdale, West Lancashire and Wyre. The grant may also allow us to bring construction work forward on a number of other key developments. Here is a round-up:

**In Lancashire we have been working on a £1.8m development which will provide much needed rural homes in Wyre.** The 15 one and two bedroom properties at Bluebell Close in Pilling will be available for either affordable rent or shared ownership. Here we have worked closely with the local parish council to build homes which meet demand and enhance village life.

Everyone’s housing need is different. That is why the Regenda Group is committed to planning, developing and delivering a wide range of properties to suit all needs.

**The choice is yours**

The Sheridan family are delighted with their stylish new home. It is warm and modern with plenty of room for mum, dad and their five children.

From the moment they saw our new development of houses and bungalows under construction at Acacia Road, on the Limehurst estate in Oldham, **Mr and Mrs Sheridan** knew it was exactly where they wanted to live.

“At the time we’d been living nearby in a much smaller property that we were renting from our family. When we saw the new properties being built we just loved them and registered straight away. Now we’re in a brand new, four bedroom house which really does feel like home for the very first time,” said mum Anne Marie.

We have built 22 new homes at Acacia Road, a mixture of three and four bedroom houses and two bedroom bungalows, which are all available at affordable rents. One of the bungalows was specially designed for a local family with disabled children.

**From left:** Martin Davies, Regenda Director of Development, Pilling Parish Councillor Edward Moorat, Stephanie Harrison, Regenda Executive Director, Tracy Heyes, Regenda Executive Director at Bluebell Close, Pilling
We are also building 10 three bedroom houses at Siddall Street in Shaw, which will all be offered for shared ownership. Construction is taking place on land acquired from Oldham Metropolitan Borough Council and the properties should be completed in the spring of 2015.

In Cheshire our new housing schemes include a £1m development in West Avenue, Crewe, which will provide a mixture of houses and apartments. We have worked in partnership with the local authority to ensure these are the right type of homes to meet the housing needs of local people. This development will also be completed by next spring.

In Greater Manchester work has started on a new housing development at Cricket Street in Denton. The 15 properties will be available for rent or shared ownership.

The development is the second phase of work in Denton, building on the success of an affordable Regenda housing scheme nearby.

The properties are being built on a former brownfield site which was previously occupied by derelict warehouses.

In Cheshire our new housing schemes include a £1m development in West Avenue, Crewe, which will provide a mixture of houses and apartments. We have worked in partnership with the local authority to ensure these are the right type of homes to meet the housing needs of local people. This development will also be completed by next spring.

In Merseyside we have a number of new developments underway. Among the more unusual is the conversion of a former pub into 14 properties. The site of The Cygnet in Birkenhead will be transformed into 10 one bedroom properties and four two bedroom homes.

Regenda’s Executive Director, Tracy Heyes, said: “When it comes to housing there is no simple, one size fits all solution. Whether you need an affordable three bedroom family house or a one bedroom bungalow to rent, or you aspire to own your own home under shared-ownership, we provide a wide variety of properties to suit a whole range of different needs. If 2014 has been a busy year for us in terms of development then 2015 will see us building on our success.”

In addition to building new homes we also refurbish privately-owned properties which have fallen into disrepair. A further 10 neglected properties in Fleetwood will soon be modernised and offered to local families at affordable rents.

We are also building a development of four three bedroom properties at Heatons Bridge Road in Scarisbrick, where there is a similarly high demand for affordable homes in rural West Lancashire. These properties will also pioneer the use of the latest energy-saving technology.

We are also building 10 three bedroom houses at Siddall Street in Shaw, which will all be offered for shared ownership. Construction is taking place on land acquired from Oldham Metropolitan Borough Council and the properties should be completed in the spring of 2015.

Next spring work will begin to build 12 family homes at Pickles Drive in Burscough, near Ormskirk, where Regenda will build eight three bedroom and four two bedroom houses.
Praise for good neighbour Glynnis

Congratulations to Regenda resident Glynnis Jones of The Woodlands Independent Living scheme, Garstang, who was nominated for Best Volunteer Award at the Wyre Together Showcase Award Event.

Glynnis attended the awards ceremony along with Independent Living Co-ordinator, Carol Killeen and some of her friends from Oak Road.

She was nominated for the hard work and effort she puts into community projects, events around the scheme and generally, just for making life fun for all who live in and around the Oak Road area.

The Best Volunteer section was inundated with nominees, and although Glynnis didn’t win the section outright, she got presented with a certificate on stage and was photographed with the Mayor, in recognition for the outstanding work volunteers do.

From left: June Hopwood, Wyre Together Manager, Mayor of Wyre, Councillor Ron Shewan and Glynnis receiving her certificate.

Rochdale needs you as a new recruit

Regenda is leading a project to improve the wellbeing and health of residents in the Wadsworth, Hamer and Mayfield areas of Rochdale, by working with residents to create Wellbeing Champions in the community. If you live in the area and would like to gain accredited training (free of charge) to promote good health, literacy, environment and digital inclusion in your community – or maybe even use your multilingual skills as an interpreter – then please contact Annmarie Lewis, Neighbourhood Project Officer, on 0344 736 0066 to get involved.
Regenda is involved in a number of initiatives which highlight the important issue of dementia. One project, called Early Connections, is one such pioneering service that we are carrying out on behalf of the NHS in Oldham.

Older people aged 55 and over, who have concerns about their memory and may need support, are being encouraged to take part in a simple interactive exercise which takes around 10 minutes to complete.

The exercise is fun but it is really a clinical test of memory. The confidential results are then sent to the NHS for analysis and any concerns about an individual’s results are followed up through their GP. The more information we have, the more chance we have of helping future dementia sufferers get the right advice and the best services.

A Garstang housing estate is a little more colourful thanks to the hard work of local school children and Regenda. Youngsters from St Thomas’ C of E Primary School joined the residents of Stransdale Close and Marshaw Place to help tidy up borders, plant tubs and dig-in some bedding plants. The Community Day was also a perfect opportunity for the children to chat with older residents.

For 10 year-old Nathan Clark it was the second time he’d taken part in the intergenerational project which has now been running for six years.

“It was nice to get out of school and do something which helps the environment and helps local people too. They really did appreciate it,” he said. The event was also supported by Age Concern and the Garstang Transition Group, an organisation which is committed to grow-your-own food.

Children from St Thomas’s primary school add a splash of colour to Garstang’s community day.

Regenda staff members and volunteers for the Early Connections service, encouraging people to complete the interactive service.
A cool way to stop heat loss

Are you feeling the cold? A free home energy survey will discover why your property is losing precious heat.

These thermal images show the dramatic difference between a house which is retaining heat and one which is allowing it to escape. Yellow reveals well insulated walls which are doing their job. The red shows where heat is vanishing through poorly insulated walls and windows. Knowing exactly where your house has a heat weak spot means Regenda can do something about it. “Patches of heat loss will show where vital cavity wall insulation is missing. Similarly, roof insulation may not have been done properly in which case we can get these problems fixed,” said Regenda’s Mathew Chard. “This is a free service to residents and everyone can benefit, reducing energy bills and saving money.” The survey takes about an hour, which includes thermal imaging, a questionnaire and an informal chat about energy use and bills. “We’ll also explain the correct use of heating controls, thermostats and timers, check if radiators need bleeding and give advice about switching to a cheaper energy provider,” added Mathew.

To ask about a home energy survey, contact the Shared Service Centre on 0344 736 0066

Food bank donations flourish

A small seed of an idea has grown into a big donation for a Lancashire food bank. Win Redhead, neighbourhood officer, wondered how she could help to provide more food for hungry families in Fleetwood and decided to dig for victory.

Win, with the help of Regenda resident Mark Clare sowed, some potato seeds in the West View Community Association’s allotment, and ended up with a bumper crop of spuds weighing 25lbs. Mark volunteered to water the seedlings every day and they eventually harvested enough new potatoes to fill three carrier bags which were then delivered to the town’s food bank. Regenda is supporting grow-your-own food initiatives and hopes residents will be inspired not only to help themselves but also share the vegetables and fruit they produced. Regenda staff have also been collecting cans and packets of food and donating it to the Trussell Trust to distribute to food banks across the North West. For more information on the Trussell Trust visit www.trusselltrust.org

Guarded garden tools

A ‘Green Gym’, based at Beswicke Royd Street, Rochdale, that gives a therapeutic environment for its supported housing residents by growing garden produce and making hanging baskets, which are then sold to the public, has received a welcome boost. Regenda along with other partners, Rochdale Boroughwide Housing, The Guinness Partnership and The Rochdale Township Clean and Green Fund, contributed to funding a shipping container which is being used to securely lock away their garden tools.
Regenda supports Liverpool Pride 2014

Liverpool Pride, one of the city’s most popular events, returned for its fifth anniversary on Saturday 2 August 2014. Liverpool Pride was established in 2010, and takes place each year to coincide with the date of murdered gay teenager Michael Causer six years ago.

Marching together at Liverpool Pride.

Do it yourself with MyRegenda Account

You can now go online and report repairs, check appointment schedules, planned repairs, account balances, amend tenancy information and pay rent yourself.

MyRegenda Account online facility is available on the website now. All you need to do is click on the MyRegenda Account icon, register for an account and off you go. And if you register for a MyRegenda Account before 30 November, you will be entered into a prize draw for a chance to win a Kindle Fire 7” tablet.

Steve Blackburn, Head of Customer Services, said “MyRegenda Account enables residents to use our services in a secure and simple way, at a time that is convenient for them. It offers a complementary way of contacting us, and as more and more residents are using email and the website to contact us, we expect those already using these methods will find it a much more convenient service.” Over 800 residents have already registered for an account with more registering each day.

Regenda staff trek for homeless

Three staff members are heading for ‘the roof of the world’ to help the homeless during November. When they arrive in Nepal, they will work on community projects, helping locals to build homes and provide clean water and sanitation, before heading off on a mountain trek.

Regenda staff from left Jess Woodcock, Melanie Parr and Samantha Neville

Marketing manager Melanie Parr, communications officer Samantha Neville and customer service advisor Jess Woodcock say they are looking forward to the trip of a lifetime, which has been organised by the UK based charity Homeless International. “This is a fantastic opportunity for us to make a real difference to the lives of disadvantaged people in Nepal, many of whom live in slums. Regenda provides much needed homes for families and communities here in the North West, so the challenges we’ll face in Nepal will be both relevant and extremely worthwhile,” said Samantha.

Regenda has made a donation towards the cost of the trip from a staff memorial fund, and Melanie, Samantha and Jess had to collect at least £1,500 from generous sponsorship and fund-raising.

Nepal, which lies between India and China, is one of the poorest countries in the world. The UN estimates that about 40 per cent of its population live in poverty and around 60 per cent live in slums.
These youngsters are only amateurs but they look very professional.

The Limehurst Lions, whose home ground is Oldham’s Whitebank Stadium, only formed a few months ago. They train on a Wednesday evening and play every Sunday in the North West Counties Juniors League.

“The two teams are made up of boys and girls from Limehurst Village and beyond. Seeing them focussed, having fun and keeping fit is fantastic,” added Wayne.

Regenda, which is currently investing in the regeneration of Limehurst, paid for the rugby kits from a community support fund. Regenda’s Limehurst Project Manager, Chris Standish, said: “Through sport we believe we can help people unlock their potential. This is all part of an integrated package of improvements taking place in Limehurst, as part of our 10 year vision.”

The Limehurst Lions Under 11’s in their new kits

Rugby kits are roaring success

“This is all part of an integrated package of improvements taking place in Limehurst, as part of our 10 year vision”

Chris Standish
Regenda’s Limehurst Project Manager

The Limehurst Lions may be new to the world of rugby but thanks to new kit they already stand out. Regenda has paid for kits for both the Under nine and Under 11 teams, giving them a late season boost.

Club Secretary, Wayne Hubbard, said: “They had training tops but no proper kit. We applied to Regenda and were delighted when they agreed to give us the support we needed. The teams are still learning the game but now they certainly look the part!”
Regenda teams up with rugby heroes

Fifteen youngsters had a school holiday they will never forget, thanks to their rugby heroes and Regenda.

The children took part in an exciting rugby camp at St Helen’s RLFC, where they got the chance to train on the famous pitch at Langtree Park and rub shoulders with Saints players such as Mose Masoe, Louie McCarthy-Scarsbrook and Willie Manu.

Just as importantly, the rugby camp included coaching in exercise and healthy eating. Regenda funded three days of training in association with the Saints Community Development Foundation.

Regenda neighbourhood officer, Danni Hall, said: “How many children will be able to look back over their school holidays and say they did that? It was a real thrill for all those who took part. Some made new friends, others grew in confidence and all of them had a really great time.” The camp officially ended with the youngsters playing on the pitch at half-time during the Super League game between St Helens & Wakefield Trinity Wildcats.

The Regenda supported housing team gave up their own time one Saturday to redecorate the communal lounge at Cotton Spinners Court supported housing scheme in Blackburn.

The scheme supports people living with dementia and their lounge was looking drab and bland. Many of the residents use the communal lounge to relax or socialize in, watch television or play dominoes. They wanted a more homely feel with a bit more colour.

The supported housing team with their paint brushes!

The residents and their families chose the colour scheme and Regenda’s lettings and property services teams donated paint products. The team spent the day painting the communal lounge and transforming some old garden furniture, bringing it back to life. The residents have said how much they now enjoy spending time in there, and how much better it looks.

The supported housing team are currently working with a dementia specialist to create a dementia friendly environment at the scheme. New ideas include revamping the garden to include sensory areas and creating decor with contrasts so it is easier for residents to find their way around the scheme.
Time2Chat across Cheshire

Regenda has launched a new befriending service offering friendship and support to older people. The free and confidential service, called Time2Chat, was trialled in Macclesfield and has proven so popular that it will now be rolled out to other areas of Cheshire and available to non-residents.

Time2Chat Coordinator Helen Marks, who is a Neighbourhood Officer at Regenda, said: “The response we’ve had so far from residents wanting Time2Chat shows just how important services like this are for older people who might be feeling lonely and want somebody to talk to. We’re delighted to be able to extend the service to the rest of Cheshire and help more people benefit from Time2Chat.”

Since Regenda began trialling the service, many people aged 55 and over have been matched with volunteers who visit them regularly in the comfort and safety of their own home for a friendly chat.

“We hope service users and volunteers will quickly see the benefit of Time2Chat, as meeting like-minded people, developing friendships and enjoying social events and activities can really help boost confidence and improve independence,” added Helen.

If you have Time2Chat - by volunteering or wanting to use the service - please contact Helen on 01204 814567 or email Time2Chat@regenda.org.uk

Working towards excellence

The Independent Living team is working towards the Centre for Housing and Support’s Service Excellence Standards (SES) accreditation.

This is a quality mark for sheltered and supported housing, reflecting best practice in support and benchmarked against other organisations providing housing-related support services. The latest SES meeting took place at Burlington House in Wyre where the working group was joined by residents who were willing to share their views on what they think of the Independent Living service.

Residents got very involved in the meeting, actively sharing their views on how the service has improved over the last three years. They felt that since the Independent Living area had become a standalone service area within Regenda, the service they get had improved and they felt their relationships they had with Regenda had really developed well.

As part of the accreditation process, the working group has to record how residents feel and whether or not activities have a positive impact on their wellbeing. To achieve this, residents are asked questions before and after an activity or event, and then the results are analysed to see changes in wellbeing. The group will meet with the assessor later in the year to determine if the accreditation is awarded.

#HousingDay 2014 – get involved

On 12 November 2014 the housing sector is going to share stories of social housing residents as heroes.

By using mobile phones residents can record and tell their own stories. Regenda will upload them to social media using the hashtag #Housing Day 2014 and share their untold housing stories.

Other housing organisations will also be taking part to provide a host of authentic, emotionally engaging and human stories. It might be something a resident has done in the community, or a time when a resident has overcome adversity, championed initiatives or raised a family.

#housingstories supporter and Regenda Neighbourhood Team Leader, Peter Bond said: “Mainstream media has a view of UK housing. All of us have a computer in our pocket that can tell a different story. By using a mobile phone customers can hit back with their own stories.”

You can follow @HousingDay on Twitter for the latest examples of what housing folk are up to on #HousingDay 12 November 2014. Also visit our website www.regenda.org.uk and facebook at www.facebook.com/theregendagroup
Litter-ary geniuses love being rubbish!

Fleetwood youngsters have turned litter-picking into an art-form! After collecting bags of rubbish from Warren Farm housing estate they wrote poems and designed colourful posters to describe their community clean-up.

The work of the litter-ary geniuses from Shakespeare Primary School was then judged and the best of their rubbish entries received prizes. The litter collection and art competition was organised by Regenda to help youngsters understand and promote a tidier way of life.

Neighbourhood officer Win Redhead, who came up with the idea, says the youngsters were full of enthusiasm.

“I didn’t just want the children to take part in a litter pick, I also wanted to reward them for their hard work and also reinforce the importance of a cleaner environment. After collecting 12 bags of litter, they each went away to write a poem and design a poster to illustrate what they had experienced during the clean-up day,” said Win.

First prize went to Sophie Atkinson, second prize was awarded to Samir Atip and joint third prizes were shared by Milly Howell and Lucy Roskell. All the children who entered the competition were rewarded with a box of crayons and a fluorescent pad of drawing paper.

The winning Shakespeare Primary School pupils with Win Redhead.

It was supposed to be fence painting... not face painting!

Take a group of children from Limehurst Village in Oldham, give them pots of blue, red, yellow, orange and green paint and then point them in the direction of a white fence. Surely it was a disaster waiting to happen?

Fortunately members of the Regenda neighbourhood team were on hand to supervise. They teamed up with painting and decorating company Bagnalls to allow local children the chance of brightening up the outside of Limehurst Community Hall.

“In no time at all the children had completely transformed the fence into a really colourful and eye-catching corner. It looks lovely and will now be an attractive backdrop for the area,” said Jenny Dyson, Regenda’s Community Development Officer.

Residents of all ages came together to help with the annual Limehurst litter-pick and collected a total of 300kg of rubbish! In return for their time and hard work, Regenda arranged for the free removal of their unwanted household and garden items and entered every volunteer into a prize draw to have their carpets professionally cleaned.
Living the green dream in Limehurst

This may appear to be an ordinary semi detached house. Take a closer look and it is packed with the latest energy-saving technology. Regenda took an empty property in Limehurst Village and transformed it into an eco-house.

From left, Kelly, Jessica and Ryan Pilkington with Bill Lovatt, Regenda Regional Director – East.

The three-bedroom property on Pine Tree Road has been fitted with advanced solar roof panels, internal wall installation, a highly energy-efficient heating system, additional loft insulation and low energy lighting.

The Pilkington family are now helping us to test the equipment and see how much energy and money they save.

Regenda’s Executive Director, Tracy Heyes, says the study will highlight the effectiveness of various products which may be used in future developments and property improvements.

“This is all about discovering what really works. For example, if we find something significantly improves the heating of a home while reducing expected energy costs, then we would look at introducing it in our properties across a wider area. The aim is to drive energy bills down, make significant savings and reduce the impact on the environment,” said Tracy.

Limehurst couple cut bills by half!

Wayne and Sue Hubbard are hot on saving energy and cool when it comes to public speaking. Mr and Mrs Hubbard told delegates at a national housing conference in Manchester how they monitored their energy use for six months and cut their gas and electricity bills by more than 50 per cent!

“A brand new boiler and central heating system has really helped but we have also made big changes in the way we use our energy at home. We have now reduced our gas bill from £66 to £30 a month and our electricity bill has dropped from £44 to £21 a month. We quickly discovered that when you start to monitor your energy use you soon start to save it,” said Sue.

The couple now use energy-saving bulbs, always switch off electric sockets and lights whenever they can. They have also had a water meter installed and have two water butts in the garden to collect rainwater.

“It is surprising how much energy and water we all use without really thinking about it. We now expect to make savings of more than £1,100 a year,” added Sue. “I’ve also become a great believer that if you’re a bit cold you should put a jumper on!”
Money Matters
Advice from the Regenda Money Advice Team

Universal Credit – expansion to more areas

Universal Credit is being introduced to replace six existing benefits with a single monthly payment if you’re out of work or on a low income.

Universal Credit will eventually replace:

- Income-based Jobseeker’s Allowance
- Income-related Employment and Support Allowance
- Income Support
- Working Tax Credit
- Child Tax Credit
- Housing Benefit

The Department for Work and Pensions (DWP) started a pilot for new claimants that are single, or couples without children, in the following areas last year:

- Wigan
- Warrington
- Tameside
- Oldham

In April 2014, the DWP announced Universal Credit was to be rolled out to other areas of the North West starting in June 2014. The following areas are now live and so if you are a new claimant and are single or you are a couple without children and live in one of these areas you will be affected:

- Birkenhead
- Bootle
- Bury
- Chester
- Congleton
- Crewe
- Huyton
- Kirkby
- Leyland
- Liverpool
- Newton-le-Willows
- Preston
- Rochdale
- Southport
- St Helens
- Wilmslow

What should I do?

- Make sure you have a bank/Credit Union account and set up a direct debit for your rent to come out on the same day as your benefits go in (when you move onto Universal Credit).

- Start to budget for your other outgoings on a monthly basis. Write down your monthly income and expenditure to help you manage your money more effectively.

- Take care of the most important bills first such as your rent, water, electricity and gas.

- Get online. You will need to claim Universal Credit online so sign up for a training course at your local library. Being online also gives you access to cheaper energy tariffs and comparison websites.

- Contact us if you think you are affected, we can offer you help and advice.
In the last edition of Money Matters we told you how we have expanded our Money Advice Team so we can provide you with more help and advice with benefits and debts.

We focused on the job of the New Tenant Rent Officer showing how this role helps new tenants to keep hold of their tenancy by providing support early on. In this edition we are featuring the Serious Debt Officer. This role aims to manage and monitor all rent accounts that have been handed over from the Rent Officer. The officer’s main focus is to manage those accounts in arrears, with an active Court Order, and deal with all Court applications including Warrants and attending Court hearings, with continuous liaison with residents throughout.

Serious Debt Officer, Leanne Caloe has worked with one resident to avoid getting to eviction stage.

How Leanne helped Alex

Alex was referred to me as his housing benefit claim had stopped and his rent had not been paid for three months. He owed £1,026. Despite sending numerous letters, trying to speak to Alex by phone and doing home visits I wasn’t able to contact him.

I spoke to his neighbours to establish that he was definitely still living in the property. Unfortunately, Alex chose not to make contact with us and so I had to take his case to Court. At the Court hearing the Judge awarded Regenda Possession Forthwith of the property because of the level of arrears and because Alex didn’t liaise with us or attend court. We were also awarded costs of £250 which were added to Alex’s rent arrears.

Next, I had to complete an eviction pro-forma which involved contacting Alex’s next of kin, his neighbourhood officer and neighbours. I was fortunate that on one of my visits, I managed to speak to a friend of Alex’s who happened to be visiting, who persuaded Alex to speak to me. After a long chat, it transpired that Alex had started work a few months before and was really struggling to pay all of his bills and manage his finances. He admitted that he felt overwhelmed with the amount of budgeting he had to do now that he was receiving a monthly income and did not know how he was going to afford his rent, council tax and general household income. I completed an income and expenditure form with him, worked out where he could save money and how much he could pay towards his rent. He made a payment that day which greatly reduced his arrears and then he agreed to a monthly repayment arrangement that he could manage.

Regenda agreed to go back to Court and vary his Court Order on the understanding that Alex stuck to his repayment plan. The order was then suspended and so Alex was no longer under threat of losing his home. Alex did indeed stick to his repayment plan and will soon have paid off all his arrears, meaning his monthly payments can reduce to cover just his rent.

Leanne said: “It’s very important that residents prioritise their rent from their monthly budgets to avoid losing their homes, but I would like to stress it’s never too late to talk to us about debt or financial difficulties, we can help you.”

Avoid a shark infested Christmas!

Everyone knows to avoid greedy loan sharks, but have you heard about the latest danger – the great white van sharks?

Vans loaded up with new household goods and electrical items have been seen cruising around housing estates. Their drivers are in search of residents who can be persuaded to sign loan agreements for white goods and luxury items which they cannot really afford.

From carpets and curtains to televisions and tablets, fridges and freezers to computers, cameras and even vacuum cleaners, these unscrupulous dealers have something for everyone. They agree to sell the items with little
or no deposit, charging both an inflated purchase price and an extortionate rate of interest.

In the run up to Christmas, families are being warned to steer clear of white van sharks at all costs.

Mike Barry, Operations Director at the Blackpool, Fylde and Wyre Credit Union, said: “These dealers appear legitimate, advertising on the side of their vans that they are selling white goods. However, with the crippling amount of interest they charge, customers may end up paying for their items several times over. The best way of buying something is either to save up for it or join your local credit union. We offer affordable loans for white goods and home improvements which are then sourced from a proper supplier, not the back of a van.”

It is not unusual for residents to still be paying off a loan to a white van shark long after their household item has broken and needs replacing. Others are forced to sell the goods they’ve bought and end up paying off a loan with nothing to show for it. Some, who fall behind with their payments, are even tempted to accept another high interest loan to cover their arrears and then fall deeper into debt.

“Credit unions are here to help people through difficult times, offering affordable loans and easy savings accounts. We have been growing steadily for the past five years and we now have more than 5,000 members who feel reassured and safe from unscrupulous people who would seek to take advantage of them,” added Mike Barry.

If you need help to open an account with a bank or Credit Union, please contact us. Some Credit Unions offer incentives, so if you are interested in an account, we can give you lots of information to help you open one.

To find your nearest Credit Union, visit www.findyourcreditunion.co.uk

Make no mistake, your number one priority is always your rent

We offer many easy ways to pay your rent:

- online at www.regenda.org.uk
- Direct Debit
- at any UK Post Office or PayPoint outlet using your rent payment card
- standing order
- cash or cheques
- over the phone using most major debit and credit cards.

Your rent is extremely important, not only does it pay for your home but it also ensures that we can provide a high standard of service to all our residents.

Don’t lose your home to debt, tell us about it

Free, confidential help is available, call us on 0344 736 0066 or visit www.regenda.org.uk to find out more.
How will Universal Credit be paid to claimants?

In the majority of cases Universal Credit will consist of a single, monthly payment which is paid in arrears directly into the claimant’s bank, building society or post office account. Couples living in the same household will receive one monthly payment between them. Payments will include eligible housing costs. Households will then be responsible for managing their own rent payments.

How will claimants receive help with housing costs under Universal Credit?

The housing costs element of the Universal Credit award helps residents with their eligible rent and service charge costs. The Department of Work and Pensions (DWP) will in the majority of cases pay eligible housing costs directly to the claimant as part of the single Universal Credit benefit payment.

How can residents prepare for Universal Credit?

See ‘What should I do?’ on page 15. We are also contacting residents in the local authorities identified to ensure that they are well informed should their circumstances mean they are likely to be affected by the introduction of Universal Credit.

What support will be put in place by the DWP to help residents manage their finances?

The DWP are promising to put in place a number of safeguards to support residents and help them manage their money:

– As a first step, budgeting support will be offered to claimants by the DWP, before transferring to Universal Credit in order to help them manage their money. This can be money advice or, depending on claimant circumstances, advances of benefit or tailored financial products.

– Alternative Payment Arrangements (APAs) can be considered for some claimants who genuinely can’t manage their monthly payment. This might include having a managed payment to their landlord or a more frequent payment.

When will a claimant get their first Universal Credit payment?

Universal Credit will be assessed monthly and will be paid monthly in arrears. A claimant will receive their first payment seven days after their initial assessment period has finished. For example, for an assessment period of 16 July to 15 August, the first payday will be 22 August. The claimant will then receive future payments on the 22nd day of each month. If a claimant’s payday falls on a weekend or a bank holiday, payment will be moved forward to the nearest working day.

If payments are made monthly, how will residents pay their rent while they are waiting for their first payment of Universal Credit?

Many new claimants of Universal Credit will be coming from work and will be able to support themselves in the first month using their final payment of earnings. However, where needed, claimants will be able to ask for an advance in the first month of their claim to support them until their first payment is made. This will be a proportion of the full payment and will be recovered over a period of time.

What happens if a resident gets into rent arrears?

Regenda will follow our policy and procedures. If the claimant is unable or unwilling to resolve payment issues, DWP will intervene. When arrears reach the equivalent of one month’s rent, DWP will review the situation following notification from the landlord. At this point DWP can offer the claimant budgeting support and may decide to pay the rent directly to the landlord.

If the arrears reach an equivalent of two months’ rent (the ‘trigger point’), an Alternative Payment Arrangement will be put in place to allow a managed payment to the landlord.

What more can we do for residents?

If you would like any further information or advice on Universal Credit, please contact our Money Advice Team. We can also provide debt advice as well as a whole range of help to manage your finances more effectively.

If you are worried about being able to pay your rent, or need support with benefit claims, we will do our best to help and advise you.

If you don’t pay your rent, you could lose your home. Please speak to one of our Money Advice Officers today on 0344 736 0066.

You can also get help and information, as well as download brochures on all the reforms and benefit changes on our website at www.regenda.org.uk
The festive season is fast approaching and we all know how expensive it can be. Here are a few helpful hints to keep the cost of Christmas under control without spoiling the family fun.

**Presents**

- Buying a few big ‘family’ presents instead of lots of individual ones is cheaper and will help you share some seasonal togetherness.
- Food hampers are fun to put together and make great gifts. Baskets are inexpensive and you can fill them with anything from fresh fruit to tinned food. Customise the hamper to suit individual taste and always stick to a budget.
- Get crafty! Baking and knitting is back in fashion. Bake someone a Christmas cake, mince pies or biscuits instead of a present. Why not knit a sweater or cardigan as a gift for a fraction of the shop price?
- Some charity shops sell more than just second-hand items. You can buy sensibly priced fashion jewellery, artwork and pottery knowing you are supporting a worthy cause too.
- Don’t waste money on gift tags when you can cut up some old Christmas cards instead.

**Decorations**

- Home-made tree decorations are fun. Cardboard shapes painted or covered in glitter and dry leaves dipped in silver or gold paint add sparkle to any Christmas tree.
- Ivy draped around picture frames and clocks and well placed sprigs of holly add a simple, seasonal touch. Why buy an expensive table centrepiece when a single candle with a touch of greenery or tinsel looks just as good?
- Make your own Christmas wreath with a wire coat hanger, ivy, holly and some red ribbon. There are plenty of DIY tips on the internet.
- Forage for fallen branches in local woodland. Allow to dry, paint white or silver and then decorate with lights.
- Why waste money on Christmas crackers? Unless you buy really expensive ones they are rarely worth it. Try making your own. You can either buy special kits or follow simple, step-by-step advice on the intranet.

**Food**

- Turkey is still the family favourite but choose carefully. A good butcher will tell you how big a bird you need to avoid wasting money and food. Instead of a buying a whole bird consider a turkey crown, which is easier to cook, carve and is better value. Set yourself a challenge to eat only leftovers on Boxing Day... the food often tastes better then anyway!

- Despite all the tasty things advertised on television, try to remember that all the fuss is about one big meal. Buy too much food in the run up to Christmas you will end up wasting it.
Investing in West View

Things are changing on West View. Regenda has big plans to invest in the West View neighbourhood. Our aim is to work with residents, and make improvements to homes, build new homes, improve community facilities and much more.

The three year investment project on the estate began by asking local families what they like and dislike about living there. Volunteers from the local area came forward to become West View Community Explorers and they spent the summer months talking to other West View residents. Over 200 people responded to questions asked by the volunteers.

The results were made public at a feedback event held at Fleetwood High School in July. Partners in the scheme included community engagement specialists Our Life and Wyre Council.

Local families say they value the local community spirit, a feeling of neighbourliness and friendliness. They also like their community centre and being close to the beach.

However, they describe the town’s Eamont Park as a “disgrace” and say other green spaces need to be cleaned up. Families also highlighted some privately-owned houses look “dingy”, local shops were “tatty” and several gardens were untidy. Anti-social behaviour, such as youths hanging around shops, speeding cars and dog fouling, is also a concern.

Steve Newsham, the regional director for Regenda, said: “Our aim is to work with the community and other agencies to invest in and transform West View. The logical starting point was to find out exactly what residents like and dislike, what they want to see improved and how we can start to make a difference to their lives.”

Nick Beddow from community engagement specialists Our Life said: “From the answers to a series of questions we now have a much better idea of what people living on West View feel strongly about. We can now form a local neighbourhood action
What’s next?

The information the Explorers have gathered will contribute to a new community action plan for West View which will be put together over the winter months with the aim of starting projects that meet the needs of West View residents in spring 2014.

Introducing Tracey

Tracey McNamara has recently joined Regenda as Community Development Manager. Her brief is to help improve West View and the lives of the families who live there.

Wyre Council’s chief executive, Garry Payne, said: “We are really pleased to be part of this and keen to get involved. We hope to see positive results over the next 12 to 18 months. These things do take time and the important thing is not to give up.”

Big changes ahead for Wansbeck House

Wansbeck House on Chatsworth Avenue is to become an Extra Care Scheme. This ambitious project to replace accommodation for older people in Fleetwood, has been given the go-ahead. It will cost around £8 million to replace Wansbeck House on Chatsworth Avenue, West View with a larger state-of-the-art facility.

It currently has 25 flats for older people, whereas the new one will offer 72 flats, modern therapy rooms, a lounge and function room. We are now liaising closely with existing Wansbeck House residents about the plans.

What else is new on West View?

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Even just a splash of colour in the garden helps us all through the long and cold winter months. Here are a few seasonal tips to make your neighbours turn green with envy.

The dark areas of your garden and rich, vibrant greens will reflect the winter light.

Your lawn can look attractive all year round, providing it is kept healthy, well drained and moss free. Although you are not cutting it right now, help it to survive by selecting a suitable winter weed-and-feed product. A spot of regular, light raking will help to remove dead leaves, branches and moss.

Wild birds also help to add a little colour. Encourage them by planting attractive, berry bearing trees and bushes such as holly, hawthorn or blackthorn. An attractive bird table, bird box or ornamental bird bath always makes a lovely garden feature. Remember to keep the bird bath topped-up with water and ice-free.

Pebbled areas add texture and interest to any garden. Choose different sizes and colours of pebbles. When it is wet, or icy, the pebbles shine and sparkle.

Around Christmas and New Year it is fun to introduce lighting into your garden. Inexpensive, battery-operated lights can be used to decorate small trees and bushes.
We all experience setbacks from time to time, which we know how to deal with. Sometimes, however, things can happen like fires, floods and severe weather which significantly disrupt our daily lives. Whilst we can’t prevent these emergencies from happening, we can plan ahead to minimise their impact. A few minutes thinking about it now could make a big difference to you and your family.

**Call 999 in the event of injuries or if a threat to life exists**

- Never put yourself or others in any danger
- Listen to the advice from the emergency services
- Try to stay calm and think before you act
- If you can, try to reassure others
- Remember to check yourself for injuries before attempting to help others.

If you are not directly involved in the emergency, but are close enough to believe you may be in danger, then in most situations the advice is as follows:

- Go inside a ‘safe’ building
- Stay inside until advised to do otherwise
- Tune in to local radio or television for more information.

**Emergency checklist**

1. Have you got a household emergency plan?
2. Have you put your ICE contacts in your phone? Put your In Case of Emergency numbers in your mobile phone and/or wallet
3. Have you got a wind up/battery operated radio and torch?
4. Do you and your family know where your alternative meeting points are?
5. Have you got your checklist and ‘grab n go’ bag ready?
6. Are the smoke alarms working in your home?
7. Do you know the emergency plans for your children’s school and your place of work?
8. Is your household insurance adequate and up to date?
9. Do you know where your utility stop cocks are? You may be required to disconnect your water, electricity or gas supply.
10. Do you have emergency supplies in your home – enough to support your family for up three days?

**General safety measures**

- Teach your children how and when to call 999
- Find out about the emergency procedures for your children whilst at school – find out more from www.teachernet.gov.uk/emergencies
- Install smoke detectors in your home and regularly check they are working
- Have a first aid kit in your home
- If people are seriously injured call 999 immediately
- Make arrangements for emergencies whilst you are away on holiday.

**GO IN, STAY IN, TUNE IN** is recognised as being the best general advice to give to people in the middle of most emergencies:

**GO IN** - wait inside until told otherwise and the all clear has been given;

**STAY IN** - keep the windows and doors closed and stay calm, wait for more information. In term time your children will be cared for at school;

**TUNE IN** - listen to local radio and television for updates and information. Organisations such as the local councils, Police and Fire Brigade may use social media like Twitter to update residents during an emergency.

For further information on preparing for an emergency, there is a really handy booklet called Let’s Get Ready published by Liverpool City Council. Visit www.liverpool.gov.uk to download a copy.
Everyone knows that if you plan something properly you will achieve better results. That is why our specialist maintenance company, M&Y, is now carrying out planned maintenance.

Six months ago M&Y introduced a different way of thinking and a new way of working.

Instead of simply responding to repairs, the company decided to phase in a programme of work to replace windows and doors, install central heating systems and fit new bathrooms and kitchens.

Kiera Vogel, M&Y’s Director of Planned Maintenance, says the benefits are obvious: “It means we now have more control over the quality of products, the standard of work and the service we offer residents. As a team we have very high standards and we are always determined to do a first class job. If our customers are happy then I’m happy,” said Kiera.

The first step was to launch a programme to replace old windows and doors. In the first few months M&Y fitted more than 1,000 replacement double-glazed windows and more than 300 new doors.

“We inform residents when planned work is going to take place. We arrange appointments and agree a start date,
always being as flexible as possible. Our customers may be on holiday or have a hospital appointment, so we’ll always allow as much leeway as possible,” said Elaine. “Windows and doors can usually be replaced in a day but even so we carry out the work with a minimum of fuss. After the work has been finished, residents complete a satisfaction survey.”

M&Y operatives completing planned works

M&Y get gold again

M&Y is celebrating after scooping a rare gold award for a second time. They first achieved a coveted Investors In People Gold in 2012 and it has now been re-accredited.

Gold standard is only achieved by three per cent of the 13,000 organisations which participate in the IIP programme.

An external inspector praised M&Y for its attitude to staff learning and development, approach to equality and diversity and a commitment to health and wellbeing within its workforce.

M&Y, which employs more than 170 staff and has depots in Merseyside, Lancashire and Greater Manchester, was also found to have excellent customer satisfaction ratings and significantly reduced sickness absence levels.

Visit www.regenda.org.uk and facebook for information on planned work in your area.

Since the launch of planned maintenance, M&Y has received excellent feedback; telephone calls and letters from residents who are delighted with the work that has been done.

M&Y operatives completing planned works

Elaine, M&Y’s Tenant Liaison Officer

Fitting a new boiler and central heating system, which includes the installation of new pipes and radiators, takes a little longer. M&Y still aims to complete the work in two to three days, keeping any mess to a minimum and clearing up as they work.

“This can involve fuel-switching, where we replace electric storage heaters with gas. Once a new central heating system has been installed it really transforms a home, warming it up in no time, providing instant hot water and being much more energy efficient,” added Elaine.

To make planned maintenance possible, M&Y has had to employ more window fitters, labourers, central heating engineers, electricians and joiners.

“Once residents know exactly what planned work is happening, where and when, they feel reassured. It allows them to plan ahead too. For example, there is no point a family deciding to decorate their kitchen if we are about to fit a new one in a few months time,” added Elaine.

“I’m incredibly fussy and picky. I believe that if you are going to do a job it has to be done right. So, the standard of work I’d expect in my own home is what I expect for all our customers,” said Elaine.

A programme to replace bathrooms and kitchens will be followed by re-roofing and re-wiring work.

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How to keep safe and secure in your home

During winter, the added cover of darkness can create more opportunities for burglars looking for an easy target.

Keeping your home secure can prevent you and your family from suffering the emotional and financial stress that burglaries can cause.

To avoid becoming a victim, raise the safety level in and around your home.

- Keep valuables out of sight and dispose of packaging properly (especially after Christmas) so you don’t advertise what is in your house. Drawing your curtains when it’s dark can also prevent prospective burglars from looking in.

- Keep external doors and windows locked (even when you’re in), trim shrubs that burglars can hide behind and keep garden tools and furniture locked away.

- Keep your keys somewhere safe and out of sight and never leave spares around your home or outside (e.g. under a doormat).

Not all burglars break into homes – some will try to trick or con their way in. Bogus callers often pretend to be from places such as the Council, utility companies, or tradesmen calling to carry out urgent repairs.

Bogus callers sound believable, but don’t be fooled. Check before you open the door to see if you recognise them or are expecting them and ask for photo ID. Genuine callers won’t mind waiting whilst you call the company they claim to represent. If you are still in doubt, refuse to let them in or arrange for them to come back at a time when you have a friend, relative or neighbour with you.

For more information about home security call the police’s non-emergency line on 101 and ask to speak to your local Crime Prevention Officer.

Don’t be a victim to scams

Scam mail and phone calls are serious problems, and they are causing financial and mental distress to many silent victims of fraud.

In 2008 a survey conducted by Help the Aged and Barclays revealed that seven out of 10 older people in Britain - more than 6.6m people – are targeted by scams every month, either by telephone or letter.

Money sent to scams could end up being used to keep a criminal in a luxury lifestyle but international organised criminal gangs sometimes use the money they have gleaned to fund the drug trade, gun crime, human trafficking and other crimes worldwide.

Some shocking facts:

- 22,000 victims replied to one scam mail shot and sent £500,000 in one day
- 20 pensioners in Cornwall collectively sent £350,000 to criminals who work in organised gangs.

What to do

Join the Telephone Preference Service (free service that bars known scam numbers), ring either Ofcom (03001233333) or Action Fraud (03001232040) or visit www.thinkjessica.com for more information on these type of scams.

Let’s Freecycle

Freecycle is web group that encourages members of the public to recycle unwanted household goods. The Freecycle network is made up of over 5,000 groups with nearly eight million members around the world.

It’s a grassroots and entirely non-profit movement of people who are giving (and getting) stuff for free in their own towns. It’s all about reuse and keeping good stuff out of landfills. Each local group is moderated by local volunteers. Membership is free.

To sign up, go to www.freecycle.org and find your community by entering it into the search box or by clicking on ‘browse groups’ above the search box. Have fun!
Get festive with our seasonal crossword puzzle. Send us your entry and you will be in with a chance of winning a £25 shopping voucher.

Across
2 They go off with a bang (8)
5 The frozen North Pole has a lot of this (3)
7 Colour of Rudolph’s nose (3)
9 Decorates the tree (6)
11 Sent to family and friends (5)
13 Santa’s little helpers (5)
15 Steal a kiss underneath it (9)
17 Put on a gift to tie it tight (3)
18 Found under the tree (8)
21 Wrote about Mr Scrooge (7)
22 Placed on the front of your door (6)
25 Falls as flakes (4)
27 Santa’s jolly laugh (2,2,2)
28 Tide celebrations (4)
29 Seasonal Calendar (6)

Down
1 These ring out on Christmas morning (5)
3 Prancer was one (8)
4 What we hope for at this time of year (5)
6 Sang out loud by the choir (6)
8 Type of fruit pudding (4)
10 Sits at the top of the tree (4)
12 Santa’s last name (5)
14 ‘Tis the _______ to be Jolly (6)
16 What your presents might go into (8)
19 Ridden over the snow (6)
20 Frosty the _______ (7)
23 _______ and the Ivy (5)
24 Spike of frozen water (6)
26 Burnt on the fire at Christmas (3)

Name

Address

Postcode

Telephone

Please fill in your details and return with your completed crossword competition to: Communications Department, The Regenda Group, Regenda House, Northgate Close, Enterprise Business Park, Horwich, Bolton BL6 6PQ

The lucky winner of the £25 shopping vouchers from the last edition’s spot the ball competition was Carol Wileman from Birkenhead.
Young people deserve the very best start in life. Our Community Wellbeing Apprentices continue to seize every opportunity to improve their lives and their local neighbourhood.

They are ordinary young people who have had the most extraordinary year. For the 11 Community Wellbeing Apprentices, 2014 has been action-packed, full of adventure and even award-winning! Each of them was hand-picked by the Regenda to take part in a unique Merseyside-based apprenticeship project. They now combine work placements with college study while also taking part in community projects in Anfield and Everton. They have already tidied up local housing estates, planted community gardens, helped to support business start-ups, raised funds for a local hospital, delivered food parcels to the elderly and much more.

The apprentices marked the project’s first anniversary in April at the magnificent Isla Gladstone Conservatory in Stanley Park, where the scene was set for a birthday celebration with a difference. Civic and business leaders were among the invited guests who gathered to congratulate the apprentices. Awards were presented during the event, marking the personal contributions made by the individual apprentices. Jenni Dodd, who hopes to become a drug and alcohol counsellor, received a Gold Outstanding Achievement Award in recognition of her hard work and support for the project.

More awards would quickly follow. In May the Community Wellbeing Apprentices scooped a top housing industry accolade, winning the regional Excellence In Youth Involvement Award at the TPAS Northern Finals held in Manchester. The awards celebrate tenants who go the extra mile, landlords and tenants working together and great community ideas. By winning the regional finals, the project was automatically put through to the national TPAS finals. In July the apprentices were celebrating again, picking up the national Excellence In Youth Involvement Award as well!

Stephanie Harrison, Regenda’s Executive Director, said: “Winning the national TPAS final was recognition of the hard work and determination of everyone involved. When we launched the apprentice project our goal was to take a group of young people and give them a new direction and focus. We knew that wouldn’t happen overnight. We’ve had a few tears along the way but we’ve also had a lot of fun and success too.”

The apprenticeship initiative was also shortlisted for a prestigious management award, becoming one of the finalists.
in this year’s CIPD People Management Awards. The awards celebrate outstanding achievements in people management and development.

The summer saw the apprentices take on a life-changing challenge. They were friends who were about to become shipmates! They were selected to take part in the Apprenticeship Cup, an exciting eight day return sea race from Liverpool to Whitehaven.

They were nervous about their maiden voyage, especially 22 year-old Paul Whiteley.

“All my life I’d had a phobia about open water so it would have been easier to say no and not take part in the race. However, once I was onboard the yacht I just got on with it. I loved the peace and quiet while out at sea and looking up to the stars at night. I ended up not only conquering my fear but also having one of the best experiences of my life,” said Paul.

During the race the apprentices were taught how to steer, navigate, set sails and work together as a crew.

Back on dry land they were soon back in the heart of their local community. In August they organised a Summer Barbecue and Fun Day. The event was free, at least 150 burgers and 70 sizzling sausages were cooked perfectly and the day was voted a big success. Project Manager, Kevin Short, said: “It was a fun day with a serious purpose. These events not only make people smile, they also bring families and friends together, helping them bond as a community.”

One of the apprentice’s latest ventures is to grow food for their community. It is back-breaking work but it’s hoped an allotment at West Derby will produce lots of fresh vegetables for local families.

If 2014 has been an exciting year for the Community Wellbeing Apprentices, what will the coming months have in store? They are already a little older and a lot wiser, with confidence to follow their chosen career paths. I’m sure you would like to join us in wishing them well.

Repeating the success

The Community Wellbeing Apprentices are proof that you can change young people’s lives and broaden their horizons. That is why the Regenda Group is hoping to repeat the success of the project. With £75,000 from Liverpool City Council, plus financial and business support from other housing associations and partners, we plan to launch a similar initiative in Merseyside aimed at 16 and 17 year olds.
Wirral

The beautiful Wirral peninsula is known for its picture perfect blend of coast, countryside and city living. Whether you are looking for reflective walks along its beautiful beaches, lively outdoor activities in its stunning countryside or simply enjoying the great selection of cosy pubs, Wirral has something for everyone. And it’s filled with history!

It was from Birkenhead Priory as far back as 1330 where Benedictine monks were first granted a passage to Liverpool by a charter from King Edward III. The priory stood on the west bank of the River Mersey on a headland of birch trees, from which the town derives its name. The ruined priory is Merseyside’s oldest surviving building and its Benedictine monks provided the first ‘ferry cross the Mersey’ service.

Industrialisation and the importance of Wirral’s docks saw a surge of innovation in the area; Birkenhead was the first town in the country to introduce street trams and had the world’s first underwater railway, all of which can be discovered at Wirral’s Tramway and Wirral Transport Museum situated in Birkenhead.

To the outsider, Wirral is considered to be a suburb of Liverpool, however its situation makes it a little more complicated. One and a half miles of water separate Wirral from its neighbours, sitting on its own island in between the River Mersey and River Dee; Liverpool on one side, Chester and Wales on the other. Until 1974, the whole of the Wirral peninsula was considered a part of Cheshire, until overnight it was moved to Merseyside, along with Liverpool and parts of Lancashire.

Today, Wirral is divided administratively into two postal divisions: Wirral, Merseyside, and South Wirral, Cheshire.

Wirral today is probably best known for its 25 miles of coastline and its glorious beaches. Three local beaches boast the highest ‘recommended’ rating in the current Good Beach Guide. The superb beaches at Meols, Moreton, and Red Rocks in Hoylake should be top of your visitor list.

Its seaside towns have a lot to offer, especially New Brighton, West Kirby and Hoylake. New Brighton is situated in the north east corner of Wirral and has been undergoing a £60 million transformation. It is home to the Floral Pavilion Theatre and Conference Centre, many great restaurants, a cinema and a casino.

West Kirby is a traditional seaside town, with shopping parades and a glorious promenade. The promenade and Marine Lake attracts watersport buffs from across the country.

Wirral has something and it’s filled
In recent times, Royal Liverpool Golf Club in Hoylake on Wirral’s west coast has played host to two recent Open Golf Championships, with Tiger Woods victorious in 2006 and Rory McIlroy winning this year’s championship. Wirral is a fantastic location if you are a keen golfer, with not only Hoylake, but many other options including Wallasey, Heswall and Caldy Golf Clubs. And if you can’t get into the swing of 18 holes of course golf, then for a bit of fun you could play 18 holes of mini golf at Championship Adventure Golf in New Brighton. It is all weather, outdoor, and floodlit, with each of the 18 holes are inspired by the world’s greatest golf holes. It was also recently voted Wirral’s Attraction of the Year for 2014.

If you want scenic lanes, beautiful countryside and some of the best pubs in the area, visit the villages of Bidston, Heswall and Port Sunlight. Both Bidston Village and Heswall have appeared in records since the Doomsday Book, but evidence for occupation goes back to the Stone Age. Bidston still maintains its medieval shape of church, farms, village green and manor house, whilst Heswall Upper Village has a lively busy atmosphere during the day and is a haven for diners in the evening. In contrast, the original Lower Village has managed to retain much of its charming, original character.

Wirral is just one of the many areas around the North West where Regenda has properties to rent from one and two bedroom flats to three bedroom family homes. Some examples of the range of properties in the region are:

Contact the Lettings Team on 0344 736 0066 or visit www.regenda.org.uk for further details on how to apply for a home with us.

Of course, if you fancy a bit of the city life, Liverpool is just a short ferry ride or car journey through the Mersey tunnel. Alternatively the Roman city of Chester is easily accessible by motorway or rail.
Do you want a job, training or to set up your own business?

Do you want an opportunity to learn new skills, meet new people and grow in confidence?

Regenda’s free employment and skills service offers residents:

- support and advice in finding employment or training
- advice on grants and loans - to make your business dream a reality and become your own boss.

If you’re currently claiming benefits, you may have lots of questions about how employment will affect you and your income. However, going back to work doesn’t mean giving up all your benefits. Some may carry on and others may become available once you’re working.

If you or anyone in your household would like support into employment or training opportunities, please contact Joe Simpson, Employment and Skills Coordinator, on 01204 814509 or 07442 500124. Alternatively, speak to your local neighbourhood officer who can make a referral for you.

If you would like this document in your language, please phone us on 0344 736 0066 (local call rate) or ask at one of our local offices.

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