isha Homeowners Company of the second secon

see page 8



The Scene wins more awards



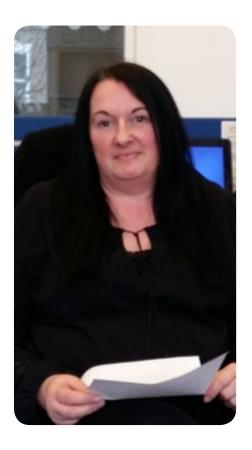


My volunteer experience at ISHA by Wendy

I am studying for a degree in Community Development and Leadership at London Metropolitan University. As part of the course I am completing a 30 day work placement. I want to work in housing when I finish my degree so I asked ISHA about working with them. I was delighted to be offered the opportunity to work with the Outreach Team and have been coming to Blackstock Road every Friday since October 2015.

I have learned a lot during my time at ISHA, particularly around the different needs of residents. The experience and dedication of the Outreach Team is outstanding. I feel very privileged to be a part of this team. I have developed key skills in communication and empathy through the professional support and guidance of the Outreach Team.

I hope I make them proud when I embark on my chosen career and will take the knowledge and skills gained at ISHA with me.





Community Development Page Identity fraud – making sure you are safe

A number of residents have reported that they have been victims of the increasingly common crimes of identity theft and fraud. Here is some advice about how to protect yourself and what should you do if you suspect that you are a victim of identity fraud.

What is identity fraud?

Identity theft happens when fraudsters access enough information about someone (such as their name, date of birth, current or previous addresses) to commit identity fraud. Identity fraud is the use of that stolen identity in criminal activity to obtain goods or services by deception.

Fraudsters can use your identity details to:

- Open bank accounts; obtain credit cards, loans and state benefits
- Order goods in your name
- Take over your existing accounts
- Obtain genuine documents such as passports and driving licences in your name

If you receive bills for things you haven't ordered or get letters about debts that aren't yours you may have been the victim of fraud.

Identity fraud can make it difficult for you to obtain loans, credit cards or a mortgage.

How to protect yourself against identity fraud

- Always shred letters containing personal information
- Never reveal details such as online passwords, login details or PIN numbers. Fraudsters may ring or email pretending to be from banks. Ring the person back if you are not sure who they are
- Use different passwords for banking and other online services
- Cancel lost or stolen cards

- Check your statements carefully and report anything suspicious to your financial service provider
- Don't leave things like bills lying around for others to look at and make sure no-one is able to see you when you use your PIN or personal information
- Keep personal and financial information in a safe place at home, preferably a locked drawer
 - If you're expecting a bank or credit card statement and it doesn't arrive, tell your bank or credit card company
 - If you move house, ask Royal Mail to redirect your post for at least a year
 - Find out about your credit score from a credit reference agency such as Clear Score or Experian. They can alert you to changes on your credit file that could indicate potential fraud
 - Check your personal credit file
 2-3 months after you have moved house

What should you do if you've been a victim of identity fraud?

- Act quickly
- Report suspected fraud to the relevant organisation, for example your bank, if it involves credit or debit cards, online banking or cheques
- Report all lost or stolen documents such as passports, driving licences, plastic cards, cheque books – to the relevant organisation
- Contact the Royal Mail Customer Enquiry line on 08457 740 740 if you suspect your mail is being stolen
- Get a copy of your credit report from a credit reference agency. If there are entries from organisations you don't normally deal with contact the agency immediately

To report fraud and for more advice contact Action Fraud www.actionfraud.police.uk / 0300 123 2040

Want to improve your skills or employability in 2016?

Over the age of 18?

Heard about ISHA/Lien Viet's 'Bursary Award' scheme?

Grow Learn Develop

We may be able to help with the cost of fees or materials, up to £500, for an educational or skilled-based course of your choice.

For more information or an application pack visit www.isha.co.uk/outreach-and-support/bursary-award-scheme.html

Or contact ISHA's Outreach and Support Officer, Alasdair Paterson, on 020 7704 7357 or Alasdairp@isha.co.uk

Terms and conditions apply



Your Rent Letters

Over the coming weeks you will receive a letter about your rent and service charges for April 2016. In most years this would be a letter setting out the increase to your rent and service charges and would be in a format that complies with the legal terms of your tenancy.

This increase in rent has historically been used to make sure we keep up to date with inflation on the cost of maintaining your home, helps us build new homes and lets us support customers through a range of services. This year's rent charges take into account the Government's announced 1% cut to rent for general needs tenants.

Your Service Charge

The service charge is based on the actual cost of providing services to where you live such as gardening and cleaning. Your rent letter includes notice of the service charge increase.

Please remember that your home is at risk if you do not keep up the payments of your rent. If you would like to talk about your rent please contact ISHA on **020 7704 7300**.

The Future of Repairs

Most of our customers would have had a repair completed by our main contractor Chigwell Construction, since they were awarded our responsive repairs contract four years ago. It's now time for us to start thinking about our future service.

This is an opportunity to look at how we work and what our customers want and expect. These opportunities to completely overhaul our services don't come around very often, so we want to make sure we get it right. At this stage we don't know who the new contractor will be and Chigwell may win the new contract. What we do know is the repairs service can improve. We'll be using the feedback many of our customers have already given us to start to design what the new service will look like. We know that communication, quality and getting things right first time are important.

We'll also be going to area meetings, the Residents'

Forum and any other opportunity we have when we meet customers face to face. Our customers have the best perspective to help us design the new repairs service.

If you would like to be involved, we would love to hear from you.

Please contact **Surveyor_team@isha.co.uk**We'll make sure you can input in a way and time that suits you.

Car Parking Working Group

P

This is your opportunity to get involved in how ISHA provides parking services to its residents.

We meet every 6 months for 2 hours.

Once you are a member we will notify you of all future meetings. At the last meeting, we discussed the frequency of patrol by the car parking patrol team and parking issues on the estates where we have parking control.

At the next meeting we will be discussing:

Outcome of the Car Parking Surveys

The next meeting will be held on Thursday 21 July 2016 at 6pm in our offices.

If you would like to be part of the Car Parking Working Group, please get in touch with our Customer Service Team on 020 7704 7300 or email isha@isha.co.uk

We have connection!

In our Winter edition of the newsletter, we informed you that ISHA News is now being published on-line. We asked you to let us know your email address to ensure that you receive future newsletter alerts from us.

Thanks to those who got in touch with us to provide their contact details. We are really pleased that we now have 312 residents' emails! Thank you for helping us to "Go Green" and for your helping hand in saving our planet. We estimate this will save us nearly £12,500 per year.

We also asked residents who did not have access to the internet to inform us if they would prefer to receive a hard copy of the newsletter. 14 of you requested to be added to the mailing list for print newsletters.

Please do keep us up to date on the best way for us to keep in touch with you at

haveyoursay@isha.co.uk



The Scene wi more awards

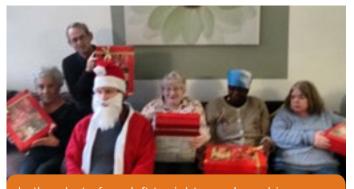
We recently hosted an event to celebrate the awards received for The Scene. The newly developed scheme in Walthamstow which has helped to transform the centre of Walthamstow was the result of a partnership between ISHA, Hill Group and Waltham Forest Council.

The event was attended by the Leader of the Council, Councillor Chris Robbins, Lead Member for Housing, Councillor Khevyn Limbajee, ISHA's Chair Stephen Stringer and other leading figures from the partnering organisations.

The Scene was successful in securing the "Overall Winner" and the "Best Regeneration Scheme"

Islington Tribune delivers hampers full of festive goodies

There were smiles all round for Spring Villa residents who were very happy to receive Christmas hampers from Islington Tribune shortly before Christmas as part of their annual Christmas Hamper Appeal. Thanks to generous donations, Islington Tribune kindly organised and distributed hampers to over 100 elderly residents across the borough.



In the photo from left to right are: Josephine Byde, James Maher, Joe from Islington Tribune (Father Christmas), Phyllis Cullen, Elma Andrews and Linda Addis. Awards at the National Housing Awards 2015 and also gained further recognition at the recent 2015 What House Awards. The Hill Group received the Gold Award for "Best Development" and "Best Brownfield Development" and also the Silver Award for "Best Partnership".

To mark this unique double success, Councillor Robbins was presented with copies of the Awards by Stephen Stringer, Chair of ISHA's Board and Simon Trice, Regional Director of Hill Group.



Office Closure At Easter

The office will be closed from 5pm on Thursday 24 March and will re-open at 9am on

and will re-open at 9am on Tuesday 29 March 2016.

If you have an emergency with your boiler over Easter, please call the usual out of hours number on 020 7704 7300. Chigwell Construction will answer your call and an Engineer from the Gas Team will be on call.



St Mary's Composting and Recycling Pilot Project

St Mary's Path Estate Residents Association in conjunction with ISHA and Islington Council carried out a composting and recycling pilot project at the estate in 2014.

The project was carried out because residents wanted to contribute to reducing what goes in to landfill. The pilot consisted of a doorstep collection once a week for recycled items and a recycling bin in the courtyard of each block and provision of food waste bins options. Residents were consulted on the project by Islington Council and an overwhelming majority of residents were in favour of the changes being presented. The project was implemented and to date has been a real success.

Each property now has a small brown box and liners, which are replaced from the local library. This is placed in a large brown bin of which there is one in each block and this is collected weekly. Residents have found the project to be an excellent exercise and would encourage other estates to do the same.

How the Pilot changed attitudes from resistance prior to implementation

- ◆ The bin chutes are no longer overflowing before the weekly collection by Islington Waste Team
- The recycling project has helped to stop animals tearing open resident's black sacks

Lessons Learnt

- The project has raised awareness amongst residents around recycling concept
- Residents are more aware that recycling food waste is as important as recycling other household rubbish like glass, cans, and paper
- Improvement in the environment around the estate
- By separating food waste and not putting it in the normal rubbish sacks, residents are contributing to the reduction of the amount of waste going to landfill.

ISHA would like to encourage residents of other neighbourhoods to do the same. If you would like this where you live, please contact the **Customer Services Team** on **020 7704 7300** who can help you do the same for your neighbourhood.

you said...

Couriers cannot access the building to leave a card if I have missed them

The Report a Repair link on ISHA's website was difficult to find

Residents were having difficulties in accessing their parking bays

...we did

A postbox has been put outside the building so couriers can leave information

This link has been pulled up to the top of the page so it is easier and quicker to access this service

Lockable bollards were installed so now their parking spaces cannot be used by others

Interested in a Career in Construction?

Since 2010 ISHA has been helping people with their careers in construction by funding work placements on our development sites. We are now looking at ways to help our residents and their families take their first steps towards a job in construction.

This Summer we would like to offer our residents a place on a free two week course. This would prepare you to get your first job in the construction industry by helping you with CVs and interview skills, and letting you know about available job opportunities locally and in central London.

If you are currently unemployed and would be interested in attending, please let us know by contacting Andy James: **andyj@isha.co.uk** Andy will register your interest and will let you know as soon as more details are available.



Are you hearing me?

The Residents' Forum has been tackling the thorny issue of Communication. The February Forum held ISHA to account over its Communication record. Interim Director of Customer Operations, Eusebio Barata started his presentation to the Forum with the recognition of Communication issues within ISHA.

Eusebio stated the main areas of concern that were causing problems with communication were:

- Silos staff tend to work by themselves or in their departments not as an organisation as a whole
- Disempowered staff
- Power in the hands of a few
- Task not outcome focussed
- Lack of quality assurance around call handling and complaints
- Some services too reliant on an individual (Parking/Gas/Lettings)
- Telephone technology

In order to make a change there are four key areas that ISHA will be working on:

- Systems Housing management system and telephone technology
- Structural re-organisation
- Procedures and policies
- People and how they behave

It will take time to work through this. Staff workshops are taking place and during February and March we will be speaking to our customers and other stakeholders to further hear their views and ensure we are moving in the right direction.

However there are some quick wins:

- Improve telephony
- Make Service Delivery Team the Customer Service Team
- ♦ Introduce Quality Controls on calls, complaints
- Embed customer care into repairs procurement
- Delegate budgets to staff including new estate improvement budget

The Forum had many points of their own to make about Communication. As a result some of the changes that will be phased in are:

Customer Service Standards

Automatic email receipts to be sent from all ISHA email addresses. Telephone message response time frame to change to 24 hours

Online Forms

Automatic email receipts to be sent when forms are completed

Service Charge Refunds

Residents to be informed, with their service charge bill, of how much refund they have received

Online Report a Repair service

Time preferences to be reported to the contractor

Same team, different name...

The Service Delivery Team has now changed to the **Customer Service Team**. Their new email address for all your queries is:

customerserviceteam@isha.co.uk Their contact telephone number remains the same, **020 7704 7300**.

A day in the life of... a Trainee Surveyor

How did you get into Surveying?

I've always been interested in how things work and making them work better. After graduating from university with a degree in Building Surveying, I wanted to broaden my view of the world; the trainee role at ISHA was the perfect opportunity.

What does the job consist of?

The work is varied. It's easy to see this job as about 'bricks and mortar'. Routine tasks consist of survey, assessments, writing and sending repair orders to the contractors. The real job is about people, it's about talking to customers and finding solutions that improve their experience of ISHA.

What do you enjoy the most?

The buildings are interesting, and a good mixture of old and new. This gives me the opportunity to solve a variety of technical problems and always creates opportunities to learn.

I feel that I am learning something new every day and will be working in turn with all of my team to learn new things. At the moment I am learning about the stock of buildings we have, and gaining an appreciation for the kinds of day to day problems I may come up against, and what we need to look for.

What advice would you give to someone looking to get into this type of work?

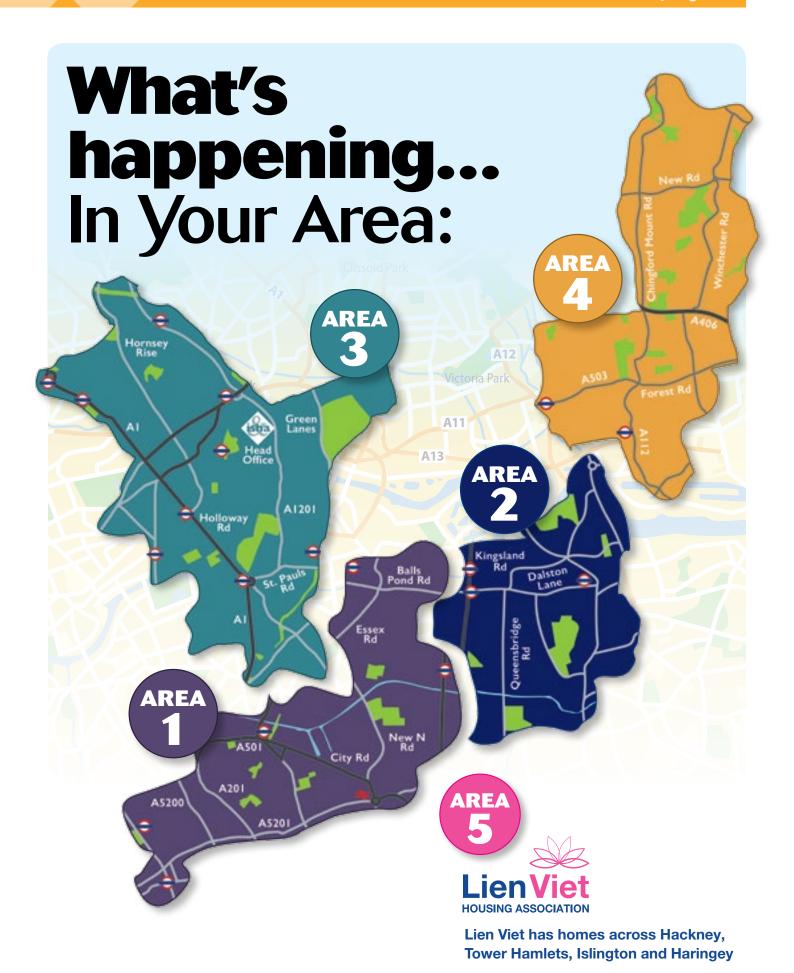
Get as much experience as you can. Find somewhere to volunteer, even if its work shadowing, you'll learn a lot about the industry. It also shows potential employers that you are keen and committed to learn.

I was fortunate to be able to get a qualification. Local colleges have a number of good training courses that will lead to a recognised qualification. Have a look at their website or go along to an open day.

If none of that sounds exciting to you, you can always start off in the building trade (or 'on the tools' as we call it). I know lots of people who started out as a labourer and worked their way into successful leadership positions.

If you're interested in working in construction, have a look at our article on the placement scheme in this edition of our newsletter on page 9.





AREA 1

Interim Resident Services Manager: David Herron

Covering the areas: N1 of Hackney and Islington, together with Holland and Thurstan Dwellings in Camden.

Please contact David on 020 7704 7392 or email davidh@isha.co.uk if you have any queries or concerns about your tenancy or your estate.

Gary Johnson is your Estate Officer for Area 1. Gary is responsible for the weekly monitoring of the cleaning and grounds maintenance service carried out by our cleaning and grounds maintenance contractors. Other tasks carried out by Gary include rotating the refuse bins, litter picking all internal and external surfaces during weekly site visits, checking communal lighting and adjusting timers as and when necessary, replacing bulbs, ensuring information on notice boards is up to date. Gary can be contacted on 020 7704 7391 or by email at garvi@isha.co.uk

- 1) The twice yearly communal deep clean programme is underway. We expect all blocks to be completed by end of March 2016. Gary Johnson will be carrying out post inspection of the deep cleans. If you would like to join him, please contact Gary on 0207 704 7391.
- 2) Cyclical Decoration Programme; External works to Belvedere Court, N1 are now complete. Internal and external works to Mandarin Wharf, N1 will be completed by the end of March 2016.

Area meeting

The next Area 1 meeting will be held at the end of March 2016 and will be held at St John Church, Pitfield Street, N1. Residents will receive further details and a personal invitation in the post.

Please join us at the Area meeting. Some of the items we will be discussing include:

- Cyclical decoration programme
- Cleaning and ground maintenance
- Bid for Better
- Anti-Social Behaviour

Please feel free to contact David on 020 7704 7392 or email davidh@isha.co.uk if you would like to discuss a specific issue.



your estate.

Resident Services Manager: Harpreet Heer

Covering the areas: E8 & E9 of Hackney.

Please contact Harpreet on 020 7704 7398 or email harpreeth@isha.co.uk if you have any queries or concerns about your tenancy or

Tarlochan Singh is your Interim Estate Officer for Area 2. Tarlochan is responsible for the weekly monitoring of the cleaning and grounds maintenance service carried out by our cleaning and grounds maintenance contractors. Other tasks carried out by Tarlochan include rotating the refuse bins, checking the CCTV, checking communal lighting and adjusting timers as and when necessary, replacing bulbs, ensuring information on notice boards is up to date and reporting communal repairs. Tarlochan Singh can be contacted on 020 7704 7397 or by email at tarlochans@isha.co.uk

We understand it is not always possible for residents to attend estate inspections due to work/family commitments. If you would like to arrange an early evening estate inspection for your block/estate we are able to accommodate this. Also please send any feedback, positive or negative, via email to harpreeth@isha.co.uk or call Harpreet on 0207 704 7398.

Area meeting

The next Area 2 meeting will be held on Monday 21 March 2016 at 5pm. The venue is Hackney Picturehouse, 270 Mare Street, London, E8 1HE. All residents will receive a personal invitation a week before this meeting.

Please join us at the Area meeting. Some of the items we will be discussing include:

- Tackling Tenancy Fraud
- Cleaning and ground maintenance
- Bid for Better
- Anti-Social Behaviour

Please feel free to contact Harpreet on 020 7704 7398 or email harpreeth@isha.co.uk if you would like to discuss a specific issue.



AREA 3

Resident Services Manager: Teslim Fagbayi

Covering the area: Islington

Please contact Teslim on

020 7704 7341 or email **teslimf@isha.co.uk** if you have any queries or concerns about your tenancy or your estate.

Jolade Obasola has been recruited as the Estate Officer for area 3 to replace Daniel Amoo who left us in December 2015. Jolade has been familiarising herself with our estates and getting to know the residents within each estate. Jolade monitors the cleaning and grounds maintenance on estates in area 3. Please contact Jolade Obasola on 020 7704 7300 or email joladeo@isha.co.uk

Tufnell Park Road Development

ISHA's new development on Tufnell Park Road in Islington opened at the end of January 2016. A warm welcome to all of our new customers. We will be arranging a "Meet your neighbour" event soon where all new residents will get the opportunity to meet each other.

Date of next Area 3 meeting

The next Local Area 3 Residents' Meeting will be held on Thursday 24 March 2016 at 6.00pm. The venue is Sobell Centre Hornsey Rd, London N7 7NY.

Please join us at the Area meeting. Some of the items we will be discussing include:

- Cleaning and ground maintenance
- Tackling Tenancy Fraud
- Bid for Better
- Anti-Social Behaviour

Please look out for the invitation nearer the time.

AREA 4

Resident Services Manager:

Dexter Edward

Covering the Borough:

Waltham Forest

You can contact Dexter on 020 7704 7353 or email dextere@isha.co.uk if you have any queries or concerns about your tenancy or your estate.

Laurence Ahmed is your Estate Officer for Area 4.

Laurence can be contacted on 020 7704 7371 or email laurencea@isha.co.uk

Thank you very much to some of the residents of 2 Jacks Farm Way, Repton House, who have been assisting us in dealing with Anti-Social Behaviour from the youths attending one of the local schools. The evidence provided by the residents has been a great help to us and we are working collaboratively with the Police and the school to reach a resolution. We have also carried out a survey of the area where these youths are congregating and we are in the process of deciding on the most appropriate type of deterrent.

Area meeting

The next Area 4 meeting will be held on Tuesday 23 March 2016 at 6.30pm. The venue will be Waltham Forest College. All residents will receive a personal invitation a week before this meeting with further details.

Please join us at the Area meeting. Some of the items we will be discussing include:

- Tackling Tenancy Fraud
- Cleaning and ground maintenance
- Bid for Better
- Anti-Social Behaviour

Please feel free to contact Dexter on 020 7704 7353 or email dextere@isha.co.uk if you would like to discuss a specific issue.



AREA 5 LIEN VIET

Resident Services

Manager: Harpreet Heer



Hackney, Tower Hamlets & Haringey

Please contact Harpreet on 020 7704 7398 or email harpreeth@isha.co.uk if you have any queries or concerns about your tenancy or your estate.

Tarlochan Singh is your Interim Estate Officer for Area 5. Tarlochan is responsible for the weekly monitoring of the cleaning and grounds maintenance service carried out by our cleaning and grounds maintenance contractors. Other tasks carried out by Tarlochan include rotating the refuse bins, checking the CCTV, checking communal lighting and adjusting timers as and when necessary, replacing bulbs, ensuring information on notice boards is up to date and reporting communal repairs. Tarlochan can be contacted on 020 7704 7397 or by email at tarlochans@isha.co.uk

We understand it is not always possible for residents to attend estate inspections due to work/family commitments. If you would like to arrange an early evening estate inspection for your block/estate we are able to accommodate this. Also please send any feedback, positive or negative, via email to harpreeth@isha.co.uk or call Harpreet on 0207 704 7398.

Area meeting

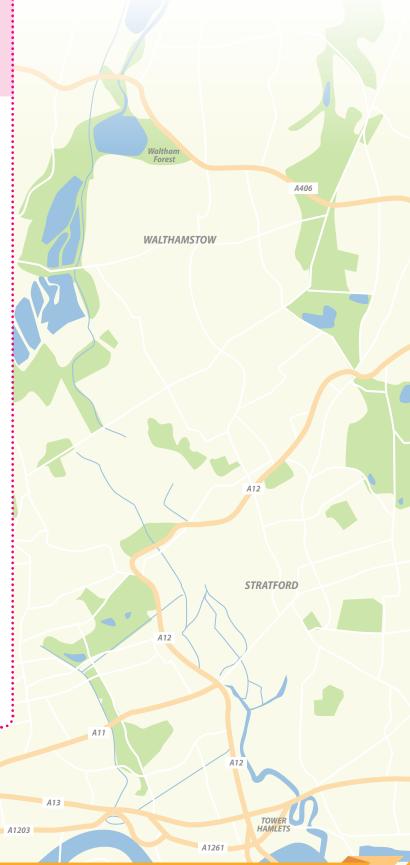
The next Area 5 meeting will be held on Wednesday 30 March 2016 at 5pm. The meeting will be held at our offices at 102 Blackstock Road, London, N4 2DR.

Please join us at the Area meeting. Some of the items we will be discussing include:

- Tackling Tenancy Fraud
- Cleaning and ground maintenance
- Bid for Better
- Anti-Social Behaviour

Please feel free to contact 020 7704 7398 or email Harpreeth@isha.co.uk you would like to discuss a specific issue.

> CITY OF LONDON



If you would like an article in this newsletter translated or in a different format contact us or tick the box then fill in your details and return it with the article.

Nëse doni të përkthyer ndonjë artikull të kësaj fletushke, n'a kontaktoni ose shënoni (√) në kuti, pastaj plotësoni detajet tuaja dhe n'a dërgoni formën së bashku me artikullin.	إذا كنت ترخب في الحصول على مقال في هذه الرسالة الإخبارية مترجما، اتصل بنا أو قم بالتأثير على الصندوق ثم املاً بياناتك وأعدها مع المقال.
Albanian যদি আপনি এই নিটজলোটারের কোন একটি আর্টিক্যাল অনুবাদ আকারে পেতে চান, ভাহলে আমাজের দামে যোগাযোগ করুন বা বল্লে টিক দিন তারপর আপনার বিস্তারিত পুরুন করুন এবং আর্টিক্যালসহ তা মেরত দিন। Bengali	Si vous souhaitez obtenir la traduction d'un article de cette lettre d'information, veuillez nous contacter ; alternativement, cochez la case, indiquez vos coordonnées et retournez-les avec l'article.
જો તમને આ સમાચાર પત્રકમાં આપેલ કોઈ લેખનું ભાષાંતર જોઈનું હોય, તો અમારો સંપર્ક કરો અથવા ખાનામાં ટિક કરો અને તે પછી તમારી વિગતો ભરીને તે લેખ સાથે પાછી મોકલી આપો.	इस सूचना का कोई लेख यदि आपको अनुवाद कराना हो तो कृपया हमसे संपर्क करे, या खाने में टिक लगा कर अपनी संपर्क सूचना लिखे और यह परवी उस लेख के साथ वापिस हमें भेजें।
Jeśli chcieliby Państwo otrzymać tłumaczenie artykułu w niniejszym biuletynie na inny język, proszę się z nami skontaktować lub zaznaczyć właściwe okienko a następnie wpisać swoje dane i zwrócić formularz wraz z artykulem.	Hadii aad jeceshay qoraalka warqada akhbaarta in laguu turjumo, nala soo xariir ama dhag sii sanduuqa yar markaa ka dib ku soo qor magacaagga iyo cirwaankaagga ee la' soo celi Qoraalka. Somali
Si desea la traducción de algún artículo de este boletín, contáctenos o marque la casilla y luego incluya sus datos y remita la información con el artículo.	Bu haber bültenindeki bir yazının tercüme edilmesini isterseniz, bizimle irtibat kurun ya da kutuyu işaretleyerek, bilgilerinizi yazın ve yazıyla beraber geri gönderin. Turkish
Nếu bạn muốn bài nào được dịch ra trong tờ báo này, thì hãy liên lạc với chúng tôi hoặc đánh dấu vào ô này, rồi điền chi tiết của bạn và gửi trả lại cùng với bài báo đó.	اس خبرنامے کا کوئی مضمون اگرآپ کو ترجمہ کراتا ہوتو برائے مہرباتی ہم سے رابطہ کریں یا خاتے میں تک لگا کر رابطے کی معلومات بھریں اور یہ پرچی اُس مضمون کے ساتھ ہمیں بھیجیں۔

Your Name:

Your Address:

ISHA, 102 Blackstock Road, London, N4 2DR Tel: 020 7704 7300 Email: isha@isha.co.uk





Contact our team...

Resident Services Team for all general enquiries and repairs

020 7704 7300 isha@isha.co.uk

EMERGENCY OUT OF HOURS NUMBERS

LIFT BREAKDOWN 0800 652 0692

EMERGENCY REPAIRS

020 7704 7300

GAS LEAKS

0800 111 999

ANTI SOCIAL BEHAVIOUR

0800 075 6699

You can also report a repair, pay your rent or contact us through the website **www.isha.co.uk**

...OTHER USEFUL NUMBERS

For Service Charge enquiries contact Boyo Baiyewu on 020 7704 7390

To pay your rent or for enquiries about your rent account:

If you live in Hackney or Camden contact Les Hoyte on 020 7704 7346

If you live in Waltham Forest contact Ola Ogunlana on 020 7704 7350

If you live in Islington contact Catia Viola on 020 7704 7335

24 Hours Parking enforcement number 01992 764 520

•••••

You can also pay your rent with a credit card. To do so have your credit card details handy and ring either Les, Catia or Ola on the above telephone numbers.

Call Les, Catia or Ola to refer you for free money advice.

For a free debt management service you can contact Step Change Debt Management Company on 0800 138 1111 (the call is free from any of the major mobile companies) or at www.stepchange.org