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Spring Newsletter | Pesach 2025 iliving.org.uk

Welcome to the 2025 Pesach Newsletter.

I hope you will join me in offering a very warm welcome to our new team members.

Whilst the work undertaken by Head Office staff and the Senior Management Team remains largely unseen, they have been working hard in recent months on various projects.

Our Property Team, along with our external consultants and contractors, has been planning and procuring several major plant replacements and upgrades; work will be undertaken over the coming months. Unfortunately, when we replace commercial boilers, we are unable to buy 'off the shelf'. The planning of replacements can take two years to design and procure through a tender and contract award process. We are keen that upgrades to boilers and plant rooms are not undertaken during the cold winter months to limit disruptions to services. Many of our existing plant rooms and boilers were installed at the same time, during the construction and development of our buildings, meaning they need replacing at a similar time. However, I would like to reassure tenants and leaseholders that regular plant condition inspections and stock condition surveys enable us to plan these replacements. We will advise you when the programmes of work will be starting in the coming months.

In February, we formally announced our plans to redevelop Gordon Court in Edgware. Gordon Court is the Association's oldest Scheme, developed by B'nai B'rith in 1966. Whilst Gordon Court has always been one of our most popular Schemes, it is a building of its time and mainly comprises of small studio flats. We have produced a design that will satisfy planning requirements and provide both additional and remodelled existing homes. We are delighted to be

able to submit our full planning application to the London Borough of Harrow. The full details of the Scheme can be found at: www.gordoncourt.co.uk. We hope to commence works in early 2026 with a completion date of Autumn 2027.

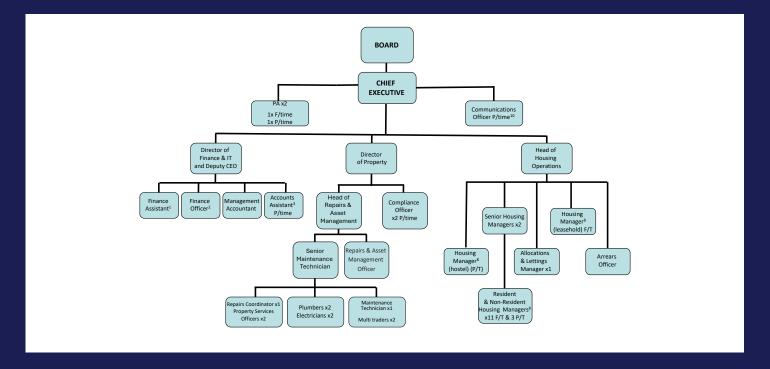
I would like to thank the tenants of Gordon Court for their support and enthusiasm in respect of the redevelopment, and to the Head Office team and Board for the hard work that has gone into the project to get us to this exciting and important point, as we approach our 60th anniversary in 2026.

Yes - next year jLiving will be 60 years young! We will be inviting suggestions for how you would like to mark the occasion, from tenants at each Scheme. Please let your Housing Manager know of any ideas you have; we will, of course, be making funding available for each Scheme to organise an event or outing.

You will read an article within this newsletter in respect of rent payments and arrears. We fully appreciate the challenges the benefits system presents, particularly in the era of Universal Credit. However, your Tenancy Agreement is a legally binding contract that obliges you to pay your rent. Whilst you may be waiting for benefits to commence, you must pay your personal contribution/ ineligible charges. These charges are not liable for benefit to pay. We are therefore delighted to welcome Peter to the team, our new Arrears Officer. Peter's role will be to support tenants to ensure they are submitting their benefit claims and making regular payments to the Association. Of most importance, however, is to talk to Peter if you are in arrears or struggling to make your rent payments, please do not ignore the situation.

Since autumn 2024 the staff team has been looking at how we work together and deliver services to you as tenants and leaseholders. This follows the introduction of many new team members and considering feedback from the Tenant Satisfaction

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Survey carried out last year. We have been looking at our roles and responsibilities and how we can work towards getting things right 'first time'.

I have been looking at my own role, one that has changed significantly in the five years since my appointment. Whilst I have significant and robust oversight of operational issues and concerns, we have significantly increased and upskilled other team members to deliver these services and act as your first point of contact. This includes Ruth and Gilda, the PA team, who now manage my emails and correspondence.

Your Housing Managers are best placed to support you on a day-to-day basis to deal with issues. They will ensure your repair and maintenance issues are reported and will give you updates on progress and timescales. Your Housing Managers are supported by Senior Housing Managers Biljana and Gabriela, and the Housing Team is led by Lori as Head of Housing. Lori is also the Complaints Officer for the Association and deals with all Stage 1 Complaints.

Winston is now Head of Repairs and is supported by Tennicia, who arranges repairs, liaising with our in-house team and external contractors. Tennicia and the Housing Managers also ensure works are completed before our contractors are paid. Winston is also supported by

Martin as Maintenance Team Leader. Martin manages the in-house team and undertakes inspections of works completed where necessary, and our empty properties ensuring works are ordered and completed.

Sinead leads the Property Team as Director, managing the overall performance of the team, contract management and procurement, but all day-to-day matters are now dealt with by Winston and his team.

As a team we meet regularly to keep each other fully updated in respect of concerns, projects and operational issues, however, to help us to help you we all ask that you use your Housing Managers as your first point of contact to assist and support you. Of course there may be occasions where your Housing Manager is not available, we would then ask that you report any issues using this email address: info@jliving.org.uk, your concerns or queries can then be directed to the most appropriate team member.

I am aware arrangements are slightly different for our Hove properties and members of the team will continue to visit regularly with Lori remaining as the main point of contact.

I send you my best wishes and wish you all Chag Pesach Sameach.

Jane Goodman **CEO**

ANNUAL NICEIC ASSESSMENT

No one likes being examined or tested but to keep NICEIC registration, electricians must undergo a regular assessment - including jLiving's electricians, Jamie and Neil. In January they were put under scrutiny and passed with flying colours.

Electrician Neil explained: "This is important, as the face-to-face interaction between us and the NICEIC Assessor aims to iron out any elements of the working practice that needs improving, and to ensure we are working to a safe and compliant standard. It also reassures us we are working to the highest standards.

"Before the assessment, a documentation check is carried out. Proof of in-date Public Liability Insurance must be seen; without this the assessment cannot take place."

Competency is checked through technical discussions as well as site assessment.



Before and after photos of a new fuseboard at one of our Schemes

Once the appropriate paperwork is checked, it is then time to look at equipment and answer a series of technical questions before work on site is looked at and assessed.

At each site, details such as safe isolation procedures when working on live circuits - along with the testing and quality of work being carried out by the team come under scrutiny. At the end of the site assessment, any improvements that should be made on future work are discussed.

Jamie added: "The annual assessment is very important, providing a chance for us to check that the standards are consistent from year-to-year, and are in line with the latest industry guidance and regulations."



Electrician Jamie installing the new fuseboard

LITTLE RESPECT GOES A LONG WAY

All tenants are requested to respect the religious observance of your neighbours and the Association.

Please do not do anything within your flat, the communal lounge or the common parts, which may cause offence or break the atmosphere of Shabbat or Yomtovs (festivals).

For example, please do not use the washing machines or dryers, the kettle in the communal kitchen, the TV in the communal lounges or turn lights on and off in the communal lounge.

All tenants are reminded that contractors are not permitted on site during Shabbat or Yomtovs unless with the permission of Head Office or in an emergency.



MAKE PAYING YOUR RENT A PRIORITY



We understand that life can be expensive, however, making sure that your rent is paid should always be your TOP priority.

Debt can be stressful and lead to physical and mental health problems along with sleepless nights - so it is better for you not to get into financial difficulties.

Putting a plan in place to prevent rent arrears will help to ease some of the financial stress.

THREE EASY MONEY TIPS TO HELP YOU RELAX **ABOUT YOUR RENT**

- 1. Get ahead. Where possible, try to pay your rent early so you're not caught out. As soon as funds come into your account, we advise paying your rent.
- 2. Put aside a little extra. Continue paying your rent as normal but consider putting aside a little extra each week. That way, even if an unexpected bill comes your way you have a cash reserve to enable you to be always up to date with your rent.
- 3. Communication is key. It's important to stay in touch with us if you feel you might be under some financial pressure. If you are in rent arrears or have any concerns with rent payments it is important that you engage with your Housing Manager to agree a payment plan. They can also help with budgeting, benefits and maximising your income.

WAYS TO PAY YOUR RENT

- Standing order
- Bank transfer

For details of how to set these up, talk to your Housing Manager.

WHAT HAPPENS IF YOU DON'T PAY?

If you aren't paying regularly and you don't contact us, we will have to act. jLiving does not take the decision lightly to proceed with legal action but unfortunately in some cases we have no other options available. We will also act if you fail to keep to your repayment agreement. Don't let this happen to you. Call us to help you work things out.

WHILE YOU OWE US RENT

- We won't let you transfer or swap your home
- We may take you to court. You will have to pay our legal costs, even if you aren't evicted
- You might get a County Court Judgement (CCJ). This can affect your credit rating
- You could lose your home, but you would still be expected to repay the debt
- Your council might refuse to rehouse you on the grounds that you made yourself intentionally homeless.

Please contact your Housing Manager to discuss your rent account.

Never ignore letters sent to you regarding any arrears owing on your rent account.

Please check the amount you are paying, as you may have forgotten to increase your payments when the new rent year started. Failure to pay the correct amount will result in arrears accruing.

BE PREPARED FOR THE UNEXPECTED: ARE YOU COVERED?





What would you do if your home was flooded, or if your household possessions were broken, damaged or stolen? No matter how careful you are, there's always a risk. Would you be able to have them repaired or replaced? It is important that tenants and leaseholders have adequate contents insurance in place for such an eventuality. Your household contents are your responsibility and not jLiving's.

jLiving does not insure your furniture, belongings and other personal items within your home against theft, fire, vandalism, burst pipes and other household risks. Contents insurance is designed to help protect possessions, providing peace of mind should the worst happen.

There are many insurance companies, and we recommend getting several quotes. However, My Home Contents Insurance, a National Housing Federation preferred supplier, offers a specialist policy designed for social housing tenants. It covers your household items like furniture, electronics, and clothing, and even replaces external locks if your keys are lost or stolen.

For more details, visit the website: https://www.thistlemyhome.co.uk/ or call 0345 450 7288.

Protect what matters!



CELEBRATING TU B'SHVAT IN EDGWARE

Housing Manager Sally, who helped to organise the event, said: "We had a special guest, Rabbi Goldsmith, who was kind enough to celebrate with us and read for us. We shared a delicious fruit platter prepared by some of our tenants in honour of the new year for trees."



Tenants at Gordon Court, our Scheme in Edgware, celebrated Tu B'shvat in February.

MY WORK EXPERIENCE AT JLIVING

In January we were delighted to welcome work experience student Yahya, who joined the Finance department for two weeks. Following his time with us, he wrote a piece for the newsletter.

"My name is Yahya, and I am 14 years old. I had the incredible opportunity to delve into the fascinating world of finance and gain an understanding of the vital role it plays within the organisation as part of my time with jLiving.

As a secondary school student with an interest in business and finance, I was eager to learn the practical applications of my studies, and it exceeded my expectations in every way.

From day one, my line Manager Sujit, and colleagues Ola, Acquisa and Hywel made me feel welcome and valued; encouraging me to ask questions and share my ideas.



It was inspiring to see how the whole Finance Team's efforts collectively ensure the smooth operation of the department, from budgeting to long-term planning.

I observed and assisted with tasks such as preparing and analysing expenditure, understanding the financial management of housing projects and working on year-end tasks. It was fascinating to see how finance intertwines with the broader goals of providing safe and affordable homes for tenants and leaseholders.

One of the most rewarding aspects of this experience was understanding how financial strategies support the Association's social mission. For example, how funds are allocated for repairs, maintenance, and new developments; ensuring that tenants and leaseholders live in safe and comfortable environments.

What made it enjoyable was the camaraderie among the team. Despite their busy schedules, my colleagues took time to explain concepts, share their insights, and involve me in meaningful projects. Their dedication to their work and the positive energy they brought to the office each day created a collaborative and motivating environment.

Looking back, I am incredibly grateful for the skills and knowledge I have gained. This opportunity has not only deepened my understanding of financial management but also reinforced the importance of teamwork and social responsibility. I leave with a newfound appreciation for the essential role housing associations play in building stronger communities and a renewed enthusiasm for pursuing a career where I can make a meaningful difference.

This was a stepping stone in my journey, and I look forward to applying what I have learnt in the future.

To anyone considering work experience, I wholeheartedly recommend exploring the housing sector, it is a chance to grow professionally while contributing to a cause that truly matters."

STAFF TRAINING

Since January, jLiving staff have attended and completed annual training sessions on things like Safeguarding adults and Fire safety.

Head of Housing Lori explained: "Team members must attend several courses annually for us to remain compliant, such as Fire Safety & Safeguarding of vulnerable adults. Alongside these courses we booked a few additional ones, Personality disorders, Self-neglect, Effective communication, Professional boundaries, Lone working and personal safety, Equality, diversity and values, Assertive skills, Positive behaviour support, Safeguarding adults at risk, Benefits and Hoarding and Fire safety training."

Lori added: "Training serves to enhance both the skills and knowledge of our employees, enabling them to carry out their roles with greater effectiveness and efficiency. It ensures that staff remain updated on industry trends, technological advancements, and shifts within the workplace landscape,



enabling them to swiftly adapt to new processes, procedures, and technologies. This adaptability ultimately enhances ¡Living's agility and competitiveness in the market.

"It also allows staff to be given the skills they need to be the best they can be, while employees feel invested in and empowered."

Further training initiatives will be undertaken throughout the year.

TENANT ENGAGEMENT: A NEW APPROACH FOR 2025

If you have lived in a jLiving property for several years, you may remember the Tenant Involvement Committee (TIC), later succeeded by the Tenant Scrutiny Panel. Both came to a natural end for many reasons including poor health and loss of members at the time. Travelling either to Head Office or Schemes was also challenging for many. Matters were not helped by the advent of the Covid-19 pandemic.

We have been considering how we can develop and promote a new committee and have spent time talking to other organisations about how they support and enable groups.

It is evident that where organisations have a wide geographical spread, the use of Teams and Zoom is common. This allows greater participation, particularly for those who cannot travel easily, allowing more people to join in and for the meetings to be tenant led.

CEO Jane Goodman said: "This does require a level of digital or technical knowledge, but we can't underestimate how many people use digital technology for all sorts of meetings, consultations and conversations with family and friends who are not local to them. Covid may not have given us much,

but it did allow a lot of us to become much more digitally confident.

"I am currently trying to gauge whether a tenant group may work in this format and levels of interest. Whilst Schemes hold their own tenant meetings which some Head Office staff attend, this form of engagement would allow for tenants to meet with tenants from other Schemes to discuss issues and share ideas."

Whilst members of Head Office would assist and support with the initial meetings, the future of the group would be tenantled with members of Head Office attending only by invitation or request.

The group would have its own Terms of Reference and guidelines to which participants would need to agree. It would be another means to communicate with Association staff in a constructive and positive way, but would not replace the current procedures in place relating to complaints, repairs or as a platform to air personal concerns or grievances.

If this is something that you would like to discuss further and is a group that you would like to be involved with and develop with the team, please email Jane at info@jliving.org.uk by Wednesday 30th April.

PEST CONTROL

We appreciate that having to deal with any kind of pests within your home can be stressful and upsetting. This article will highlight what actions you should follow if a pest control issue should occur in your home.

Common pests found within homes are:

- Rodents (rats and mice)
- Bees and wasps
- Cockroaches
- Bedbugs
- Silver fish

To discourage pests, follow these simple actions:

- Keep all kitchen and food preparation areas clear and wiped down, and store foodstuffs in sealed containers.
- Keep floors and counters free of crumbs and
- Make sure any waste bins are securely covered and are emptied frequently.
- Make sure any gaps between appliances, such as cookers, are cleaned regularly. Report water leaks promptly to prevent water sources.
- If you purchase any second-hand items of clothing or furniture, inspect these carefully before bringing them home.
- If you move home or return from holiday, always check your belongings carefully to make sure you are not bringing any unwanted visitors with you.

If you suspect you have a pest control issue, please report it immediately to your Housing Manager.

MICE AND RATS

If on inspection, we suspect that there is an issue with rodents, we will contact a pest control contractor.

After the pest control treatment has been carried out, we will carry out proofing works. Our Maintenance Team or a contractor will fill in and block any holes in the fabric of the building, both internally and externally to prevent further access.

WASPS

If you are experiencing problems with wasps, we will instruct a pest control contractor to attend, please do not disturb the nest as this may provoke a swarm.

COCKROACHES

Cockroaches like warm, humid conditions where they have a source of food and water. They are nocturnal and are found mostly in kitchens. Good kitchen hygiene is essential.

BED BUGS

Bed bugs can be difficult to identify. Often the first sign of bed bugs are bites that appear on the body after you wake up. You may also notice small dark spots on the bedding and bed. It is very easy to bring bed bugs into your property as they often hide on luggage, personal items, and second-hand furniture.

The best way to tackle bed bugs is to wash and dry bedding at the highest temperature possible and eliminate clutter from your home but sometimes a pest control contractor needs to come and treat the area. If you think you have a bed bug infestation, please report it via your Housing Manager.

SILVERFISH

Silverfish are attracted to damp materials, starches, sugars, and proteins. They can enter your home through small cracks and gaps. To get rid of silverfish you can reduce humidity by using a dehumidifier to remove moisture from the air, remove clutter, especially paper, cardboard, and other organic materials. You can also dust regularly as dust can contain starch and saccharides, which silverfish like to eat, and ask jLiving to fix leaks as they love damp areas!

HAS THE CLUTTER TAKEN OVER?

You may have found that certain repairs or improvement works to your flat cannot go ahead for health and safety reasons.

This could be due to one of jLiving's Maintenance Team or contractor expressing concerns about the volume of items in your home.



If you struggle to re-purpose or remove items from your home and have built up many items which are now causing other issues, talk to your Housing Manager for advice.

If you would like to take control of this and begin your journey to de-cluttering there are numerous professionals who can support you such as local authorities, housing managers, GPs, social services, charitable organisations etc.

If you feel like the task is overwhelming or have any physical or mental health problems which may impact you taking this forward, talk to your Housing Manager or Senior Housing Manager.

Your Housing Manager can work with you to put a plan in place for reducing the clutter in your home on a timescale that is manageable for you. If you have started to clear items out of your home and are putting out more bin bags than normal, let us know.

VALENTINES DAY FUN IN HARMONY CLOSE

Appreciation, love and gratitude were in the air in February at Harmony Close and Meta Worms Court, two of our Schemes in Golders Green. Senior Housing Manager Gabriela, together with Housing Manager Adriana, arranged a fabulous, themed party for tenants of both Schemes, who really enjoyed coming together and had a lovely afternoon

Gabriela said: "We celebrated Valentine's Day with a takeaway lunch and slice of delicious red velvet cake."



SAFE AND DRY IN HEMEL HEMPSTEAD

Maitland Joseph House, our Scheme in Hemel Hempstead, suffered a leaky roof late last year, which caused a major leak into one of the stairwells at the Scheme.

Head of Repairs and Asset Management Winston said: "Once the roofing works were completed and we had waited for the walls and ceilings to dry out, repairs and redecorations works were made to correct the damage internally."



Maintenance Technician Ricky redecorating a flat following the leak at Maitland Joseph House

MAINTENANCE TEAM

With the colder, wetter weather upon us, the jLiving Maintenance Team can be seen out and about wearing their new smart winter coats to keep them warm and dry while working on our properties.



Back row from left: Neil, Ricky, Jamie and Gary. Seated from left: Sean and Pat

IT UPGRADE

With Windows 10 software becoming unsupported later this year, our IT contractors, along with Finance and IT Director Tajul, decided that the festive break was the perfect time to update the Association's IT.

The consequences of using unsupported software are that Microsoft would not issue security updates, offer technical support or feature updates. This could leave jLiving vulnerable to viruses and malicious software and would mean our systems become outdated.

Tajul explained: "The working days between Christmas and New Year, when the office is closed. are an ideal time to upgrade the hardware and software, as the office is empty, and we are not disrupting people trying to work.

"We installed new hardware and the latest software - Windows 11 - to keep us up to date, enhance performance and efficiency of our IT system, to better protect us against evolving threats and reduce the potential for costly security breaches."

He added: "It also ensures compatibility with the latest software, enabling seamless integration and improving workflow across the Association.

"While upgrading computers may require an initial investment, it can lead to significant cost savings in the long run. Outdated technology tends to have higher maintenance and repair costs, increased downtime, and reduced lifespan. Newer systems are more energy-efficient, require less frequent repairs, and come with warranties that minimise the financial burden of unexpected breakdowns. Additionally, improved productivity resulting from upgraded technology can offset the initial investment and deliver a positive return on investment."



WHEN WE MET SALLY...

We met with Sally, our new Housing Manager at Gordon Court, to find out more about one of our newest recruits.

Sally joined jLiving in November, bringing with her more than ten years' experience. Ola, the previous Housing Manager at the Edgware Scheme, retired at the end of last year after more than 17 years' service with jLiving. Sally spent a few weeks training with Ola, before taking the reins.

Asked what she considers her role to involve, Sally said: "My role is to take care of the Scheme and the tenants who live here. I also ensure that the repairs are reported and manage the maintenance of the building, ensuring that both are carried out properly. I look after both our jLiving Maintenance Team and contractors when they are on-site, along with all the healthcare professionals that come through.

"There is no such thing as a typical day," she explains when asked: "It depends on what's booked in. For example, I have a Fire Risk Assessment, a Site Inspection and an aerial contractor booked into the diary - all on one day next week. That will be a busy one!

"Combine that with our daily tasks such as the morning calls checking up on tenants' welfare, reporting repairs and office paperwork, we are kept busy. On



One of Sally's original art pieces inspired by Claude Monet



Wednesdays I do the fire alarm and the Legionella testing – honestly every day is very different."

According to Sally, the most rewarding part of the job is her tenants' happiness and the efficient running of the Scheme.

In her spare time, Sally, who is an animal and nature lover, looks after her two cats, and her family. Sally also has a strong creative side; she enjoys making pottery, creative writing and oil painting, which she has been doing since she was at school, finding inspiration from the likes of Claude Monet.

As an avid film buff, asked whether she prefers to watch movies at the cinema or on her sofa, Sally said she didn't mind. Her favourites are historical dramas and biopics, and she loves a good classic.

"There are too many great films to choose a favourite," she explained, "but if you are looking for a great film watch Factory Girl."

HOVE PROPERTY IMPROVEMENTS



The patio at Jacob Lottenberg House, before and after

Roof and patio work at Jacob Lottenberg House, Hove, has been completed, leaving tenants nice and dry and able to enjoy the garden.

A complete roof overhaul was required due to the age and condition of the roof, which was causing a few issues, with some tenants experiencing leaks and condensation problems. This led to a refurbishment of the main roof and a flat roof last autumn.

The project required scaffolding around the building, and while the contractors were mending the roof they also removed a redundant chimney and capped it off.

Meanwhile, in the communal garden, the patio was re-laid at a different angle to ensure that water, when it rained, ran away from the building rather than pooling at the back of the house. The old tiles were replaced with block paving, giving it a more modern look.

KITCHEN AND BATHROOM PROGRAMME UPDATES

We are delighted to be able to report that the kitchen and bathroom programme has successfully finished at Shine House.

Six kitchens and bathrooms have undergone a significant refurbishment, enhancing the living environment for our tenants by creating a more modern and welcoming atmosphere.

The newly renovated kitchens now feature contemporary designs, making meal preparation more enjoyable and efficient.

Bathrooms have been upgraded with modern fixtures, providing improved functionality and comfort for our tenants.

Director of Property, Sinead, said: "We have a programme of works for all our buildings, and these continuous improvements being made to our homes to ensure they fall in line with the decent home standard.

"These improvements not only enhance the aesthetics of the property but also support a healthier and happier community. We look forward to seeing how these upgrades will positively impact the lives of those that live at Shine House."



A tenant enjoying her new kitchens at Shine House.
The tenant supplied her own white goods

NEW FACES

Since the last newsletter in October, we have welcomed new staff members to the jLiving team while others have been promoted or changed roles.

HOUSING TEAM

In October 2024, Lorraine started working for jLiving. She is a Housing Manager based at Wohl Lodge in Golders Green.

Housing Manager Adriana also joined us in October and is based in Golders Green. She works alongside Senior Housing Manager Gabriela and together they look after Harmony Close, Meta Worms Court and the student accommodation, known as 99 PPA.

Last October also brought Manoj to jLiving. He joined as Housing Manager at Daniel Court, our Scheme in Colindale.

Sally joined the Association in November. She is the Housing Manager at Gordon Court, Edgware.

in February 2025, Hayley joined jLiving as Housing Manager at Montefiore Court our Scheme in Margate.

FINANCE

Sujit joined the Association in November 2024 as a Management Accountant after working for us for two years as a consultant.

HEAD OFFICE

March brought to jLiving a new Arrears and Income Officer, Peter, who brings with him a wealth of experience.

PROPERTY

Maintenance Technician Pat became part of the Property Team in October 2024. He is primarily based in Golders Green. Meanwhile, Repairs and Asset Management Officer Tennicia became a permanent member of the team in October following time working for us on a temporary basis.







Adriana



Manoj



Sally



Hayley



Sujit



Peter



Pat



Tennicia

Last year there were several promotions within the Property Team. Winston has been promoted to Head of Repairs and Asset Management and Martin to Senior Maintenance Technician.

Mazel tov to everyone!

To the new recruits we are delighted to have you on board and look forward to working with you.

UNLOCKING PENSION CREDIT

Are you making the most of your Pension Credit this year? We recognise that many people face challenges managing finances with rising living costs.

Our aim is to ensure you're informed about the benefits you are entitled to and how to claim them. Pension Credit is a benefit designed specifically for those aged 66 or older, who have reached the state pension age. It's there to provide extra support and make life a little easier.

To help you learn more about pension credit and how to claim it, we've put together a guide below.

WHAT PENSION CREDIT IS FOR?

Pension Credit is a benefit that increases your weekly income if you are on a low pension. It's meant to help with living costs and can also qualify you for other benefits like reduced council tax or a free TV license if you are over 75.

WHO SHOULD I CONTACT FOR MORE INFORMATION?

If you think you might qualify for Pension Credit or if you have savings or income questions, talk to your Housing Manager in the first instance or Senior Housing Manager, Biljana.

Before applying you'll need to gather the personal information the Pension Service need.

When you apply, you'll need to answer questions about your income and savings. Make sure you have:

- Your National Insurance number.
- Your bank, building society or Post Office card account details.
- Details of how much money you have coming in each week, such as from a pension.
- Details of any savings and investments you have.
- Your housing costs, such as rent repayments.

Information about any benefit payments you receive. If you live with a partner, you'll need to give the Pension Service the same information about them.

NEW GARDENERS AT SOUTH LODGE

Following concerns raised by Tenants at our Scheme in Streatham, we have brought in new gardeners to look after the site.

Director of Property Sinead explained: "Tenants raised concerns about the work carried out previously by the contracted gardeners, so following several conversations we decided to part company.

"We have put the contract out to tender and found a great contractor to bring the gardens back to their former glory."



ELECTRIC VEHICLE CHARGING POINTS



jLiving is committed to supporting our tenants to reduce their carbon emissions and keep their homes sustainable, as well as improving air quality by reducing emissions.

While we have investigated installing electric vehicle charging points at our Schemes there are a lot of variables, and it is more complex than initially thought. Some of the things we need to consider include:

- How will we manage the usage of EV chargers?
- How do we ensure that only our tenants use the chargers?
- Where is the best location for chargers that is both safe and accessible?
- All our sites have shared parking spaces, which makes things more complicated.
- Should we meter the chargers?
- How do we ensure that usage of the chargers is fair to everyone?
- EV chargers will typically have one outlet to allow one car at a time to be connected, how can this be managed?
- Do you want the charge point to be hidden or in

- We need to look at the location of charging ports on electric vehicles to ensure everyone can use them.
- How long is the charging cable and how can it be stored when not in use? A cable can present a very serious trip hazard and must not be left trailing across footpaths and pavements.
- Will the charger need access to your home Wi-Fi to take advantage of smart tools such as remote charging?
- Chargers should be in a secure location and externally mounted.
- Will an additional junction box need to be installed to provide an outgoing circuit for the EV charger. Will it meet current safety standards?
- Do we have enough capacity on the electrical consumer unit for the installation of the new EV charger.

Director of Property Sinead said: "While electric vehicles are a crucial step towards decarbonising our transport system and reducing air pollution through zero emissions, this is not something we are able to support now. We will keep investigating options.

"If you are keen to run an electric vehicle, we suggest you look at what charging options available in your area. There are many websites and apps that show you where the nearest charging stations are near you, as many people have charging points in local supermarket car parks, high streets and garages."

OPENING TIMES 2025

PESACH OPENING TIMES:

CLOSED Monday 14 April.

RE-OPEN Tuesday 15 April.

EASTER OPENING TIMES:

CLOSED Good Friday 18 April and
Bank Holiday Easter Monday 21 April.

RE-OPEN Tuesday 22 April.

SHAVUOT OPENING TIMES:

CLOSED on Monday 2 and Tuesday 3 June.

RE-OPEN Wednesday 4 June.

BANK HOLIDAYS:

CLOSED Monday 5 May and Monday 26 May.

SUMMER WORKING HOURS

From Friday 4 April, Head office staff will be working until 5.30pm on Fridays.

Summer Head Office hours are Monday to Friday 9am to 5.30pm.

FESTIVAL TIMES 2025

PESACH:

Pesach begins at 8.41pm on Saturday 12 April.

Second day begins at 8.43pm on Sunday 13 April.

Festival ends 8.45pm on Monday 14 April.

Seventh day Pesach begins Friday 18 April at 7.48pm.

Eighth day begins on Saturday 19 April at 8.55pm.

The festival ends on Sunday 20 April at 8.56pm.

SHAVUOT:

Shavuot begins Sunday 1 June at 7.25pm and ends on Tuesday 3 June at 10.14pm.



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