

WINTER 2018

Leathermarket JMB

BULLETIN

Residents are the reason we are here



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Keep your home safe and dry this winter
top tips on how to prevent damp and mould

Don't get into debt this Christmas
useful budget planner inside

**Free trip to
a magical
Christmas
market**

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PLUS Win £50 in our Christmas competition

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Message from the chair...

With Christmas just around the corner it's a busy (and expensive) time of year but please remember that as well as the presents, food, drink and decorations, you still have to pay the rent.

Your rent pays for the housing service and all the improvements to your homes and neighbourhood. So we need everyone to pay their rent every month. There are lots of ways to pay (see page 6) and remember, if you're having problems making ends meet please talk to us. Pop into the JMB office for a chat and we can help work out a way forward together so you don't end up losing your home.

As we go to print the final preparations are being made for our excursion to visit the magical Christmas Market at Canterbury (see page 3). I'm sure it will be a fantastic day out. It's just one of the many events we organise each year for our residents (see page 4 for a look back at our busy summer).

The colder, wintery weather often brings an influx of calls to our repairs line to report problems with damp and mould. If you've noticed mould spots on the walls in your home check out page 5 for advice on how to prevent condensation forming and what to do to tackle the problem.

It's been a busy year for the JMB with lots of community improvements and even new homes being built.

Our success is all down to the hard work of everyone at the JMB and I would like to take this opportunity to thank all the staff, Committee Members and everyone involved with Leathermarket JMB a very happy Christmas and a peaceful new year.

Christine Parsons

local resident and Chair of Leathermarket JMB Board

Struggling to cope?

If you need to talk to someone you can call the Samaritans any time of day or night. They don't rush or interrupt and there's no waiting lists, and no assessments.

Christmas can be hugely stressful and if you feel like it's getting on top of just call the Samaritans in complete confidence on 116 123. It's a freephone number from any phone.

Keep safe

Fire safety is our top priority but you need to help us make sure our neighbourhood stays safe. Please remember to keep communal areas and stairwells clear and free of rubbish and items like bicycles and buggies.

This year a number of home visits have revealed residents have removed kitchen fire doors. These fire doors are there to protect you in the event of a fire so it is essential that you have one in your home.

If you do not have a kitchen fire door please contact the JMB office on 020 7450 8000 and we will arrange an appointment for an operative to replace the door.



Get into the Christmas spirit!

Coach trip to Canterbury Christmas market

Join us for a magical day at Canterbury's traditional Christmas market on Saturday 8 December. Get into the Christmas spirit as you browse the colourful stalls where you can enjoy seasonal refreshments including German mulled wine and pick up unique hand-crafted gifts.

To reserve your seat you need to pay £5 deposit which you will receive back on the day.

SATURDAY
8 DECEMBER

Drop into to JMB office in Leathermarket Street for more details, call us on 020 7450 8000 or email charlotte.parsons@leathermarketjmb.org.uk

Will you be alone at Christmas?

People Care Association is hosting a free traditional Christmas lunch with entertainment for elderly people and those with disabilities who would otherwise be alone on Christmas day.

If you would like to join in please contact Jackie at the JMB office on 020 7450 8000 before Wednesday 14 December.

People Care Association will even provide transport to and from the venue at Bacon's College in Rotherhithe.



LOCAL HISTORY GROUP

Are you interested in the history of the local area? Come along to the local history group at the Leathermarket JMB office to find out more!

The group meets on the first Monday of the month between 4-6pm (unless when it falls on Bank Holiday when they meet on the second Monday).

TENANTS AND RESIDENTS MEETINGS

Bermondsey TRA Meeting
Wednesday 16 January 2019 at 6.30pm

Crosby Row, Lockyer & Hamilton Meeting
Tuesday 8 January, 6pm

SLIMMING WORLD

Bermondsey Village Hall, Kirby Grove, SE1 3TD (next to Snowsfield Primary School).

Every Monday at 5.30pm & 7.30pm.

Contact Sarah 07545 876 102

Look back at summer

We organised lots of fun activities for our local residents this summer including a coach trip to Brighton beach, a visit to the West End to see Aladdin and lots of family fun at top attractions such as London Zoo, Kidzania and SeaLife.

Funding and organising events and activities is an important part of the way we work to deliver an excellent housing service that delivers much more than simply a roof over your head.

If you've got a good idea or a suggestion for an activity, event or outing that you would like us to organise for 2019 please let us know. Pop into the JMB office or call us on 020 7450 8000.



Have you noticed damp and mould at home?

At this time of year damp and mould can cause problems in the home.

Damp and mould is caused by a condensation. This happens when warm air settles on cold surfaces like walls and windows. Condensation is completely normal but you might be making it worse by drying your laundry indoors or creating lots of steam in the bath or shower.

If condensation builds up, it can cause mould spots to grow in your home, which look awful and can cause health issues.

How can I stop it?

There are lots of simple things you can do to keep your home warm and dry, avoid condensation and stop damp becoming an issue:

- Regularly wipe clean surfaces which are prone to condensation.
- Ventilate your home – open windows every morning and keep them open when you are cooking, showering or taking a bath.
- Move furniture away from the walls to allow air flow.
- Put lids on pans to prevent steam.
- Use your extractor fan if you have one.
- Avoid drying laundry inside. If you have to, make sure a window is open in the room where the clothes are drying and don't put damp clothes on a radiator or in front of a fire.
- When filling a bath, run the cold water first, then top up with hot water to help reduce steam and prevent condensation.
- Heat your home evenly, keeping the heating on a low level all day rather than turning it up and down.



How can I treat it?

If you can already notice mould spots on your walls or curtains wipe them down with bleach (remember to wear rubber gloves) or buy a special fungicidal spray available from DIY shops.



Complete the budget planner opposite to help manage your money

Don't forget the rent this Christmas

It's really important you continue to pay your rent at Christmas.

We know there are lots of other expenses at this time of year but please don't spend all your money on presents and festive treats, leave some to pay the rent and other priority bills like gas, electric and water. If you don't pay your rent you could lose your home.

If you're having trouble making ends meet don't bury your head in the sand. Talk to us so that we can work out a way forward together and help you manage your money.

There are lots of ways to pay your rent:

- ✓ **Set up a direct debit from your bank account** – this is the easiest way to pay your rent and you can set it up to transfer the money on a weekly, fortnightly or monthly basis to your JMB rent account. To set up a direct debit contact the JMB office and ask to speak to your Rent Officer or a member of the Finance Team.
- ✓ **Use your Allpay card** at any Post Office or shops displaying the Paypoint sign.
- ✓ **Telephone 0844 557 8321** and follow the instructions.
- ✓ **Online** at www.allpayments.net
- ✓ **At Lloyds Bank** – pay over the counter at any branch of Lloyds Bank. The nearest branch is at 69-73 Borough High Street, London, SE1 1NQ. After you have made the payment please send your rent officer a copy of your receipt.

Need help with your Universal Credit application?

If you've got money worries or need a hand with your Universal Credit application don't forget the citizens Advice Bureau offer FREE sessions on the first and third Wednesday of each month in the JMB office. Drop in anytime between 10am and 2pm for help and advice.

Having trouble paying the rent?

Manage your money and don't get into debt this Christmas. Complete the table below and work out how much you can afford to spend.

| 1. Income - money you receive | | |
|-------------------------------------|----------|------------------|
| Salary | £ | per month |
| Universal Credit | £ | per month |
| Child Benefit | £ | per month |
| Child Tax Credit/Working Tax Credit | £ | per month |
| Disability Living Allowance | £ | per month |
| Total income | £ | per month |

| 2. Outgoings - your expenses | | |
|----------------------------------|---|-----------|
| Rent | £ | per month |
| Council tax | £ | per month |
| Gas and electricity | £ | per month |
| Rent arrears | £ | per month |
| TV rental and licence | £ | per month |
| Telephone charges | £ | per month |
| HP repayments (car hire) | £ | per month |
| Mail order | £ | per month |
| Private pension | £ | per month |
| credit card | £ | per month |
| Bank loan repayment | £ | per month |
| Housekeeping, food, school meals | £ | per month |
| Car insurance | £ | per month |
| Travelling expenses | £ | per month |
| Clothing | £ | per month |
| Mobile phone | £ | per month |
| Cigarettes | £ | per month |
| Water rates | £ | per month |
| Other expenses | £ | per month |

| Total expenses | | |
|-------------------------|----------|------------------|
| Total income | £ | per month |
| Less total expenses | £ | per month |
| Less total court orders | £ | per month |
| Balance left | £ | per month |

The balance left will give you some idea of the sort of sum you should offer. The offer you make should be one that you can afford.

I can pay £ per month

**WIN
WIN
WIN**

**We're giving away
a £50 shopping
voucher to make
your Christmas
extra special.**

Simply tell us which page the photo below features on and send your name, address and contact number to the address below before 19 December 2018.



Competition rules: Open to Leathermarket JMB residents only. Winner will be chosen at random and may be published in our next newsletter. The judge's decision is final and no correspondence will be entered in to. We will not pass on your details to any third party.

Christmas office opening hours

| | |
|--|--------------|
| Monday 24th December | Closed |
| Tuesday 25th December | Closed |
| Wednesday 26th December | Closed |
| Thursday 27th December | 9am – 4.45pm |
| Friday 28th December | 9am – 4.45pm |
| Monday 31st December | 9am – 4.45pm |
| Tuesday 1st January | Closed |
| Wednesday 2nd January | 9am – 1pm |
| Then back to normal office opening hours | |

Repairs over the Christmas period



If you need to report a repair over the Christmas period call 020 7450 8000 as usual and you will be connected to an emergency repairs line when the office is closed.

Over the Christmas period we will be running with a reduced level of staff and will only be able to deal with emergency repairs only. Appointments for routine repairs booked for the New Year when the office hours and staffing levels return to normal.

The estate cleaners will prioritise bulk collection with detailed patch cleaning caught up in the first half of January.

**GET IN
TOUCH**

If you have a comment or query about your housing service or a suggestion for the next issue of this magazine please let us know.

- Phone the JMB office on **020 7450 8000**
- Visit the JMB office at **26 Leathermarket Street, London SE1 3HN**
The office is open weekdays 9am to 4:45pm and we close at 1pm on Wednesdays.
- Email us:
General enquiries – enquiries@leathermarketjmb.org.uk
Non-urgent repairs – repairs@leathermarketjmb.org.uk

We are Southwark's largest resident managed housing organisation running 1500 homes between London Bridge and Tower Bridge.