



ISSUE 46

APRIL 2006

a TV worth £1000

PLUS

- WIN £500 Room Makeover
- WIN an Oil Painting
- WIN £300 Argos Vouchers

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- 2006 Garden Competition
- Broxbourne Residents visit Upton Park
- £12m on new Kitchens & Bathrooms for residents
- Coping with debt free money management course

PARADIGM

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PREMIER

CLIJB

• Have your say on our service to residents

Merger update

I gave notice in the last edition of Paradigm People of merger discussions with the Bromford Housing Group. Unfortunately those discussions have concluded that the perceived benefits that merger would bring to the two organisations and our customers, were, for a variety of reasons not achievable. However the potential for such real benefits to be gained through merger with the right organisation remains and Paradigm is now embarking on a strategic review which will determine how we best position ourselves for future opportunities. Look out for updates in later editions.

Bob Hind

PARADIGM CUSTOMER SERVICES Telephone 01494 830991

Lines open Mon-Thurs 9.00am – 5.30pm, Friday 9.00am – 5.00pm

Paradigm Housing Group postal address:

Hundreds House 24 London Road West Amersham Bucks HP7 OEZ

Paradigm Housing Group fax 01494 588281

Paradigm Housing Group email address enquiries@paradigmhousing.co.uk

Out of Hours contact number Invicta on 01732 781903 for all customers

Editorial Panel Members

Kath Acres (Frays Board Member), Becky King (Policy Officer), Helen Ringsell (Community Involvement Officer), Stuart Bishop (Head of Group Policy), Gerry McIlwaine (PR Manager), Anthea Watkins (Editor), Pat Buckland (Resident/Board Member), Jo Frodsham (Resident), Fatima Shariff (Resident).

The features, articles and content of the magazine are believed to be correct at the time of going to press. However, some details could be subject to change and no responsibility can be accepted for any inaccuracies. The views expressed by contributors to Paradigm People do not necessarily reflect the views of The Paradigm Group. Whilst every effort and care is made to ensure their accuracy and fairness of views expressed Paradigm cannot be held responsible. Whilst we take the utmost care to ensure that companies or suppliers of services mentioned are reputable, the Editor cannot guarantee that they will fulfil their obligations under all circumstances.

Hammers half-term result



During the February half-term, residents of Broxbourne, Hertfordshire were treated to a fantastic day out to West Ham's football stadium, Upton Park.

The 12 families from Turnford and Cheshunt enjoyed a tour of the stadium and a visit to the exclusive Chairman's Suite, the Club Museum and a tour of the players changing rooms. The 25 children, boys and girls, were also able to burn off some holiday energy by joining in a training session, on the pitch, with West Ham Football coaches Roger and Paul.

The trip was a follow on from the successful 'West Ham Football in the Community' training sessions organised and funded by Paradigm Housing Group, Metropolitan Housing Partnership and Aldwyck Housing Association.

Many of the children attend a Wednesday evening football session for 6-12 year olds at the Broxbourne campus of Hertford Regional College, Turnford.

These activities are part of a wider National Housing Federation initiative, 'iNbusiness for



Neighbourhoods', which promotes the building of communities and creating neighbourhoods in which people are proud to be part of.

Helen Ringsell, Paradigm's Community Involvement Officer, said "The trip was a great success, everyone seemed to enjoy themselves and the residents have given us some great ideas for other activities we could organise".

A Paradigm resident who attended from Canada Fields, said: "It's good that West Ham do a lot for the community, even if it's outside their local area, and it's good that the housing associations take an interest in their tenants and care about the communities they work with".

Demi Sorrell, one of the young girls who came along said "It was fun, playing on the pitch was the best bit".



TRANSLATIONS

English

Information is available in three other languages. We can also provide larger print versions or audio-tape versions. Please contact Paradigm Customer Services on 01494 830991.

Somali (soomaali)

Waxaa kale oo lagu heli karaa dokumentigaan lugado kale, daabacaad ballaaran, iyo cajal duuban haddii la soo waydiisto. 01494 830991

Punjabi

ਇਹ ਜਾਣਕਾਰੀ ਦੂਜੀਆਂ ਭਾਸ਼ਾਵਾਂ ਵਿਚ ਉਪਲਬਧ ਹੈ ਅਤੇ ਅਨੁਵਾਦ ਦੀ ਸੇਵਾ ਵੀ ਉਪਲਬਧ ਹੈ। ਜੇਕਰ ਤੁਹਾਨੂੰ ਲੋੜ ਹੋਵੇ ਤਾਂ ਅਸੀਂ ਤੁਹਾਨੂੰ ਵੱਡੇ ਅੱਖਰਾਂ ਦੀ ਛਪਾਈ ਵਿਚ ਜਾਂ ਆਡਿਓ ਟੇਪ ਤੋ ਅਨੁਵਾਦ ਪ੍ਰਦਾਨ ਕਰ ਸਕਦੇ ਹਾਂ। ਕਿਰਪਾ ਕਰਕੇ ਵਧੇਰੇ ਵੇਰਵਿਆਂ ਲਈ ਸਾਡੇ ਕੱਸਟਮਰ ਸਰਵਿਸ ਸ਼ੈਂਟਰ ਨਾਲ ਟੈਲੀਫ਼ੋਨ ਨੰਬਰ 01494 830991 ਤੇ ਸੰਪਰਕ ਕਰੋ।

Urdu

پید معلومات دوسری زبانوں میں دستیاب میں اور ترجمہ کی سروں بھی موجود ہے۔اگر آپ کو ضرورت ہوتو ہم ہیے بڑے حروف میں یا آڈیو ٹیپ کی شکل میں بھی مہیا کر سکتے ہیں۔تفصیلات کے لئے ہمارے سٹر سروس سنٹر سے 830991 830491 سر رابطہ کیچئے۔

Paradigm 2

Paradigm Low Cost Home Ownership

New Shared Ownership developments

If you live in Hertfordshire you'll be amazed by the amount of regeneration work that is going on to provide the opportunity for many people to take a step on the property ladder. Whether you're single, a couple or a family there is a home being built for you.

Hatfield

Contemporary, 1 and 2 bedroom apartments in an attractive, modern building. Available in June 2006 at **Clarkson Court, Comet Square**.

While in **Salisbury Village**, we are building more houses which will offer the opportunity to purchase a share of a 2 or 3 bedroom family home.

Bishop's Stortford

Situated in the centre of town, and available early next year, the 1 and 2 bedroom apartments at **Jackson Square** will offer all the convenience and facilities that this thriving town can offer.

Ware

The mixed development at **Trinity Centre** has 1 and 2 bedroom apartments and 2 bedroom houses. These will be very popular when they are completed early next year.

Paradigm is also building homes for purchase on a part buy, part rent basis in many areas;



from 2 and 3 bedroom apartments at **Spencer House in Banbury** to 2 bedroom apartments and houses at **Skimpot Road in Dunstable**.

Would you like to know more?

For information about these and our other schemes please contact our Home Ownership Team:

- Sharon on 01494 830824
- Louise on 01494 830825
- Hayley on 01494 830826

Jobs with Connaught

- Qualified Electricians
- Multi-trades
- Painters & Decorators
- Gas Installation Engineers

Connaught Partnerships Ltd are working in partnership with Paradigm Housing in your local area, carrying out repairs, gasworks and long term maintenance projects. The Partnership wants to employ and involve local residents, offering training and development and to provide long term employment opportunities. We are seeking applicants with suitable experience and certification, where necessary, for the positions detailed above.

We are looking to directly employ suitable people and can offer all the benefits of continual, long term employment on good rates of pay, with a pension scheme, training and corporate clothing.

If you feel you have the skills and enthusiasm

- Plumbers
- Kitchen Fitters
- Van Driver/Handyman
- Gas Breakdown Engineers



Working together - improving homes

we need, then please write to Connaught enclosing a CV or ring Sue Leonida at Connaught, on 01494 781140 to request an application form.

Sue Leonida, Connaught Partnerships Limited, Unit 2, Anglo Business Park, Asheridge Road, Chesham, Buckinghamshire HP19 2QF.

Connaught plc is an equal opportunities employer and values diversity

Editorial



Thank goodness it's Spring! At least we should be due some warmer weather.

In this issue you can read about Paradigm's investment works on page 4, particularly the £12 million being spent on replacement kitchens and bathrooms over the next 5 years. We have tried to answer your most frequently asked questions about this.

We've had suggestions to include more lifestyle type articles, including advice and tips. So for this issue, we've included a feature about Coping with Debt, see page 9. Please let me know if this kind of article is helpful.

And for all our excellent customers, we have some fabulous Premier Service competitions and prize draws. Why not enter the **Garden Competition** this year? There are 8 categories to choose from, or you can even nominate another Paradigm resident's garden. See the entry form on page 5. Or if you prefer, enter the prize draw for a **FREE wide screen digital LCD TV**, worth over £1,000.

Finally, we are looking for residents to join the Judging Panel for a new Good Neighbour initiative which will be launched in July, see page 7 for details.

Don't forget to write in for your FREE packet of flower seeds! for the first 200 to write in. See the back page.

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The Editor Anthea Watkins

Connaught Paradigm Partnership

Our statistics show we are performing much better at an operational level, for example:

- 87% of new responsive maintenance jobs were completed at the first visit (the target is 90%) in week 10
- 20 day jobs are being scheduled in within a 10 day period, so we are completing jobs quicker than the standard time.
- In week 10, only 8 residents failed to provide access for repairs and 22 for gas works – this means nearly all appointments were kept by residents for responsive work and that the operatives time is being more effectively used.

New kitchens & bathrooms

Paradigm is planning to spend £12 million on new replacement kitchens and bathrooms over the next 5 years, as part of its investment works programme.



Homes are selected for a new kitchen and/or bathroom using two main criteria: Criteria 1, The age and condition of the kitchen and bathroom. This information was obtained via a Stock Condition Survey that was undertaken some 18 months ago. 70% of homes were surveyed and where a survey was not completed information from similar properties has been used.

Criteria 2, The resident's eligibility for Premier Service, Paradigm's Rewards Initiative. This means you need to keep to the terms of your tenancy agreement and keep a clear rent account, no notice of seeking possession for anti social behaviour, no other debt, no court order and have allowed access for gas checks. If you meet these criteria it also means you are eligible for the benefits of Premier Service.

For the coming year we now have information regarding all the properties meeting the criteria. Those residents will have received a letter or will do so by the end of June 2006.

This process will be repeated for future years. For residents who's homes are thought to need a new kitchen and bathroom, but who do not meet criteria 2, they will be contacted and given a period of a couple of weeks to take the necessary steps to meet the terms of Criteria 2 (by paying their arrears or giving access for the gas safety check). If they do not resolve these matters, they will not have a new kitchen or bathroom. The matter will be reviewed again when work is next scheduled for that neighbourhood which may be in 2/3 years time.

How disruptive are the works?

The works will cause disruption for between 2-4 weeks depending upon the extent of the work being undertaken.

Cooking facilities will be reinstated at the end of every day. Every care is taken to protect parts of the home adjacent to where the work is being undertaken.

How much say does the resident get in choosing colours and finishes?

Our partner, Connaught Partnerships Ltd, has two Customer Liaison Officers, Laila Drai and James Reeder. It is their role to work with residents on the programme, so that residents know what to expect, get answers to their questions, and to enable residents to select from a range of options – eg for a replacement kitchen there are 5 kitchen unit colours to choose from, 6 styles of work tops, 6 wall tile finishes, 8 wall paint colours and 6 vinyl floor tile colours.

Laila explains "I like meeting a variety of people of all ages and backgrounds and every day is unique. I liaise heavily with residents, contractors and surveyors – we have 15 new customers a week and 10 surveys a week from existing customers. We deal with a large volume of phone calls and we always ensure we get back to the customer as soon as possible."

For a replacement bathroom, there are 7 non-slip floorings and 8 moisture resistant paints to choose from. The replacement scheme provides a bigger cistern on the toilet – with a better flush and an extractor fan, along with a new WC pan, bath and wash basin. Sometimes, only part of the kitchen or bathroom requires replacing.

Customer Liaison Officers are involved from the start, when the home is visited by the Investment Works Co-ordinator and a Kitchen Planner, a plan of the revised layout is agreed. The resident then agrees on the finishes they want, and finally, a customer satisfaction survey is carried out.

James Reeder said " I like helping people out, answering their queries and trying to improve their home."



Laila Drake and James Reeder

Does our policy meet government standards?

Our programme of improvements will ensure all properties achieve the Decent Homes standard required by Government in 2010. Over 90% of our housing stock already meets Decent Homes standards.

Linda Coupe of The Penningtons, Amersham, Bucks said, "I am chuffed to bits at the end result. Everyone was really good, the workmen were willing to do things like moving my washing machine around and I said exactly where I wanted my kitchen units."

"I couldn't make up my mind on all of the choices because there was so much to choose from."

Another resident in The Penningtons, Amersham said "Because I had my cloakroom, bathroom and kitchen replaced, it seemed to go on for a long time. I'm quite pleased with it, because I wanted a change of colour, and I have honeysuckle walls and a beech finish in the kitchen. Pleased it's done, bathroom was in need of refurbishment, bath was all stained, cistern was very old and I was frightened it would leak. It's much easier to flush now, and the wash basin is a nice size."

Finally, Martin Baker, Operations Manager for Connaught Partnerships Ltd says "These are exciting times for Connaught and Paradigm, working in partnership to help improve residents homes and lives."



Linda Coupe of Amersham, in her new kitchen

4 Paradigm

Paradigm for Premier Service Members only

Premier Service is our exclusive reward initiative for Paradigm residents. It offers you the chance to win fabulous prizes in our magazine competitons, save money at local shops and amenities with our Countdown Card, plus free entry into our monthly PIPS (Premier Incentive Points Scheme) draw to win DIY vouchers or the equivalent in labour to decorate a room.

Joining Premier Service is FREE! All you have to do is phone Customer Services on 01494 830991 to register. If you qualify to join, you'll receive your membership pack within 2 weeks and be entered into the next months PIPS draw.



2006 Garden Competition

We're delighted to launch the 2006 garden competition for Premier Service residents. This year's competition will be judged during July with prizes being presented at an informal lunch in August. "The competition is always very popular with our residents", editor Anthea Watkins explains "and as there's quite a wide range of categories to enter, it doesn't really matter how modest your gardening efforts are".

You can enter the competition yourself, or even nominate another resident's garden, (and win yourself a £20 gift voucher if they win!) All entrants will automatically be entered into a free prize draw to win £75 of outdoor lighting.

There are 8 different categories and you can enter as many as you like. To enter, simply complete the entry form below and send with photos of your garden by the closing date of 16 June 2006. (you can use the stamped, addressed envelope enclosed).

- Best small garden/balcony/patio area
- Kid's corner
- Most imaginative use of recycled materials
- Most improved garden
- Prizes • 1st prize - £100 garden vouchers
- Northern and southern regional winner
- 2nd prize £50 garden vouchers

Best communal garden/street area

Best novelty/themed garden

Wildlife friendly garden

Most attractive garden

• £75 Lighting free prize draw for all entrants

Garden Competition Judges Needed

If you love gardening, have some spare time and energy, why not volunteer to help us judge the garden competition? We'll need your help looking at the entry photos to shortlist the category winners. You'll then visit residents' gardens to help judge the winners; (you'll be driven round by other judges). You are also invited to the winners celebrations.

 Tick the category or categories you wish to enter

 I'd like to enter the following categories: **OR**

 I'd like to nominate a resident's garden for;

 Best small garden/Balcony/patio area

 Kid's corner

 Most imaginative use of recycled materials

 Most improved garden

 Garden for entry

 Name:

 Addrager

Address:	Address:	
Postcode:	Postcode:	
Telephone:	Telephone:	
Please return this form with your photos to Marianne James, Paradigm Housing Group, Hundreds House,		

Please return this form with your photos to Marianne James, Paradigm Housing Group, Hundreds Hou 24 London Road West, Amersham, Bucks, HP7 0EZ **by 16 June 2006 latest**.





Competition Rules

- 1 Open to all Paradigm residents who are eligible for Premier Service
- 2 Nominations can be from anyone 6 years and above or a Paradigm or Connaught staff member
- 3 Gardens can be entered in more than one category
- 4 We will need to receive one or more photos of your garden by 16th June 2006.
- 5 Photos taken by the judges may be used in Paradigm publications or in local papers
- 6 Judges decision is final
- 7 Shortlisted gardens will be visited in July by appointment
- 8 There will be a Northern and Southern celebratory lunch for all the winners in August (and their nominators if applicable)



Paradigm for Premier Service Members only

WIN £500

Room Makeover Competition with Stanbridge Interiors

Jointly sponsored by



Connaught

We're working with a brand new interior design company with many years of experience in transforming people's homes – Stanbridge Interiors. Enter the April Room Makeover competition now for your chance to win:

£500 worth of new fixtures and fittings

Newly painted or wall papered walls

Experienced design company to manage the makeover, from design concepts, to purchasing materials and carrying out the work

ROOM MAKEOVER COMPETITION

What colour are traditional Sunflowers?

a: blue	b: red	c: yellow
Name:		
Address:		
Postcode:		Telephone:
Answer		

Return in the enclosed pre-paid envelope by **30th May 2006** to Anthea Watkins, Paradigm Housing Group, Hundreds House, 24 London Road West, Amersham, Bucks, HP7 0EZ.

A storage solution for Danielle

Danielle Crees, of Chesham was the second winner of the £500 Room Makeover Prize Draw.

Danielle's major concerns were about creating more storage for her numerous CD's, DVD's and videos and her many ornaments, as well as to find a comfortable home for her various pets. She also loves the view of her garden from her normal vantage point, and did not want to lose this.

Tina Elven of Locus Design set about creating themed areas within the room, such as a 'cosy entertaining corner', a 'pets corner' and a 'dining area'.

Tina recommended that one wall was painted a gold colour, to contrast with the neutral cream colour on the other walls to warm the room, and the gold colour was picked up in the new curtains and cushion covers.

To improve storage there is a new double storage unit to house the hifi and TV. The bottom rack of this can be filled with videos and CD's. Above it are two new CD/DVD wall mounted racks.

A new sideboard has been ordered to help house some of the ornaments and a new shelf has been mounted to hold 2 of the bird cages. Regarding lighting, Danielle particularly requested some lights with integrated fans to help keep the temperature cooler during the summer months.

Danielle said afterwards "I much prefer the gold and cream walls and the change around has created a feeling of more space. I am very pleased, though I need time to get used to the new layout. It all ties in well together and Tina has done a brilliant job".





Competition Terms and Conditions:

The competition is open to all Premier Service Members. The closing date for entries is 30 May 2006. The name of the winner and before and after photos will be published in Paradigm People. Employees of Paradigm Housing Group are not eligible to enter. Kitchen and bathrooms are excluded. No cash alternative is available. The Designers will work with the client to agree a final Design. Stanbridge Interiors will be responsible for all purchasing decisions and have the final say on how the design is implemented. The draw will be attended by an independent observer to ensure fair play.







Community Chest & Opportunity Funds

Within the first year of the Premier Service reward initiative we have funded 8 groups or individuals from the Premier Service Community Chest and Opportunity Funds, and spent a total of £1,637. The good news is there is funding available for many more requests for this year, up to a maximum of £500 per application.

Who has benefitted so far?

Two Paradigm sheltered housing schemes have received support for fans and games activities. One community group for older people has received money to pay for one year's insurance premiums and another community group now has a bouncy castle for use by their community members.

A youth club has received funding to help pay for events, games and tuck shop supplies and the Paradigm Foyer for 16 to 25 year olds has received a grant to fund a music competition. Finally, two individuals have been able to buy work tools and equipment to enable them to return to work and child support and transport to help them access a training course.

If you would like to apply for funding for either yourself or a community group, please ring either Helen Ringsell on 01494 830755 or Teri Floyd on 01494 830749 for more information.

The Allocations Panel

We'd like to say a huge thank you to the Allocation Panel who have been reviewing all the applications. Their careful thought on each one has been an essential part of the process. The Panel consists of 5 residents, one Paradigm Board member, one District Council Officer David Gardner and Anthea Watkins. When we set up these two funds in January 2005, we agreed that the five places for residents would be opened up to all Paradigm residents once a year.

If we do not have any volunteers to replace the existing Panel members, then they will be asked if they would like to continue on the Panel for another year.

INVITATION

Would you like to join the Allocation Panel for one year? If so, please call Anthea Watkins on 01494 830 758 or write to Anthea Watkins at Paradigm Housing Group, Hundreds House, 24 London Road West, Amersham, Bucks, HP7 0EZ or email Anthea.watkins@paradigmhousing.co.uk

Premier Service Good Neighbour Award & Premier Service Community Award

In July we will launch a pilot for a new Premier Service initiative to reward residents who are doing an outstanding job helping others in their local community. Residents can be nominated by a friend, relative or a member of Paradigm staff. Watch this space for more news.

COULD YOU DECIDE WHAT MAKES A GOOD NEIGHBOUR?

If you could, call Anthea Watkins on 01494 830758 or write to Anthea Watkins, Paradigm Housing Group, Hundreds House, 24 London Road West, Amersham, HP7 0EZ or email Anthea.watkins@paradigmhousing.co.uk

WIN AN OIL PAINTING PRIZE DRAW

The Style Gallery Ltd offers a fabulous range of hand painted original oil on canvas paintings. The paintings are prestretched, textured and ready to hand. One lucky reader has the chance to win the painting of their choice in our first online prize draw. To enter

- 1. Simply visit www.thestylegallery.co.uk
- 2. Choose the painting you like
- 3. Send in the entry form below.



WIN A PHILIPS WIDE SCREEN DIGITAL LCD TV

Would you like to be the proud owner of a 37" wide screen TV, worth over £1,000?

Enter our prize draw by filling in the entry coupon below and post it in the enclosed pre-paid addressed envelope.

WIN £300 ARGOS VOUCHERS

Simply fill in the entry coupon below.

Name:	
Address:	
Postcode:	
Telephone:	
PHILIPS WIDE SCREEN TV	
ARGOS VOUCHERS	
OIL PAINTING called	

Post in the enclosed pre-paid addressed envelope by 30th May 2006 to Anthea Watkins, Paradigm Housing Group, Hundreds House, 24 London Road West, Amersham, Bucks, HP7 0EZ. Paradigm for Premier Service Members only

PIPS (Premier Incentive Points Scheme) winners for December to February

Find out on the right who the lucky 9 residents are who have won either $\pounds1000$ of DIY vouchers or labour to decorate their homes or improve their garden. Plus the 27 residents who have won $\pounds300$ DIY vouchers or labour to improve their home.

We have completed, with Connaught's help, 12 home improvements with 5 more to be completed in the next 4 weeks. Painting and decorating is most popular, followed by garden clearance or relaying of turf.

Other Premier Service Winners EuroDisney winner

Samantha and Martin Wooster and their 2 children, James (7) and Matthew (11) from Hyde Heath won the 4 tickets to Euro Disney at Easter, Saturday 15th April to Monday 17th April, staying at Disney's Sequoia Lodge, enjoying the theme park and enjoying a Special Disney Breakfast at Plaza Garden Restaurant.

Westlife Concert

Mrs E Wright of Chesham won 4 tickets to see WESTLIFE in concert on Friday 19th May.

Barbie Cameras

Melanie Jones of Irthlingborough and Mrs Thineshkumar of Harrow won the Barbie cameras for their daughters.

Flowers

Tina Harris of Northwood won a bouquet of flowers for someone special, delivered on Saturday 25th March. Tina's Someone Special is Sue Friel, who has always helped out and been there on all occasions.

You too could be a PIPS winner

If you want to join the Premier Service reward initiative for our excellent customers, then ring Customer Services on 01494 830991 to find out more about it and to register. If you are eligible, you will receive a Welcome Pack within 2 weeks.

December Winners

Ms S Starks, Rushden; Mr R Hopkins & Miss N Clarry, Hatfield; Mr D & Mrs F Knight, Chalfont St Peter; Miss Sharon Allan, High Wycombe. Mrs M Cox, Little Chalfont; Mrs N E Collyer, Chalfont St Peter; Mrs P E Brookman, Chalfont St Peter; Miss J Stevenson, Little Chalfont. Ms Susan Halsey, Welwyn Garden City; Mrs G Jackman, Prestwood; Mr G W Kern, Little Chalfont; Mrs M A Matthews, Beaconsfield.

January Winners

Mr P & Mrs S Garry, Amersham; Mrs G E Dance, Chesham; Mrs O E Bernard, Amersham; Mr R Marjani, Hoddesdon. Mrs D Winsor, Amersham; Mrs S M Barrett, Chesham; Mr W Twigg, Chesham; Mrs Gladys Newton, Welwyn Garden City. Mr T Poulsen, Chesham; Mrs V Evans, Chesham; Mr M Hirlihy, Amersham; Ms T Taylor, Rushden.

February Winners

Countdown

Mr M Xhafa, Chalvey; Mr A T Connorton, Chesham; Mr A & Mrs J Dover, Amersham; Miss C Addyman, Little Chalfont. Mr R Wisker, Amersham; Mrs M Turvey, Chesham; Mr W & Mrs L Coupe, Amersham; Mrs N Willingale, Little Chalfont. Mrs S Roberts, Milton Keynes; Mr R & Mrs J Harding, Beaconsfield; Mr C & Mrs C Hall, Chesham; Mr A M Pacey, Chesham.

PARADIGM

EMILER

expiry date

and local coupons...

Your Paradigm Premier Service Countdown Card provides you with special local offers as well as national savings. Here are some great examples...



Coping with debt?

Debt occurs when the money you spend for the household is more than the money coming in. This can lead to worry, arguments and in some cases, to court action. A resident admits "I had to do something. I could not afford the repayments. I was drowning, even though I was working full time..."

You are not alone!

Please contact your Housing Officer as soon as you run into difficulties paying rent. We are here to help and advise you. Don't be frightened to tell us you are having problems.

By ringing Customers Services on 01494 830991 you can order your FREE copy of 'Self Help - Money Advice Pack', which includes:

- Example of a letter to a creditor
- Example of an income and expenditure statement

Did you know there are organisations which;

- Work out a plan for dealing with your debts
- Suggest what to say to the people you owe money to and show you how to negotiate a payment plan with them?

This service can be free and debt advisers can help you to;

- Work out a budget
- Draw up a financial statement to show your creditors
- Some will help you prepare for a court hearing (and possibly agree to represent you in court)

Here are some examples of organisations which offer these services FREE, among them being the Citizens Advice Bureau near you.



Payplan Telephone 0800 917 7823 www.payplan.com

National Debtline Telephone 0808 808 4000 www.nationaldebtline.co.uk

Consumer Credit Counselling Service Telephone 0800 138 1111 www.cccs.co.uk

HOT TIPS

- 1. If you pay your TV licence by direct debit, you have a current valid licence after the first payment and your payments are then spread out over time.
- 2. You have the right to ask for a gas/electric pre-payment meter with your energy supplier. This means you are aware of your weekly usage. Or if you can pay by direct debit quarterly, you will usually receive a 3 -5% discount.
- 3. If you have a bank account, you can change to a basic card cash account. This means you have NO debit card, NO credit card, NO overdraft facility, and NO loan facility. But you CAN pay money in and withdraw a cash payment and pay direct debit payments, such as your rent.

We would like to offer a FREE money management course: If you would like to attend please complete this form.

Name	
Address	
Postcode	Telephone

Please return this completed form in the enclosed pre-paid envelope to Money Management Course, Paradigm Housing Group, Hundreds House, 24 London Road West, Amersham, Bucks, HP7 0EZ

Next Issue: Advice On Accessing Benefits

Private rented properties available

In addition to social housing, Paradigm Housing Group has a number of properties that are available for private rental. We call these our market rented portfolio.

These properties are available to anyone, irrespective of their housing need. The only criterion is that you can afford the rent (we may require references in this respect). We will consider people on housing benefit, but please note that a deposit of one months' rent will be required.

We have market rented properties available in the following areas:

Buckinghamshire: High Wycombe, The Chalfonts, Chesham, Amersham, Prestwood, Gerards Cross, Aylesbury & Milton Keynes.

Middlesex: Hayes and Uxbridge.

Rents currently range from £500 per calendar month for a one bedroom flat to £780 per calendar month for a 3 bedroom house. If you are interested in renting any of the properties, or would like us to retain your details for future vacancies, contact Robert Melton, Paradigm Housing Group, Hundreds House, 24 London Road West, Amersham, Bucks, HP7 0EZ. Phone: 01494 830743 or email robert.melton@paradigmhousing.co.uk

Why I like living in Rushden

Many thanks to one of our Rushden residents, Sara Denton, for dropping us a line to say how much she enjoys living there.

"Hello, my name is Sara Denton. My partner Nick Eaton and I live in a terrace house, one of fifteen which include Headway, a residence for people with physical disabilities. The house was built in 1888. It's rented from Paradigm and has 3 bedrooms, 2 lounges and a medium sized garden.

Rushden is famous for its Boot and Shoe factories. The population is 26,000 and growing. We have the oldest toyshop in the UK called Osbournes.

Hall Park benefits from a house available for hire, a Splash Pool, a sports centre and the best looking church, St Mary's.

The Historical Society restores old trains, stores memorabilia, hosts 1940 weekends and organises an annual cavalcade in May."

Face 2 Face Sold

Our first customer conference of 2006 and the first to operate outside Chesham was held at Breaks Manor, Hatfield in February, as advertised in Paradiam People.

Customers were invited to take part in two workshops. The first involved talking to Paradigm Housing's Partnering Contract Manager Darren Corsby and colleagues from Connaught, A. J. Eaton, Project Director and Martin Baker Operations Manager. The second workshop was lead by Wendy Chalmers, Head of Housing Operations and Sue Hawes, Team Leader for Hatfield. The topic under discussion was 'What do we do that is hot? And what's not?', and the changes to the new tenancies were also addressed.

Customer feedback from the event was excellent, with comments such as:

"I came to meet the people I talk to on the phone and was very impressed with the event and the attitude of Paradigm staff, who show great willingness to let customers become involved and participate in those matters which are important to them" - Mr Alan Graham – Hatfield

A customer that had been offered one of our homes stated:

"I came to the day's event to learn more about the Company that is to become my landlord. I was pleased to see a mix of vounger and older people there, it is good to get both sides of the coin, also good way to met staff and very impressed with how friendly people are" Dave Baulter - Welwyn Garden City.

"It as a good idea, to find out what goes on and talk face to face with members of staff. I would like to see more events such as these Mrs Gaught – Hatfield

"I thought the day was very helpful and the staff were very friendly and helpful" - Mrs Benham - Shared Owner

"A very enjoyable event, but should repeat the event to ensure that issues are being dealt with and followed up" – Mr Leslie – Welwyn Garden City.

We will be holding another of these events in July of this year, and will be targeting those of our customers, in Northamptonshire, Oxfordshire, Bedfordshire and Milton Keynes. If you would like to take part or have any

10 Paradigm



suggestions as to what sort of issues we could be covering, please contact Teri Floyd, Community Involvement Officer.

Teri Floyd 01494 830749

DIARY DATES 24th June 2006 Herts Residents Event

TP Herts are organising a 'Hertfordshire Residents Event' for the 24th June 2006. The event will have two main speakers and includes a tour of a new development which has recently won a prestigious national award from the Chartered Institute of Housing, the de Havilland site in Hatfield.

Lunch is included in the day, however places are limited. If you would like to attend contact Teri Floyd, Community Involvement Officer on 01494 830749, or e-mail teri.floyd@paradigmhousing.co.uk.

July 2006 Invitation to Banbury Face 2 Face event

All Paradigm residents are invited to the next Face 2 Face event at Banbury, Oxfordshire.

Further details will be mailed to local residents. Contact Teri Floyd on 01494 830749 for information.

Singles' Opportunities for Lodgings (SOLO) in West London

SOLO is the Paradigm scheme for single people, run from our Ruislip office and operating in 4 London boroughs -Hillingdon, Harrow, Ealing and Brent. Each of the clients will be either street homeless, sofa surfing, or desperately looking for somewhere to live, but failing because they need the rent to be paid by benefits and can't find a landlord who will accept this method.

The SOLO team advertises for landlords with either spare rooms in their home for a lodger, or a professional landlord with a property that they are willing to split into individual rooms. Once we have inspected the rooms, we try and match that property to the tenant, whilst considering the others that live in the house for a good mix.

Other services we offer

- assistance with housing benefit claims
- signposting training or job opportunities
- mediation with landlord and tenant
- a monthly newsletter, with recipes, local events, household tips
- help finding bedding and household items

New Scheme

We are shortly to run a scheme for 16 and 17 year olds in the Three Rivers area, in Hertfordshire where we hope to find family homes for some of their homeless youngsters.

do you have rooms to rent?

We have a waiting list of single tenants who are looking for accommodation in: Hillingdon, Harrow, Ealing and Brent.

- We provide support at no cost to you by:
- Interviewing all tenants
- Matching tenants to your requirements Providing support for Housing Benefit
- aims and problem resolution





Healthy Living Ayesha Athar - resident

BSc in Home Economics and MSc in Food and Nutrition

Why is water so important?

We've all heard that drinking lots of water every day is essential for all of us. But why are we recommended to drink so much and why is it so important?

The fact is, water is a very important part of our diet and our bodies really do need a good daily intake to keep our body systems going and functioning well.

- Our body is made up of 60% to 70% water, in other words most of our bodies are water.
- Blood is mostly water and blood travels to all parts of our body.
- Water regulates our body temperature.
- Water provides the liquid state for nutrients from our digested food to travel to where they are needed.
- Most importantly water is necessary for our digestive system to run smoothly, it also helps to ease constipation.
- Water helps to remove waste through our kidneys; this water leaves our bodies in the form of urine.

We lose water through sweating, urination and breathing, so how much should we drink everyday?

It is a scientific estimate that you should take your body weight in pounds and divide in half to give you the estimated number of ounces



of water that you should drink. For example, for a person weighing 10 stone = $140lb \div 2$ = 70. This equates to the need to drink 70 ounces or 2 litres of water a day.

On a more general note an average person should aim for 6-8 large glasses of water every day.

The best source of water is just plain, pure water, but juices, juicy fruit and other non alcoholic beverages all count towards your water count. You should add further water if you are overweight or very active.

Healthy tip

Try flavoured water and carry a water bottle with you to help you remember to drink

Have your say and win* a £30 restaurant voucher

Would you like to take part in our 'Continuous Improvement Review Group'. This group works with Paradigm staff to review how we provide services to all our customers and to take your views into account when we look at improving those services.

At present, we have five customers who are a mix of residents, shared owners and leaseholders, who have been working with our policy staff to examine several of our services, such as the layout of the Tenancy Agreement and Rent Statement.

Training is available for new volunteers. Most volunteers are happy to be contacted by post,

though you may prefer email, phone or face to face. There will be a 'get to know' day to meet existing Group members

We would like to involve more of you in this process and are inviting you to contact Teri Floyd, Community Involvement Officer, on 01494 830749 or

teri.floyd@paradigmhousing.co.uk, if you think this is something you would be interested in!

There is a £30 restaurant voucher prize draw* for all residents who would like to take part in the future.



Onion Bhajis with Mint Raita

Serves 4. Served as an afternoon snack or as a starter Ingredients for the Bhaji: 1 onion, peeled 1.25g//tsp coriander seeds 1.25g//tsp cumin seeds 1.25g//tsp chilli flakes 50g/20z plain flour The juice of a half a lemon Salt to taste 25g/10z flour 1 tbsp baking powder vegetable oil, for deep-frying For the Raita: 55g/20z Greek yoghurt 2 tbsp chapped froch mint or 1 tableaneen

2 tbsp chopped fresh mint or 1 tablespoon ready-made mint sauce

Method

1. Heat a deep-fat fryer to 190C/375F or fill a large pan one-third with vegetable oil. To test if oil is at the correct temperature, drop a small cube of bread in the oil. If it sizzles and turns golden the oil is ready to use.

(CAUTION: hot oil is very dangerous. Do not leave unattended.)

- 2. Chop half the onion and slice the remaining half.
- 3. In a medium bowl mix all the Bhaji ingredients together.
- 4. Use a tablespoon to drop dollops of the mixture gently into the hot oil, deep-fry until crisp and golden.
- 5. To make the Raita, mix the ingredients in a small bowl.
- 6. Serve the Bhajis with the Raita and a side dish of shredded lettuce leaves



Gardens of Paradigm

Hello everyone

Spring is now upon us and what a busy time it is, not just for us but for plants as well, which will be 'springing' into action. And so all those pesky little weeds will be in need of regular hoeing to keep on top of them.

April is the time to add fertilizer to your lawn if you want it to look lush and green throughout the summer. ALWAYS READ THE PRODUCT LABEL first, especially if you have children and pets and make sure that once applied, the lawn is safe for them to play on.

If all signs of frost have passed, usually from mid-May onwards, start planting out summer bedding plants and plant up hanging baskets, pots, tubs and window boxes. These can also be used for growing fruit, vegetables and herbs. For example, why not try growing strawberries in a container, or fill



Terry Spring

a pot with compost, insert three bamboo canes in a triangular shape, tie the tops together and grow runner beans up them. Fresh herbs grown in a window box outside the kitchen smell good, and are a cost effective way to add flavour to fish, meat, stews, salads or home made burgers.

A good way of getting your kids interested in gardening is to have a go at growing sunflowers and seeing whose can grow the tallest. Start them off in a small pot on the window sill in about mid-April and when they are about six inches high, plant them against a south facing wall or fence in full sun for best results. See right for our great children's competition. See also the Premier Service pages for the latest news on our annual garden competition.



Hefty fines for residents refusing access for a gas inspection

Did you know that there are around 50 deaths a year from carbon monoxide poisoning with half of these occurring in rented accommodation?

Paradigm Housing Group has a legal duty to carry out an annual gas safety and gas appliances inspection. This is easy to carry out with your co-operation (which happens in the majority of cases) and is for your benefit.

Residents who continue to refuse access risk paying a hefty fine. Paradigm has obtained court orders to gain access to five homes where the customers failed to allow us access to carry out these checks. The Courts also awarded Paradigm costs of between £500 and £765. These costs are payable by the residents. We are currently awaiting the outcome of a further 11 applications to the Court for access and costs.

If you are contacted about an appointment to undertake the annual gas safety check it could prove costly both in terms of your health and your pocket if you do not provide access. If you wish to check the identity of the caller or anyone claiming to be from Paradigm or working on behalf of Paradigm you can ask to ring them back and you can contact Customer Services on 01494 830991. Always check the ID card of an operative wanting access to your home.

FREE* Packets of Seed

We've got free packets of Sunflower or Pansy seeds, for the first 200* residents who send in their name, address and type of seed preferred.

Write to: 'Seed Offer' Paradigm Housing Group, Hundreds House, 24 London Road West, Amersham, Bucks, HP7 0EZ using the enclosed pre-paid envelope.

Childrens Sunflower Competition



Simply grow a Sunflower from seed and measure how tall it is. Send us a photo of it, to 'Sunflower Competition' Paradigm Housing Group, Hundreds House, 24 London Road West, Amersham, Bucks, HP7 0EZ with details of its height, your name and address, by 30th July 2006 and you could win a £20 WH Smith Voucher.

Maureen retires



Maureen Wallington, Sheltered Housing Officer at Atlas House and Wallington Road retires after 20 years with Paradigm Housing Group.

"My husband and I have only been at Atlas House for 3 years, but in that time we have found Maureen to be a lovely lady, so caring beyond the call of duty. Nothing was too much trouble. So in your retirement Maureen we wish you well!" by Atlas residents Pat and Chris Brandon.

Good luck Maureen from all at Paradigm!