

Homefront



YOUR NEWS, YOUR VIEWS, YOUR NEWSLETTER...

Winter 2008



TEESDALE BOARD MEMBERS

THERE have been some changes to the Board recently, so here is the up to date news: Linda Bird, who has served on the Board since 2006, has been elected as Chair. There are 5 new board members.



Robert Stenlake, Independent

Robert Stenlake and his family moved from Epsom to Barnard Castle in May 2007. He is an actuary and has spent his working career advising pension funds and insurance companies. He is a member of his profession's disciplinary board. He is also a voluntary adviser for The Pensions Advisory Service and Treasurer of the parish church in Barnard Castle.

private sector organisations, including 5 years experience of performance management at Durham University.

Andrew also has built and continues to manage his own residential property portfolio in the Sedgefield area, and is now developing a letting agent service which is offered to other local landlords.



Joanne Irwin, Independent

Joanne has lived in Teesdale for 4 years on a smallholding outside Butterknowle. She qualified as an accountant 15 years ago and has worked both in Local Government and Housing during this time. She currently works for Gentoo Group at Sunderland and is involved in a number of projects aimed at ensuring customers can access financial services and products e.g. home contents insurance and debt advice.

Joanne is also a Director for Wearside First Credit Union.



John Salter, Council

John Salter is a member of Teesdale District Council and has represented the Ingleton ward for the last ten years. John is a member of Ingleton Parish Council and Ingleton & District Community Association and before retirement worked for the National Health Service, initially as a biomedical scientist and latterly managing hospital support services. John recently spent five years as a non-executive director of the Durham Dales Primary Care Trust and is a recent graduate of the Local Government Leadership Academy. John is particularly

interested in ensuring that residents living in rural areas do not suffer from rural isolation and are able to access a wide range of services including affordable housing.

Ian Brown, Independent

Ian lives in Cotherstone and has worked in the public sector for over 20 years, working as a Chief Officer in 6 local authorities. He also has private sector experience.



Andrew Marshall, Independent

Andrew is a qualified management accountant with experience of both public and

MERRY CHRISTMAS

**FROM ALL AT
TEESDALE HOUSING
ASSOCIATION**

REPAIRS FREEPHONE 0800 652 2264

Image courtesy of Phil Wright, Teesdale Housing Association

An introduction to the new Chair of the Board of Teesdale Housing Association (THA)



LINDA was elected as Chair of the Board in October 2009, here she tells you a little about herself and her commitments:

I have lived in Teesdale since 1962 and lived in Cotherstone since 1994. I bring over fifteen years experience of working in social sector housing, firstly with Darlington Borough Council and then as Accommodation Manager for University of Sunderland student residential accommodation. Currently, I am a Development Manager in Human Resources at the University. I work across the University supporting staff development and improving people management and better working practices.

I am committed to improving the community and involvement in Teesdale Housing Association is a practical way of responding to community needs and improving homes. Previously I was a youth leader which has given me an insight into the needs of young people and their families. I am committed to meeting the challenge of responding to the wide range of housing needs we have in a rural community, including single people, families, older people and people with special needs. It is important that we engage

and involve our tenants and the communities we serve in shaping and improving housing service delivery.

As chair of Teesdale Housing Association, I am committed to working closely with tenants, staff and the local community to ensure that the Association listens and responds to their needs, improves their homes and their neighbourhoods. As the largest provider of social housing in Teesdale we will work with other agencies, including other providers and the new local authority to develop housing provision to deliver social housing which meets the changing and expanding need for social housing in our rural community.

I am looking forward to my time as Chair and the new opportunities and challenges facing Teesdale Housing Association.

Best wishes to all for a Merry Christmas and a Happy 2009.

Linda Bird
Chair

Teesdale Housing Association preparing for Investors in People Accreditation

Teesdale Housing Association is committed to attaining Investors in People (IIP). Board Members of the Resources Committee and Staff have signed up to us preparing to achieve IIP.

So what does this mean?

We all know that for an organisation to succeed everyone has to perform well. To achieve this, people need the right knowledge, skills and

Teesdale Housing Association have to meet the same criteria- or indicators - as other organisations, but IIP recognises

find the most suitable means for achieving success through their people.

As an organisation we are committed to continuous



motivation to work efficiently. The IIP standard is there to help us improve the way we work.

From the diagram you can see that the IIP Standard consists of 3 components Plan, Do and Review, and is broken down into 10 key indicators which the organisation is assessed against.

that each organisation needs to meet the standards in their own way. It recognises that organisations use different means to achieve success through their people. It does not prescribe any one method but provides a framework to help organisations

improvement. Over the next few months we will be working towards an action plan to evaluate our working relationships, practices, development, and communication. Board Members and Staff will be involved at various stages of the process and asked to contribute.

Is your property too big or too small? Do you need to move to a different area of Teesdale? We can help!



MANY of our tenants are living in properties that, due to changes in family size, are now living in properties that are too big or too small, or who would like to live in a different part of Teesdale.

Most people think that the only way to move from one of our properties to another is to go on our waiting list; well there is another way.....

If you are a tenant of ours (and

have been for at least a year) and have no rent arrears you may be able to swap your property for another. The tenant of the other property has to be a tenant with ourselves or another housing association.

It is up to you to find someone to swap with, however we can help you find someone. We are introducing a property exchange board in our office and on our website where you will be able to advertise your own property

or browse other properties that are available to swap. Once you have got your ideal match we will arrange the swap. There is no minimum distance but both parties would have to meet the eligible criteria.

We recently arranged for two families to swap who lived next door to each other!

For further details or to request an application form contact Jonathan Carver on 01833 694408.

GOING GREEN

LIKE ALL OF YOU, TEESDALE HOUSING ASSOCIATION KNOWS THE IMPORTANCE OF LOOKING AFTER THE ENVIRONMENT, AFTER ALL, WE ONLY HAVE ONE WORLD.

As such, our Environmental Group, which deals with all things green, has been busy thinking of fresh ideas to help minimise any negative impact we have on the environment. Most recently, staff have noticed their individual waste paper bins disappearing to be replaced with centralised recycling points. This has seen a massive increase in the amount of rubbish that we recycle, reducing the amount we send to landfill.

We are saving energy too, by using energy saving devices and making staff more aware of the importance of turning off lights and appliances and turning down heating. We encourage staff to wear another layer if they are feeling the cold, and are committed to challenging anyone who isn't doing their bit!

The nature of our business means that many staff are out and about within the community. Great for our business, but not so great for the environment when you consider how much dangerous carbon dioxide their cars produce. To help reduce the impact of this, we introduced a revolutionary car allowance scheme, which encourages staff to use cars with low carbon emissions. So far, this scheme has seen the level of carbon dioxide fall greatly. We also encourage car sharing and the use of public transport where it's possible.

We're not just thinking about our staff and offices though. The people most central to our business are you, and as

such, we are committed to helping you save the planet — and maybe some money too. We're all feeling the pinch thanks to the so-called credit crunch, so by offering you free energy saving light bulbs, power-down packs and other devices, we hope to help save you some money as well as the environment.

Over the coming years we will be thinking about the environment when it comes to planned maintenance projects, and will be looking closely at the efficiency of major installations like boiler, fires and radiators. We want to make your homes as energy efficient as possible, so that you can rest easy about the level of environment damaging gases your house is producing. All this means that you can be confident about how economical your home is too.

The group also looks at ways to improve our green performance when it comes to new development projects. We are working towards making our new homes as efficient as possible. Additionally, we are looking at ways of reducing the amount of waste produced during the building process and methods of recycling more.

We've got lots of other things on the boil too — from finding ways of buying products and services ethically to encouraging our partners to get on board. There's so much going on and we'd love you to get involved! If you've got any good ideas, or just an enthusiasm for the topic contact Teesdale Housing Association on (01833) 694400.

Local Government Re-Organisation

THE government has decided that the councils will be re organised so that one unitary or all purpose council provides all of the main council services people receive.

¥ By April 2009, the county and district councils will be brought together to create one unitary council for the county.

¥ The unitary council will provide all of the main local services people currently receive from the county and district councils.

¥ The unitary council will have local offices around the county.

¥ The number of councillors will be reduced from 375 to 126 and will have a cabinet of 10 councillors.

The county councils Cabinet feels that driving economic and social improvement in County Durham needs to be done at a

county wide level and make the most of links with regional and national organisations.

Part of the proposal that the county council submitted to the Government was around establishing Area Action partnerships

These partnerships will bring local government closer to neighbourhoods and communities. The partnerships will give people and organisations the opportunity to work alongside the new unitary council in the development of their local area.

For further information on the Area Action Partnerships and consultation dates please contact Craig Morgan on 0191 3708748 or Maggie Wilson on 01833 696231 or visit:

www.durham.gov.uk/newera or www.communities.gov.uk/corporate

Goodbye



During the summer, Peter Slack, Managing Director, who had been with Teesdale since 1976, decided to take early retirement and has left the Association.

He oversaw the stock transfer from Teesdale Council to Teesdale Housing Association and his hard work and dedication over the years was appreciated. He is now to be found in more exotic places!

Staff and Board have been working hard since that time to develop a management structure that is effective and one that can utilise the advantages of the Group structure. Consequently, we have appointed a Housing Services Manager, Pam Richardson who will join us early in November — she previously worked for Gentoo Housing Association and will be based at the Barnard Castle office. In the intervening period Diane Smith, who is currently Head of Housing at Endeavour, has been keeping an eye on things and will continue to be involved in the Association as Head of Housing for both Associations (Teesdale and Endeavour) which will assist with shared learning and good practice across both organisations. We believe this structure will provide a strong focus on service improvements and tenant involvement which are two areas that staff will be concentrating on over the next 12 months or so.

New arrivals at Teesdale Housing Association



Jayne Soppitt

Jayne Soppitt has recently joined Teesdale Housing Association's team to encourage greater involvement of tenants in the delivery of future services.

Jayne will be out and about in Teesdale over the next few months meeting as many tenants as possible and is very interested in hearing your views on the services we

deliver and how they might be improved.

You might get a knock at your door or an invite to a drop in for a chat and a cuppa or to a focus group where you can exchange ideas with other tenants. Alternatively, you might like to invite Jayne to arrange a meeting at your village hall to discuss local issues with a group of residents?

Jayne currently works Mondays, Wednesdays and Fridays and is available on our office number or if out and about can be contacted on her mobile phone 07720 597791 — please get in touch as she would love to hear from you!



Pam Richardson

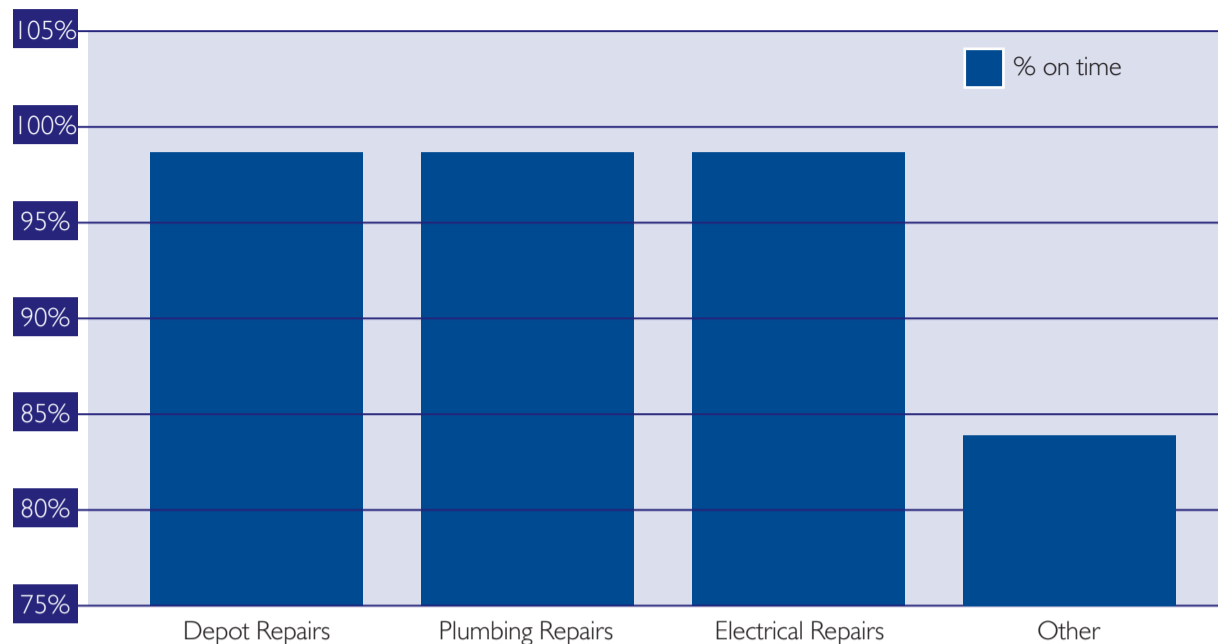
Hello, my name is Pam Richardson and I recently joined Teesdale Housing Association as the Housing Operations Manager responsible for overseeing the day to day operations within the housing management service.

For the past 18 years I have worked for Gentoo in the Sunderland area in a variety of roles such as housing management, policy development and training. Rural Teesdale is of course very different to working in Sunderland with different challenges to be faced which I am finding both interesting and refreshing.

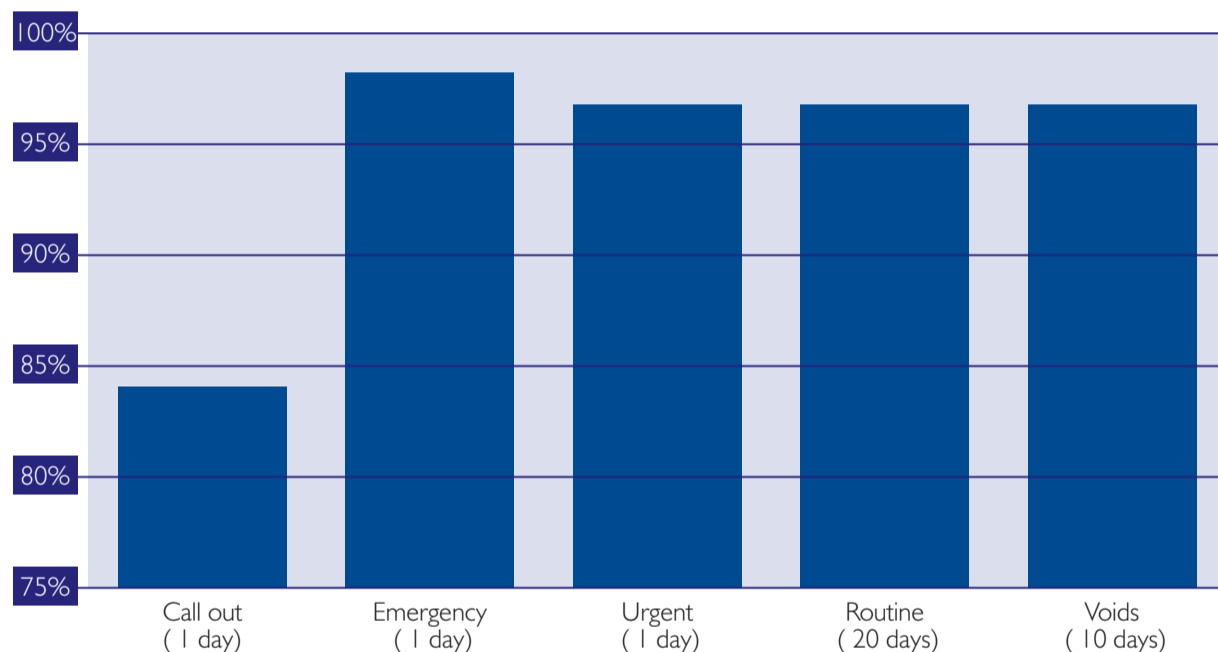
I am looking forward to working alongside the Teesdale team and Board in providing an excellent housing service to our customers which really exceeds their expectations.

How have we been doing?

A total of 569 repairs were completed in the period, 554 completed within our time scales.



291 reported repairs were completed within 36 hours (51% of all reported repair requests) and of these, 178 were completed the same day as required.



RENT ARREARS April - June 2008 (Quarter 1)

	(Quarter 1) 2008/09
Gross Rent Arrears	£80,489.15
Current Rent Arrears	£54,328.98
Former Rent Arrears	£16,649.73*
Former Arrears Recovered	£3426.01
Arrears as % of total collectable	2.34%
Total collected as a % of cash due	99.90%

*This value includes an amount of £9,510.41 which should have been written off prior to the quarter end.

VOIDS April - June 2008 (Quarter 1)

Number of voids in period	13
Number of voids at end of quarter	18
% of voids at the end of quarter	2.1%
Rent Loss	£20,494
Rent Loss%	3.31%

HOUSING OPTIONS SERVICE

April - June 2008 (Quarter 1)

Teesdale Housing Association continue to operate the Council's Homelessness and Housing Options service. The figures below reflect the amount of activity relating to the housing advice and options service we deliver on behalf of the service. The aim of the service is to reduce the number of homeless applications made.

Number accessing the service	45
Number assisted to find accommodation	12
Number referred to other agencies	32
Number accommodated from LA List	8
Number nominated to Housing Associations	0
Number assisted to find private accommodation	2
Number staying in current accommodation	2
Total number given homeless interview	9



Household contents insurance



At Teesdale Housing Association we recognise the importance of having household contents insurance — what would happen if you had a flood or a fire?

Contents insurance is not often thought about until a claim is needed and then it is too late.

Teesdale have negotiated a Contents Insurance scheme with Royal & Sun Alliance Insurance PLC which is very competitively priced for tenants of Teesdale Housing. It provides good cover for

your possessions and will commence from October 2008. It will even cover new locks for your property if you lose your keys, whereas without the insurance, you would have to pay this cost yourself.

A Prospect/Application form will be included in the envelope with this newsletter, so read it carefully and work out how little it would cost you!

You can also pay weekly, fortnightly, monthly or annually, whichever timescale would suit you best.

Language Line

Teesdale Housing Association now has access to Language Line, which provides an instant interpretation service 24 hours a day, with a team of qualified interpreters used to communicating in over 100 languages.

If you, a relative or a neighbour would like to talk to the Association through Language Line, please contact reception on:

(01833) 694400

Our Service to You

We are currently working on developing a full range of Service Standards across the service areas.

It is important that we monitor the service we provide to you and have a robust set of standards to work too. Work is currently on-going with the Tenants Forum to agree a set of standards. When the standards are in place we will routinely monitor our progress against them and report the

outcomes to you. We will do this on our Web site and in our regular Newsletters to you.

If you would like to be involved in setting the standards please contact the office on 01833 694400. It may be that you would just like to be part of a Readers Panel where we would send you correspondence and you could provide comments to us.

Seeking your views

Your views on how we deliver services are important to us and over the last couple of months we have been actively seeking your views on a number of our service areas.

We are using a modern software package the Vision Management System (VMS) to systematically record your comment. This will allow us to deliver services in the future in a way that is important to you we will also be able to see how our performance compares to other organisations.

This has been a big task for us to initially get off the ground and colleagues from our sister company Endeavour HA have very kindly been assisting us through this process.

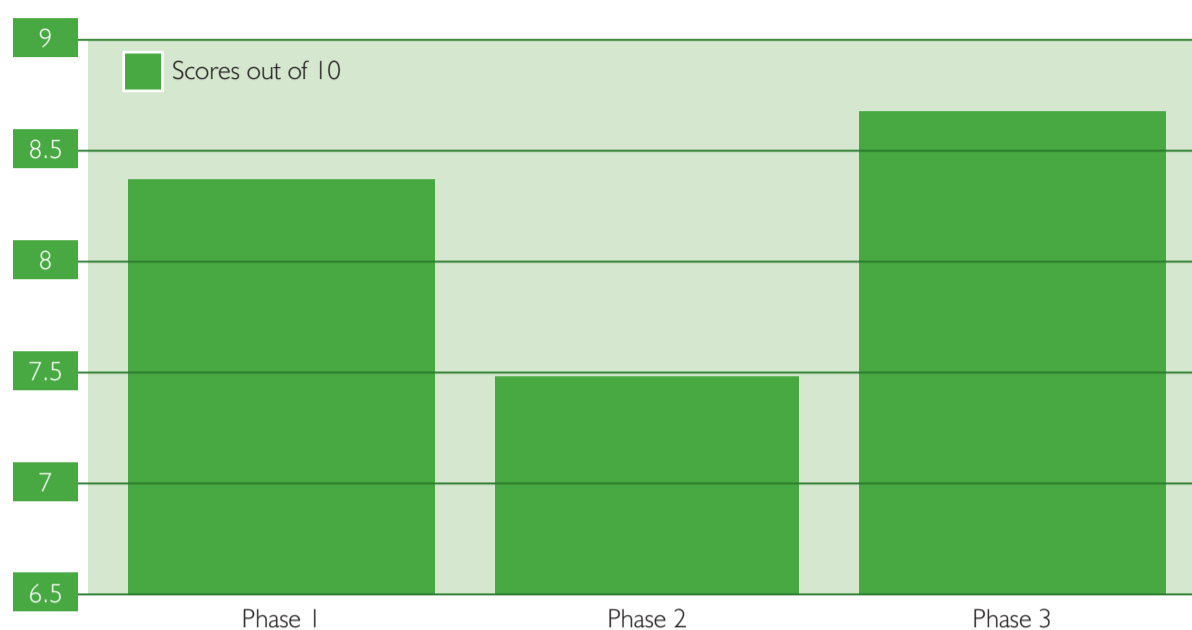
Unfortunately, some of you may have received

correspondence with their details printed on them, please accept our apologies for this error, we have taken steps to ensure this does not happen in the future.

Many of you will have received a survey form in relation to routine repairs or work carried out as part of the planned improvement programme, for those who did take the time to return the survey many thanks we have found them very useful. The results of the survey can be found below.

We sent out 300 surveys to tenants who had had a routine repair carried out. 40.33% of tenants returned their survey and the average score out of 10 was 9.17.

For the planned improvement work we sent out surveys in phases depending on when the work was carried out.



Phase 1
52 surveys were sent to tenants, 48% of tenants returned their survey and the average score out of 10 was 8.34

Phase 2
82 surveys were sent to tenants. 42.6% of tenants returned their

survey and the average score out of 10 was 7.50

Phase 3
60 surveys were sent to tenants. 58.3% of tenants returned their survey and the average score out of 10 was 8.74

We will continue to seek your views in these areas and will use the information to improve the service we provide to you. We will soon be extending this to other service areas in the near future.

Be a Share Member of Teesdale Housing Association

What is a share member?

In a private sector company the shareholders are its owners: they appoint a Board to run the business and hire staff, they take a share of the profits.

Housing Associations receive a lot of public funding — they are not profit making and share members don't own the association in the same way. The Board do still have to account for the progress and performance of the Association to the shareholders at the Annual General meeting each year.

Q. What influence do share members have?

Share members are one of a small number of key

stakeholder groups whose opinions are very important to the Board and staff. Tenant groups and the Local Authority are two other such key stakeholders.

Q. How does share membership and tenant Board membership link?

Tenant Board members are elected by all of Teesdale's tenants, but obviously there are only a limited number of places. Though any number of tenants can become share members. Share membership demands far less time and effort than Board membership but can give a far larger number of tenants a role in how the business is run.

Q. Why would I want to be a share member?

Because it gives you, as a tenant, a formal role in Teesdale Housing Association. It is a way of demonstrating that the relationship between Teesdale and its tenants is about more than just the tenancy agreement — you have a rightful stake in the business.

Q. What does being a share member involve?

Being part of the AGM once a year where accounts are received and auditors appointed, where there is discussion about how we are doing and where Board members are elected. You receive a copy of the Annual Report. When you become a

share member you have to pay £1 - there is no further cost after that.

Involvement can be as little as attending the AGM. If share members want to have further involvement we would be delighted — there is a very active tenant forum which we hope more tenants will get involved in.

Q. What do tenant Board members do?

Tenant Board members, along with independent and Local Authority Board members, have full responsibility for how the Association is run and its future plans and ambitions. They meet regularly throughout the year to set strategy and review progress.

Q. Is share membership open to all tenants?

Yes. The Board have the discretion to refuse an application if they do not believe the primary motivation is to help further the aims and objectives of the Association and would also take into account anyone in serious breach of their tenancy agreement.

If you are interested in becoming a Share Member, please telephone Sarah Fletcher at the office, on 01833 694406 and ask for an application form.

To pay your rent or not to pay your rent

The consequences of getting into rent arrears are serious, not only can you lose your home but it can also affect your credit rating as well.



If you fall behind with rent payments, you should contact your housing officer on (01833) 694400 immediately to discuss your circumstances. They can offer advice, refer you to other agencies and arrange a payment plan to clear your arrears. **DO NOT IGNORE ARREARS LETTERS.**

If you ignore attempts to contact you, or break an agreement to pay your rent, the Association can take action to repossess your tenancy. Not paying your rent is in breach of your tenancy agreement and can put you in danger of eviction.

Failure to deal with your arrears could result in any of the following action:

Possession Order

You could be sent a Notice of Seeking Possession. If this happens and an arrangement

to pay is not made within four weeks, the Association will apply to the court for a possession order. There will be a court hearing, which you should attend. You will also be responsible for the court costs incurred. The court can grant the Association two types of Possession Order.

Postponed Possession Order

This means that provided you keep to the arrangement made in court to clear your arrears, no further action will be taken. If you do not keep to the arrangement, the Association can evict you.

Outright Possession Order

This order means that you can be evicted immediately. You may also incur additional court costs.

If you are evicted from your home:

- ¥ The local authority is not under any obligation to re-house you

- ¥ You may not be able to get a mortgage

- ¥ You may have problems in getting future credit ie loans

If you feel that you are entitled to housing benefit or your circumstances have changed which might affect your housing benefit, you must contact the housing benefits team at your local authority.

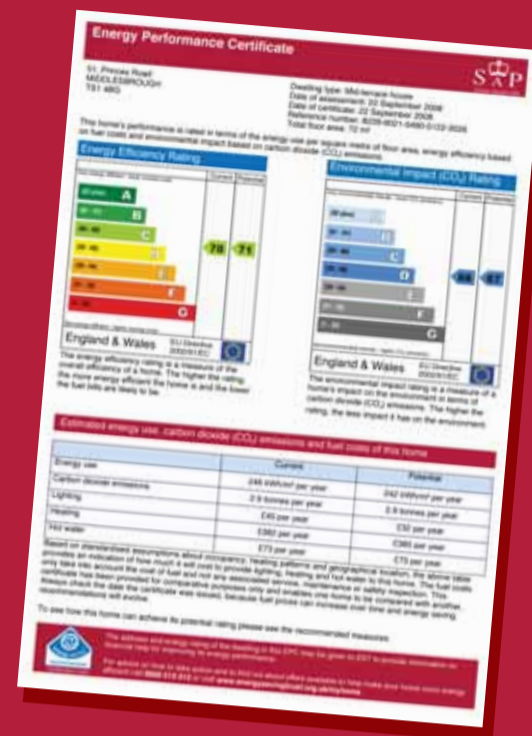
You can also contact the following who can provide further advice and support:

Citizens Advice Bureau — They offer free, confidential advice face to face or by telephone. Most CAB s can offer home visits or give advice via e-mail.

National Debtline is a free, confidential service offering independent advice about dealing with debt. You can get information on a free helpline 0808 808 4000.

NEW...NEW...NEW

ENERGY PERFORMANCE CERTIFICATES (EPC)



FOR NEW TENANTS COMMENCING A TENANCY WITH TEESDALE HOUSING ASSOCIATION AFTER 1 OCTOBER 2008

Energy Performance Certificates are being introduced as a result of the European Energy Performance of Buildings Directive .

This regulation states that all buildings being built, sold or rented will need an EPC from 1 October 2008, although some properties required an EPC before this date.

Surveys will be carried out by a qualified and accredited Domestic Energy Assessor prior to a new tenancy commencement and whilst the property is vacant. This will involve measuring rooms and ceiling heights, recording heating, water heating types and examining evidence of insulation.

All new tenants will be issued with a certificate and one will

be retained by the Association. It looks like a fridge or freezer rating and uses colours and numbers to demonstrate how efficient the property is. The property will be rated between A & G and may suggest some recommendations that could be made to improve the banding, for example installing energy efficient light bulbs. Any recommendations for the landlord, for example replacing a boiler with a Band A combi condenser boiler would only be carried out if the works have been accounted for within the planned modernisation scheme.

If you have any queries with regard to EPC regulations please contact Rodger Metcalfe, the Housing Maintenance Manager at the office or call on 01833 694404.

Paying your rent by direct debit

Direct debits are a great way of avoiding queues and carrying cash around as well as making sure you don't miss a payment.

Advantages to paying your rent by direct debit are:

- ¥ You can choose the date and frequency of payment

ie weekly, fortnightly or monthly

- ¥ Payments are made automatically from your bank

account so you don't have to remember to pay each month

- ¥ You will receive 10 days written notice of any changes to your direct debit

- ¥ If a credit or debit is created on your rent account, the direct debit will be recalculated to take account of any changes

- ¥ The Association will update your direct debit every year and inform you of any changes

To find out more about paying your rent by Direct Debit, please contact our reception on (01833) 694400.

If you do not currently have a bank account but would like a no nonsense, easy to open account, all banks now offer a basic bank account . With a basic bank account you can have your wages, benefits or tax credits paid in directly. You can also take money out at a cash machine with a card. To open a new

account you need proof of identify and your address. This doesn't need to be a passport or driving licence. You just need one item to identify yourself such as a benefit book or birth certificate and one item to verify your address such as council tax or utility bill.

For further information on basic bank accounts contact the Financial Services Authority on 0845 606 1234 or go to www.nowletstalkmoney.com

Garden Competition

The Garden Competition organised by the Tenants Forum was judged by Nicola Walshaw, Head Gardener of the Raby Estate in week commencing 28th July 2008.

Nicola very kindly inspected all garden and awarded the following prizes:



1. Best Overall Garden - Prize £50 was won by: Mrs Ann Collinson of Leekworth Gardens, Middleton-in-Teesdale



2. Best Containers and potted plants - Prize £25 was won by: Mrs Doris Sowerby, Fairfield, Evenwood

3. Best Containers and potted plants for the under 16 years of age - Prize £25
There were no entries received for this category.

Estate Inspections

Teesdale Housing Association is committed to ensuring the areas in which you live in are clean, well maintained and safe places.

To help us to do this we will be carrying out more formalised estates inspections on a six monthly basis from 2009. A timetable of visits will be posted on our internet site in due course — www.teesdaleha.co.uk

Prior to the inspection, we will write to all tenants in the area before the visit, so if any tenant wishes to join us in walking round the estate, they will be very

welcome. We will also be involving (where possible) the local Tenant Forum members, local Councillors, the Police, our Maintenance Section and our Housing Officers. If anyone is aware of any problems on the estate, they can either contact their Housing Officer before the inspection or meet us on the estate to point out the problem.

After the estate visit, it is proposed to send a mini newsletter to tenants of the estate, listing the problems highlighted and what the proposals and timescales are for dealing with the problems.

Transport Quiz



Questions:

1. How much carbon dioxide is put into the air for every litre of fuel an average car uses?

- A. None
- B. 2.4kg
- C. 24kg

2. What does Petroleum mean?

- A. Swamp Gas
- B. Rock Oil
- C. Mined Coal

3. True or False;

An LPG car doing 25mpg produces the same carbon emissions as a Diesel doing 25 mpg.

4. True or False;

Cycling in London is twice as fast as travelling by car.

5. How many empty car seats clog up our roads each day?

- A. 2 million
- B. 10 million
- C. 20 million

6. How many tyres are discarded every year?

- A. 1 million
- B. 15 million
- C. 40 million

7. How many years does it take for a tyre to decompose?

- A. 100 years
- B. 400 years
- C. 1000 years

8. What percentage difference can incorrect tyre pressures have on the fuel efficiency of your car?

- A. 2%
- B. 5%
- C. 10%

9. Harsh braking/ acceleration can use how much more fuel than controlled driving?

- A. 5%
- B. 20%
- C. 30%

10. True or False;

1 litre of fuel can carry 300 people on a train 8.5 times further than it could carry 1 person in a large car

11. How far does the average kiwi fruit travel to be part of your lunch?

- A. 1200 miles
- B. 12,000 miles
- C. 22, 000 miles

12. What percentage of car trips are for journeys of under 5 miles?

- A. 25
- B. 50%
- C. 75%

13. What percentage of those 5 mile journeys are under 2 miles?

- A. 25%
- B. 50%
- C. 75%

14. What percentage of freight in Great Britain is transported by rail?

- A. 2%
- B. 8%
- C. 18%

15. To what extent have CO2 emissions from transport changed since 1970?

- A. Increased by less than a third
- B. Increased by less than two thirds
- C. More than doubled

16. In 1961 only 30% of households in Great Britain had a car. By 2004 _____ of households had a car and 29% owned two or more.

- A. 50%
- B. 80%
- C. 100%

17. A holidaymaker flying to Florida and back creates as much carbon dioxide as the average British motorist produces in a _____.

- A. Week
- B. Month
- C. Year

18. Road transport produces about _____ of UK carbon dioxide emissions.

- A. A tenth
- B. A quarter
- C. Half

19. True or false?

People are travelling a lot further than they used to. In the last 30 years, the average distance people travel has increased from around 4,500 miles to about 6,800 miles a year.

20. Who has said: It isn't pollution that's harming the environment. It is the impurities in our air and water that are doing it ?

Answers: 1. B, 2.4kg 2. B, Rock Oil 3. False, would need to do 44mpg 4. True 5. B. 10 million 6. C. 40 million 7. 400 years 8. 10% 9. 30% 10. True 11. 12,000 miles 12. 75% 13. 50% 14. B 15. C 16. 80% 17. A year 18. A quarter 19. True 20. George W Bush

So what does your score mean?

0-5: Al Gore would be so ashamed **6-9:** Not Bad, but room for improvement **10-15:** Great! Keep up the good work **16+:** Outstanding, but you may want to consider finding a life outside of your box

Garages to rent

There are some garages available to rent in Fairfield, Evenwood.

Priority will be given to residents of Fairfield, they do

not have to be a tenant of Teesdale.

Please contact Suzanne Bellas on 01833 694402.

ARE YOU IN RENT ARREARS?

If your rent account is in arrears, please ensure you make a payment during the rent free week commencing December 29th. This will have a big impact on your arrears.

Competition Time!

SPOT THE DIFFERENCE

Spot 10 differences in the pictures below and be entered into a prize draw to win £25 worth of vouchers

Competition Details

Closing Date 12th December 2008

Return the completed form to:
Oriana Thwaites
Teesdale Housing Association
14A Redwell Court
Harmire Enterprise park
Harmire Road
Barnard Castle DL12 8BN

Contestants details:

Name: _____

Address: _____

Postcode: _____

Rules:

One entry per household the winner will be chosen from entries received by the closing date. The judges decision is final. No purchase necessary

Contents Insurance for Tenants

Are the contents of your home insured

If your home was burgled, caught fire or flooded, replacing everything would cost you a lot of money.

So why risk it?

You can give yourself peace of mind with an insurance policy which is designed specifically for Teesdale Housing Association tenants. Premiums start at just £1.17 per week for a sum insured of £9,000 (£0.75 a week for a sum insured of £6,000 for tenants aged 60 or over and in receipt of state pension) and payments can be made weekly alongside your rent. There is also the option to increase your cover to include accidental damage, personal belongings, wheelchairs and Hearing Aids. Cover is new for old and there is no excess in the event of a claim. For full details contact your local housing office.



Competition Results



Colouring Competition

The lucky winner of the Colouring Competition in our last Newsletter was Jenna Huntrods from Butterknowle. Jenna won a signed copy of the Willerboo Quest, written by Teesdale Housing Association tenant, Kerry Rae Johnson.

Wordsearch Competition

The winner of Wordsearch competition and £50 of vouchers was Mrs Ledingham of Hamsterley.

Resident Involvement Questionnaire

Mrs Allen of Cotherstone won £25 of vouchers for returning the Resident Involvement Questionnaire.