



Community Agreement





Welcome to the BWarm Community Agreement

What is the agreement for?

The BWarm Community Agreement is here to support us to better use the services that are available to help with heating, borrowing money or health issues related to living in a cold or damp home.

If you worry about your heating costs, are in need of help and support with money worries or are having problems with damp or mould that could be affecting your health, this document will help to find the right person to help support you.

What is a community agreement ?

It is designed and agreed by the residents and the providers of services in the area. The service providers detail what they intend to do and, how, where and when they will do it. The residents on their part will have specific roles and responsibilities so that they can work with the service providers to ensure the best possible outcome for both sides.

What does the agreement cover ?

The BWarm Community Agreement covers pledges provided by each of the following partners:

Handy Energy Saving Tips
Warm Homes Oldham
First Choice Homes Oldham
Oldham Credit Union
Citizens Advice
Illegal Money Lending Service
Pennine Care NHS Foundation Trust
AgeUK
OL1-Oldham

Where does the agreement cover?

The B Proud, B Healthy and BWarm Community Agreements are between service providers and residents of the 5 B Green areas. St Mary's, Coldhurst, Barker Street, Egerton Street and Burnley Street.

Will I have to pay?

All services listed are FREE at the point of entry - unless otherwise stated.

Handy Energy Saving Tips

We're all responsible for the energy we use in our homes and there are many things you can do to reduce how much energy you use and how much is spent.

Switch off standby

Turn your lights off when you're not using them. If you switch a light off for just a few seconds, you will save more energy than it takes for the light to start up again, regardless of the type of light.

This will save you around £15 on your annual energy.

You can save around £30 a year just by remembering to turn your appliances off standby mode.



Careful in your kitchen

You can save around £50 a year just by using your kitchen appliances more carefully:



- Use a bowl to wash up rather than a running tap and save £30 a year in energy bills.
- Only fill the kettle with the amount of water that you need and save around £7 a year.
- Cutback your washing machine use by just one cycle per week and save £5 a year on energy, and a further £8 a year on metered water bills.

Spend less time in the shower

Spending one minute less in the shower each day will save £10 off your energy bills each year, per person. With a water meter this will save a further £15 off annual water and sewerage bills. If everyone in a four person family did this it would lead to a total saving of £100 a year.



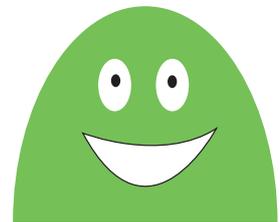
Draught excluder

Unless your home is very new, you will lose some heat through draughts around doors and windows, gaps around the floor, or through the chimney.

DIY draught-proofing of windows, doors and blocking cracks in floors and skirting boards can cost around £200, but can save up to £25 - £35 a year on energy bills.

Take control of your heating

More than half the money spent on fuel bills goes towards providing heating and hot water. Having a room thermostat, programmer and thermostatic radiator valves installed could save you between £80 - £165 a year. Even turning down your room thermostat by just one degree can save between £85 - £90 a year.



Whatever the age of your boiler the right controls will let you:

- set your heating and hot water to come on and off when you need them
- heat only the areas of your home that need heating
- set the temperature for each area of your home.

Switch to LEDs

You can now get LED spotlights that are bright enough to replace halogens, as well as regular energy saving bulbs ('compact fluorescent lamps' or CFLs). They come in a variety of shapes, sizes and fittings.

If the average household replaced all of their remaining old-fashioned bulbs with CFLs, and all of their halogens with LEDs, it would cost about £100 and save about £35 a year on bills.

Turn off lights

Turn your lights off when you're not using them. If you switch a light off for just a few seconds, you will save more energy than it takes for the light to start up again, regardless of the type of light. This will save you around £15 on your annual energy bills.



The Warm Homes Oldham Service has been set up to help local people who struggle to afford to heat their home by providing a wide range of support to residents to help them keep a warm and healthy home. The Warm Homes Oldham team can arrange to visit your property to see if any of the following steps to affordable warmth are right for you

- Advice on how to reduce your energy use
- Advice on maximising your income, claiming benefit entitlements and helping with fuel debt
- * Help from other local support services in Oldham

Warm Homes Oldham will:

- Help explain how to save energy and money to residents who are struggling to pay their energy bills or heat their homes.
- Help to apply for grants that might be available if residents have electricity or heating debts.
- Help residents who have prepayment (card or key) meters to pay for their electricity and would prefer to be on a credit meter (paying monthly), to change over.
- Help residents switch to the cheapest electricity tariff.
- Make sure that residents are claiming all the benefits that they are entitled to so the household has as much money as possible to be able to keep warm and healthy.

Residents will:

- Follow the hints and tips on reducing energy use in the home where possible and pay their energy bills on time.
- Manage money to enable energy bills to be paid on time. If you do owe money to your electricity provider and are struggling to pay it off you can contact Warm Homes Oldham on 0800 019 1084 for help.
- Contact Warm Homes Oldham on 0800 019 1084 if you want your prepayment meter swapping to a credit meter.
- Contact Community Switch on an annual basis to make sure you are on the cheapest electricity tariff.
- Contact the welfare rights team at Oldham Council for help in claiming the benefits you're entitled to.

**If you are struggling to pay your energy bills
or owe money to your energy supplier, contact Warm Homes Oldham
on 0800 019 1084 for help**

Affordable Warmth

First Choice Homes Oldham provides information to help residents to reduce their fuel costs. It is important that households can keep their house heated to the recommended temperature when they are at home (this is 18°C-21°C in the main living areas).

This will reduce the risk of developing or making worse health conditions that are impacted by living in a cold home.

FCHO Tel: 0161 393 7117

email: Energy@fcho.co.uk

website: www.fcho.co.uk

First Choice Homes Oldham will:

- Provide information on ways to save energy and money on the FCHO website and update this at least every 6 months.
Keep Warm and Save Money
- Provide information to sign post residents to support and providers to reduce fuel costs.
- Provide new tenancy training to all new residents including energy saving measures
- Visit residents who find it difficult to afford to heat their homes, within three weeks of a referral.
- Give every resident the chance to change to a cheaper electricity supplier through an independent price comparison company called Community Switch.
- Provide help on how to use heating controls most efficiently.
- Give permission for residents to apply to United Utilities for a water meter in any property with 1 or 2 bedrooms.

Residents will:

- Look at the information on the FCHO website ***Keep Warm and Save Money***
- Ask FCHO for help if they are cold in their home and can't afford their energy bills.
- Answer questions about money, debt and spending honestly and accurately so Community Switch and FCHO's energy advisors can provide the most appropriate help.
- Share the advice they are given about saving energy and money with family, friends and neighbours.
- Contact their electricity supplier to see if they can claim the Warm Home Discount.
- Ask neighbours if they are warm enough in winter and refer them to FCHO for help if they can't afford to keep warm.
- Use the heating controls to set the time the heating turns on and off and ask for help if you don't know how.
- New customers will attend new tenancy training to learn about energy saving measures.

Tenancy Support Team

The Tenancy Support Team provides support to First Choice Homes tenants whose tenancy is at risk. This can be due to rent arrears, Anti-Social Behaviour, property condition, hoarding, unkempt gardens, their inability to sustain their tenancy, or any other breach of their tenancy. Referrals to the service are made by FCHO officers once they have exhausted all options. The Tenancy Support Team carry out an assessment to identify the level of support required and create a personal Action Plan.

First Choice Homes Oldham will:

- Help residents referred to the service to ensure they are receiving all the income they are entitled to by helping them apply for benefits and grants including assisting with filling in forms.
- Help residents who are struggling to manage their money and outstanding loans access free budgeting advice. FCHO pay for an enhanced service to get free advice on a wide range of issues from CAB. This is specifically for our residents and ensures they can access CAB services without the queues you can experience at other offices. They help our residents with specialist debt advice which can include rescheduling or writing off debts. They also assist with income maximisation and any other financial matters.
- Help residents set up affordable rent repayment agreements.
- Help residents to access medical services such as doctors and dentists.
- Help residents who are lonely to access FCHO's Befriending service.
- Refer residents to other agencies who are best placed to offer help and support in specialist matters.

Residents will:

- Ask for help from FCHO if they are finding it difficult to afford their rent.
- Ask for help from FCHO if they are finding it difficult to afford their bills.
- Keep any paperwork about the money you receive.
- When asked, answer questions about money, debt and spending honestly and accurately so FCHO can provide the most appropriate help.
- When we ask you to complete something you will try your hardest to do so whether this is reading through and trying to fill in forms or tidying your home or garden.
- Advise FCHO of any neighbours or friends who may benefit from the service.

What is the Befriending Service?

FCHO Volunteers provide informal, one to one support to those over 55 who may be feeling lonely or isolated.

Damp and Mould

The majority of “damp” in all homes is condensation which comes from water build up in the air from cooking, drying clothes or the way homes are heated.

When you call FCHO to report “Damp” or Mould, First Choice Homes will:

- Using trained Service Centre Operators try to assess the type of damp being reported, whether that is condensation, falling damp (leaky roof?) penetrating damp (faulty rainwater goods or poor pointing?), rising damp (cavity bridging or damp proof course issues?)
- If it is condensation, provide advice on how to deal with the mould in your home, and send an advice leaflet to you for future reference.
- If it is any other cause of damp as listed above, arrange for the necessary repairs to be carried out.
- If the cause of the problem cannot be made over the phone, the operator will arrange for an Inspector to call at your home and assess the “damp”.
- If the Inspector has diagnosed that the damp is caused by condensation, they will reiterate the advice given by the Service Centre Operators; If any other form of Damp is diagnosed, the Inspector will arrange the necessary repairs required to correct the problem.

The Inspector will order the repairs with our Repairs Team and Provide further information if major works to your home are required, so you know what to expect.

Residents will:

- Take care of your home, including wiping down windows and other cold surfaces where steam gathers.
 - Follow advice given by First Choice Homes Oldham, where condensation is advised to be the cause of mould, FCHO expect our tenants to carry out the following measures:
 - open windows; Trickle vents on the windows should be permanently open;
 - Wherever possible dry washing outside, where there is no facility for this ensure that windows are open sufficiently to allow the moist air to escape.
 - Use the heating effectively;
- <http://www.fcho.co.uk/main.cfm?type=REPAIRSANDIMPROVEM>
- In the Winter, when condensation and mould are at their worst, use an airer to dry washing, in a room with a window open, and the door shut.
 - Tumble driers must be vented to prevent further moisture build up.
 - Put lids on pans and open windows when cooking.
 - Open the window after a shower, until the mirror in your bathroom has cleared.
 - Report any problems as soon as they occur.
 - Share this advice with your family, neighbours and friends.



Oldham Credit Union is a member owned and run savings and loans co-operative open to everyone who lives or works in Oldham. As co-operatives, credit unions are founded on the values of self-help, responsibility and self-organisation. Their priority is to serve their members's interests. Our members save so that they can borrow money when they need to at a low interest rate.

Oldham Credit Union Tel: 0161 678 7245 <http://www.oldhamcreditunion.co.uk>

Oldham Credit Union (OCU) will provide:

- Simple affordable loans from £100 to £10,000.
- A simple explanation about how much you will need to repay and when. With no hidden charges.
- An easy to open Instant Access Savings Account with no credit checks needed just proof of ID . The account can be used for direct payment of wages or benefits. Direct debits, standing orders, cheques and cash can also be paid in.
- A Pre-Paid Debit Card which allows you to draw out the money in your account from cash machines and allows you to pay for goods and services online or over the phone.
- A Jam Jar Budgeting Account which ensures payment of Rent and Council Tax bills as a priority.
- A Junior Savers Account which encourages the savings habit from an early age.
- An Instant Access Deposit Account for local organisations and groups which is protected by the Financial Services Compensation Scheme (FSCS).
- OCU Corporate Accounts which are a safe and ethical place to deposit money, and gives access to a Pre-Paid Visa Debit Card for payments online or in store and will allow applications to be made for funding.

Residents will:

- Consider OCU when they need a loan instead of high cost doorstep loans and loan sharks.
- Save with OCU so they can apply for a loan.
- Tell friends and family who have problems opening a bank or savings account about the credit union.
- Encourage friends and residents to open a savings account to help them save for special things they need to buy.
- Make friends aware they can use the account to start saving for important events like Christmas and birthdays.
- Encourage family and friends to save for a rainy day, so that when they have an unexpected bill, they can afford it.
- Make friends and residents aware of the Pre-Paid Debit Card and how it can be used to save money.
- Inform friends and relatives of how the account can help them budget and pay important bills such as Rent and Council Tax.
- Encourage friends and relatives to open a Junior Savers account to promote the benefits of savings and planning ahead.
- Make local groups aware of the benefits of opening a Credit Union Corporate Account which helps support the local community.



Citizens Advice Oldham

*Helping you with the problems you face
and improving practices and policies that affect people's lives*

Citizens Advice Oldham will:

- Try to help people deal with their problems, including benefits, housing, employment, debt, consumer, family etc.
- Provide up to date practical and reliable information.
- In some locations provide information face to face.

You nearest drop-in centre is NEON,
Holt Street, near the large Tesco
on Huddersfield Road .

- Where necessary arrange an appointment to progress a client's case.
- Train and support volunteers to provide information and guidance.
- Provide a drop in at First Place for all FCHO customers.

Residents will:

- Use information provided to try to solve those problems.
- Access information via Advice Line
Tel: **03444 889 622** or via
www.citizensadvice.org.uk
- Be aware of limitations to services available.
- Attend any appointments or if unable to, will let us know in advance
- Contact our volunteer development team if they can spare time to train and support people in need.
- Visit First Place, Union Street
9.30-12.30pm every Tuesday
for non-urgent issues.





Are you using a loan shark or wanting to report one?
Call the England Illegal Money Lending team.

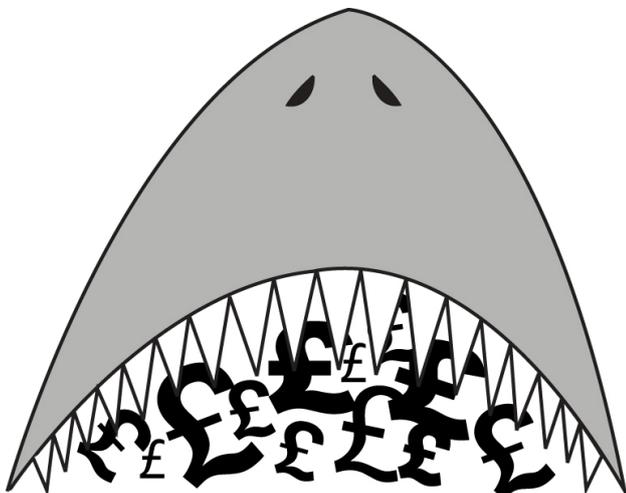
Tel: 0300 555 2222

The Illegal Money Lending Team England

A Loan Shark is someone who lends money without the legal right to do so. These rights are granted by the Financial Conduct Authority. Loan Sharks rarely, if ever, give any paperwork and if payments are missed they often use intimidation and violence to get money from their 'clients'. The Illegal Money Lending Team is here to help. If you have any information, however small, on loan shark activities we can help.

The Illegal Money Lending Team England will:

- Provide a 24 / 7 reporting hotline staffed by trained investigators.
- Work with residents and community groups to highlight the dangers of loan sharks.
- Take action against those involved in Illegal money Lending - Loan Sharks.
- Provide a confidential phone line for the victims of Loan Sharks.
- Seek to recover items and money from convicted Loan Sharks and re invest these back into the community.



Residents will:

- Report loan sharks if you suspect a doorstep seller to be one
 - Tel: 0300 555 2222
 - Text:



- Email:

reportaloanshark@stoploansharks.gov.uk

- Tell your neighbours about the dangers of Loan Sharks.
- Promote Loan Shark reporting through displaying leaflets & posters in key community locations.
- Always use alternative ways to borrow money such as the Credit Union.
- Find out more about the Stop Loan Shark message through social media:
 - ***Twitter @loansharknews***
 - ***Facebook – stoploansharksproject***
- Encourage friends and relatives to open a Junior Savers account to promote the benefits of savings and planning ahead.
- Make local groups aware of the benefits of opening a Credit Union Corporate Account which helps support the local community.



Are you using a loan shark or wanting to report one?
Call the England Illegal Money Lending team.

Tel: 0300 555 2222

- Few loan sharks advertise; they are often heard of by word of mouth.
- Most loan sharks start out friendly, but their behaviour changes when payments are missed.
- Most loan sharks offer little or no paperwork.

Dangers of Loan Sharks:

- Many loan sharks will refuse to tell you how much you owe, how long you will be paying off the debt or what the interest rate is.
- Many loan sharks will increase the debt and add additional amounts, especially if you miss a payment.
- Many loan sharks take items as security including passports, bank cards or benefit cards.
- Many loan sharks resort to intimidation, threats and violence.
- Some loan sharks have forced their customers into prostitution, drug running, or handling stolen goods.

REMEMBER:

If you have borrowed from a loan shark you have not committed a crime, they have.

Health Through Warmth

Physical Health

Pennine Care will:

- Assess the health needs of the community and deliver the necessary services so residents can understand how services are planned and delivered.
- Provide most NHS services free of charge to all.
- Provide access to health services.
- Inform residents of the cold weather impact on heart, respiratory and musculoskeletal diseases.
- Educate residents to manage their long term condition appropriately.
- Encourage those with a long term condition to receive their annual flu vaccine.
- Encourage residents to maintain a room temperature of between 18-24 degrees Celsius.

Residents will:

- Use services appropriately (e.g. making use of the Walk in Centre instead of Accident and Emergency for minor illnesses). www.dh.gov.uk
NHS Direct Tel No: 0845 4647
- Recognise that we can make a significant contribution to our own health, and the health and well-being of our family
www.nhs.uk/Pages/HomePage.aspx
- Register with a GP practice – the main point of access to NHS Care.
- Increase knowledge and understanding of the effects of cold, damp housing on health.
- Alter our lifestyle to reduce the risk of developing heart, respiratory and or musculoskeletal illnesses.
- Manage long term condition in the community. Use services appropriately (e.g making use of the Walk In Center instead of A&E). www.dh.gov.uk
NHS Direct Tel No: 0845 4567
- Maintain a room temperature of between 18-24 degrees Celsius.

Health Through Warmth

Mental & Social Health

Pennine Care will:

- Work with residents ensuring they have access to good support and information on maintaining warmth in their home. Work with people to improve their confidence, self-esteem. Help residents manage stress, anxiety and depression.
- Work with people to improve their confidence, self-esteem. Help residents manage stress, anxiety and depression.
- Inform residents of social activities within their community.
- Help improve mental health wellbeing by easy access to psychological support from the Healthy MINDs team.
- Work to ensure effective provision of specialist support to people affected by mental health issues of all ages.

Residents will:

- Access support and make changes to ensure that homes are kept warm. My Health My Community regarding mental wellbeing and mindfulness

<https://www.penninecare.nhs.uk/myhealth-mycommunity/>

- Engage with mental health services to reduce the risk of mental health problems, particularly depression.
- Engage in social activities.
- Access the services as required.

<https://www.penninecare.nhs.uk/healthyminds/>

Telephone No: 0161 716 2777.

- Discuss concerns regarding mental health issues with our GP who can offer support and where necessary onward referral to specialist services if required.





Age UK Oldham is a local charity providing services and support for older people, raising funds to spend in the Oldham borough.

Telephone **0161 633 0213** for more information about what we offer.

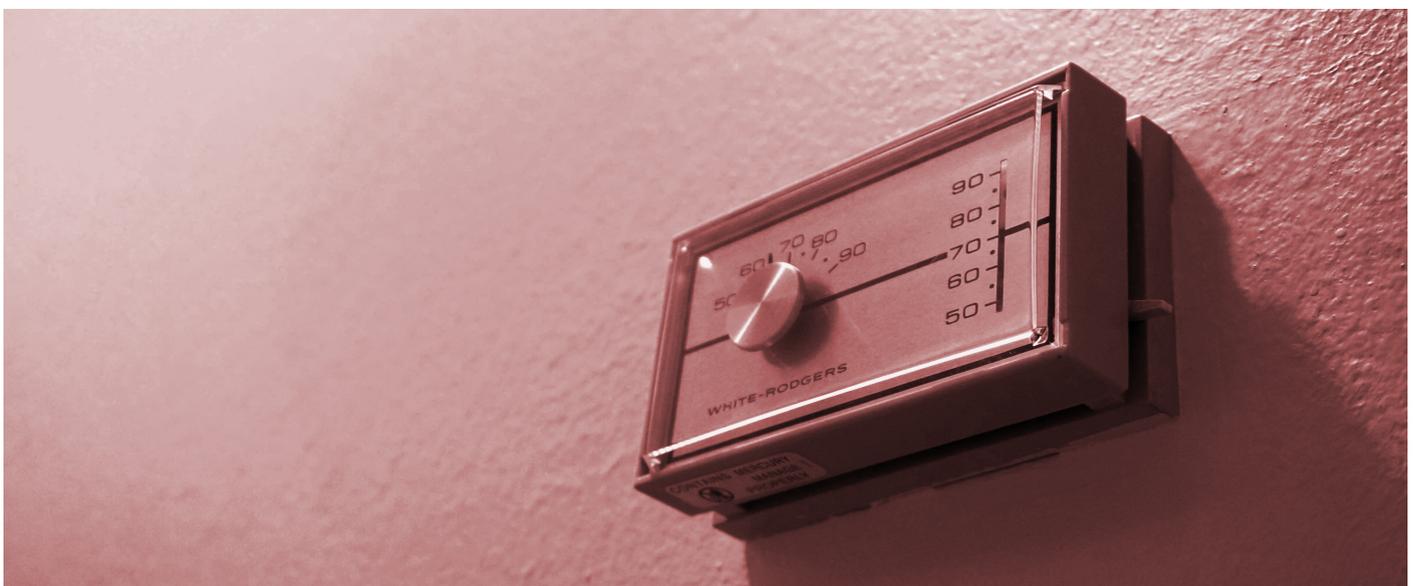
Age UK Oldham's information, advice and services help to keep older people warm and well at home.

Age Uk Oldham will:

- Work with Oldham Council and the Warm Homes Oldham scheme to provide energy saving measures, information and support for older people.
- Provide free and confidential information and advice on a range of issues, including benefits advice and help filling in forms.
- Work with Oldham Council to put on an annual Winter Health event, including provision of free electric blanket testing and winter warmth packs (if funding available).
- Provide low-cost practical services, e.g. handyman and shopping services, to help people stay independent.

Residents will:

- Look out for your older neighbours, especially during periods of cold weather.
- Get in touch with us if you need advice about keeping warm and well in winter.
- Tell people about the services offered by Age UK Oldham if you think they need our help.





OL1-Oldham are a group of volunteers that live or work in the BGreen area. They have worked closely with partners and residents to develop these agreements, which are a list of services that are needed in the area to help and support everyone.

OL1-Oldham is not a tenants association. It is a support group working within the community, helping people and keeping agencies informed.

OL1-Oldham volunteering is open to anyone who lives or works in the BGreen area of Oldham.

OL1-Oldham will:

- Continue to work with services to keep the agreements up to date and help improve the area.
- Hold local meetings and drop-ins where we will try to help you with your problems.
- Speak to residents and promote the agreements with the help of all our partners, services and volunteers.
- Help residents to use and monitor the agreements - have we been able to help you? Do you know how to help yourself with the problem in the future?
- Look on websites for updates and new things that services are offering.
- Have a member of OL1-Oldham linked to every service who is able to work with them.

Residents will:

- Let a member of OL1-Oldham know if you have used one of the agreements and are not happy with the result.
- Get to know your local member of OL1-Oldham by emailing or attending the group. Also look on the website www.ol1oldham.co.uk
- Join OL1-Oldham and become volunteers. www.ol1oldham.co.uk

Partners will

- Keep in touch with their appointed OL1-Oldham member and update the agreements.
- Support OL1-Oldham to keep the agreements current and help promote the work of the group.



Some of the OL1-Oldham Group membership