

Progress

Winter 2004

For the tenants and residents of BPHA



bpha

building communities



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For a large print, audio or Braille version, please call **01234 791080**

এটা বৃহৎ সাহায্যের জন্য অনুগ্রহ করে 01234 791080 নম্বরে টেলিফোন করুন

ਇਸ ਨੂੰ ਵੱਡੇ ਟਾਈਪ ਵਿਚ ਮਿਲਦਾ ਹੈ, ਸਿਰਜਣਸ਼ੀਲੀ ਕਰਕੇ 01234 791082 'ਤੇ ਟੈਲੀਫੋਨ ਕਰੋ।

اس کو بڑے متن میں ملے گا۔
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Per aiuto a capire questo documento, telefona **01234 791084**

For help to understand this please ring **01234 791089**

Bengali, Punjabi, Urdu, Italian

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USEFUL BPHA PUBLICATIONS

- Tenancy agreement
- Your tenancy agreement explained - video available in English, Punjabi, Italian and Bengali
- Tenants handbook
- Leaseholders handbook
- Tenants home contents insurance - booklet and application form
- Tenants' panel - enquiry form
- Sustainable communities plan - leaflet
- Service statements: rent payments, applying for housing, your new home and rent payments
- BPHA corporate plan
- Complaints booklet

USEFUL BPHA TELEPHONE NUMBERS

Switchboard	01234 791000	Jobseekers Allowance	Contact local Job Centre	Other useful BPHA numbers
Housing officers		Housing & Council Tax Benefit	Contact local Council	Bedford Foyer 01234 221270
These are often your first point of contact. They can help with all tenancy matters, rent queries, home visits, aids and adaptations etc. Your quarterly rent statement will tell you who your Housing Officer is. This includes listings for shared owners and private lettings.		Disability Living Allowance	0800 882 200	Carelink 01234 716420
Janice Anderton 01234 221360		Tax Credit/ Disability Premiums	0845 300 3900	Contents insurance - enquiry 01234 221292
Stuart Bennett 01234 221352		Invalid Care Allowance	01253 856 123	Contents insurance - claims 01962 844454
Joanne Bennett 01234 221316		Attendance Allowance	0800 882 200	Repairs Freephone 0800 581707
Wayne Breed 01234 221347		Incapacity Benefit	Contact local Dept Work & Pensions	Tenancy Support Officers 01234 791101
Harpreet Chander 01234 221209		Statutory Maternity Pay	Contact employer	for help and support in maintaining your tenancy
Richard Garnham 01234 221354		Maternity Allowance/Grant	Contact local Dept Work & Pensions	Other useful numbers
Rose Khan 01234 221379		Residents & tenants associations		Beds Drug & Alcohol Action Team 408348 ext 44358
Philip Keech 01234 221374		Abbott Crescent Residents Group	via 01234 221219	Bulk rubbish collection (Bedford) 01234 221708 - fee payable
Catherine Andrews 01234 221351		Balliol Community Action Group	via 01234 221219	Carelink 01234 211095
Will McFarland 01234 221344		Brickhill Roundabout	01234 854959	Credit Union
Mark Joseph 01234 221361		Dumble Close Community Action Group	01536 741921	Anglia: 01233 893642
Sohan Sihota 01234 221372		Foyer Residents Group	via 01234 221270	Bedford: 01234 346352
Rob Stanley 01234 221363		London Road Community Action Group	01234 268807	Cambridge: 01733 371760
Rosemary McCabe 01234 221371		Shortstown Residents Group	01234 403644	Corby: 01536 747918
Steve Parsons 01234 221353		Tavistock Action Group	01234 306864	Disability Information Service 01234 349988
David Register 01234 221373		If you are interested in setting up a new tenants or residents association, or want to tackle a community matter, BPHA's Community Development Team can help. Contact us on tel: 01234 221348		Domestic Violence National Helpline 0800 2000 247
Tricia Roberts 01234 221362				Furniture Link Bedford 01234 353578
Maintenance surveyors				Handyperson Scheme for the over 60s (fee payable) 01234 215995
David Imrie 01234 221358				Morgan & Fone (Heating Contractors) 01582 414100
Barry White 01234 221358				Racial Harassment - tell us 01234 350459
Keith Houson 01234 221358				
Welfare benefits advice				
Annette Pacey 01234 221292				
Amanda Ryan 01234 221287				

Inspection to listen to tenants' views



The Audit Commission is visiting BPHA to undertake an inspection from the 21st February to 4th March 2005. Inspectors will be looking at the services the Association provides to its tenants. The inspectors will also have a close look at the quality of the services it provides.

During the inspection they will:

- Visit estates and housing schemes to see for themselves and to talk to tenants about the sort of things that BPHA does - for example repairs and maintenance, and how it goes about letting homes to people on the waiting list.
- Possibly meet a group of tenants to discuss a particular service in depth.
- Meet with Tenant/Resident Association Representatives and Tenant Board Members.
- Spend time at BPHA's offices to observe the way staff deal with customer enquiries and requests. Inspectors will also talk to staff at all levels to gauge their understanding of the Association's service standards.

- Meet with other organisations that BPHA works with, such as Local Authorities (Councils).
- Meet individual tenants who have recently received a service from BPHA - for example a new tenant or someone who has recently had a repair carried out on their home.

Tenants selected to meet the inspectors will be chosen at random by the inspection team - not by BPHA - to ensure fairness. If the inspection team would like to speak to you during their visit, they will let you know. If you are not contacted, you can assume that you will not be visited during the inspection. However, you can find out the results when the inspection team publishes its report. This will be available from the Audit Commission's website [www.audit-](http://www.audit-commission.gov.uk)

[commission.gov.uk](http://www.audit-commission.gov.uk) - or look out for details in a future edition of Progress.

If the inspection team has arranged to see you, they will confirm this in writing. The inspectors will be wearing name badges and carrying identification so you will know who they are.

If you would like to let the inspection team know your views about BPHA you can contact the Principal Inspector Nikki Chawda on telephone number 0116 250 4168 or by e-mail to n-chawda@audit-commission.gov.uk or by writing to Nikki Chawda at Audit Commission, First Floor, Bridge Business Park, Thurmaston, Leicester LE4 8BL.

Please note however that inspectors cannot deal with individual complaints. If you have a complaint, please use the BPHA complaints procedure.

As part of the latest inspection, we're obliged to pass the names, addresses and telephone numbers of our tenants to the Audit Commission.



New policy to stop anti-social few

In the last Progress we said we'd be drawing up a fresh policy to stop anti-social behaviour, drawing upon new powers from recent government legislation.

We want tenants to live without unreasonable disturbance, by making clear residents' responsibilities, discouraging anti-social behaviour and supporting those affected. Where necessary we'll take firm steps through joint action plans.

BPHA can now act where tenants are affected, or if a tenant, their family, or their invited visitor, carries out anti-social behaviour. New actions can range from informal measures and mediation, to acceptable behaviour contracts and anti-

social behaviour orders. In extreme cases, we will repossess a home.

But prevention is better than cure - we check new tenants' previous histories and make everyone aware that standards of behaviour are laid down in their tenancy agreements and set out in their handbooks.

We train our staff in supporting victims, witnesses, and perpetrators, as well as working in partnership with police, councils and resident groups - targeting and combating such issues as racial and

other harassment, nuisance and domestic violence. Everyone should feel confident about coming forward with information, so we'll only pass it on with your agreement.

Tenants helped put together the policy, which will be reviewed after a year. We will continue to work so your neighbourhoods are not spoiled by the thoughtless few.

For a copy of the new policy contact Gill Higginson on 01234 221350 or email gillh@bpha.org.uk

Tenants' panel update

BPHA chief executive John Cross met two groups of Panel members as part of a wide-ranging review of the way we involve our customers in the Association's decision-making.

The meetings took place to find out what our customers thought about how we currently involve them, and to find out if we could do this better in the future.

John said: "We'll use the feedback to improve the ways we involve tenants. We've already consulted three-quarters of the Panel membership and we hope everyone will have been consulted at least once by the end of March 2005."

Panel members also helped us to improve a recent Customer Survey Questionnaire. They ensured the questions were easily understood and even inserted a whole new section on issues important to them.

So far, 107 people have signed up to the panel, but we need many more to make sure it truly represents all our customers.

In particular we are seeking:

- Tenants living outside Bedford
- Black and Minority Ethnic tenants
- People aged under 50

If this doesn't include you don't worry - we are keen to hear from you.

You won't have to go to loads of meetings because we also consult by telephone, post and email, so the demands on your time can be small.

For more information, please pick up a leaflet from Pilgrims House reception, or telephone Jim Playle on 01234 221314.

Keeping you safe and sound

Gas safety saves lives and it's one of the most important things we do.



BPHA's Julie Wittich joins chief executive John Cross, and a tenant to talk about gas safety

We are legally responsible for checking your heating and gas systems every 12 months.

John Lavin, head of property services at BPHA, said: "A few tenants still don't appreciate the importance of allowing us access. This causes us major concerns about the safety of systems because we have no way of telling if the property and the people living there are safe. It could also mean that your fuel bills are higher than they need to be."

If you have not had a safety check recently, or are approaching the 12-month anniversary of your last service, we will have written to you requesting a convenient appointment. Please contact us as indicated in the letter so that we can quickly complete the work.

We offer a range of convenient times including some evenings. We are also calling on tenants in the evenings and on Saturdays to make appointments and in some cases undertake the

safety check if it is convenient.

Because of our legal responsibilities, when a property exceeds the 12-month target, we must take prompt action. We will reluctantly seek a court injunction where we have persistently failed to gain access.

To arrange an appointment contact BPHA's maintenance administrator Enid Harding on 01234 221277 or Freephone 0800 581 707.

Customer survey results

The results of the 2004 tenants' survey are hot off the presses and make fascinating reading.

We randomly sampled the views of 625 of our residents, asking them about their experiences of BPHA.

More than three quarters (78 per cent)

said they were satisfied with their landlord. In addition, more than half (57 per cent) said they were satisfied with their opportunities to become involved in decision-making.

Overall scores for accommodation were up to 93 per cent, from 85 per cent satisfaction in 2001. Similarly, 91 per cent of you said the condition of your home was satisfactory, compared to 85 per cent previously.

Eighty-eight per cent of you said you were happy with your neighbourhoods, with improved levels of satisfaction in such things as litter, noise, drugs and alcohol, and neighbours.

BPHA chief executive John Cross said: "This survey tells us what our tenants think. We will now be examining the responses - we'll let you know what we intend to do about them in the next edition of Progress."

Let there be light

Barbara Clarke, Pat Stolk, Patrick Lyle and Chris Saunders at a sheltered housing scheme in Bedford with free energy saving light bulbs from BPHA. To find out if you are eligible for free bulbs, contact BPHA on 01234 791000.



Residents' conference

The first Residents' Conference will take place this year.

The Pilgrims Tenants & Residents Forum is working with BPHA to organise the conference on Saturday 25th June at the Bedford Corn Exchange.

This is your opportunity to speak face-to-face with BPHA staff and other agencies and take part in a range of workshops. If there are issues you would like to see included then please get in touch.

We may be able to support you with transport or travelling expenses. We can also offer help with translators, childcare and carers' costs.

Every tenant will receive an invitation to the conference, and we will tell you more in the next edition of Progress.



It's good to talk

BPHA can reach a telephone interpreter anytime - so not speaking English is not a bar to using our services.

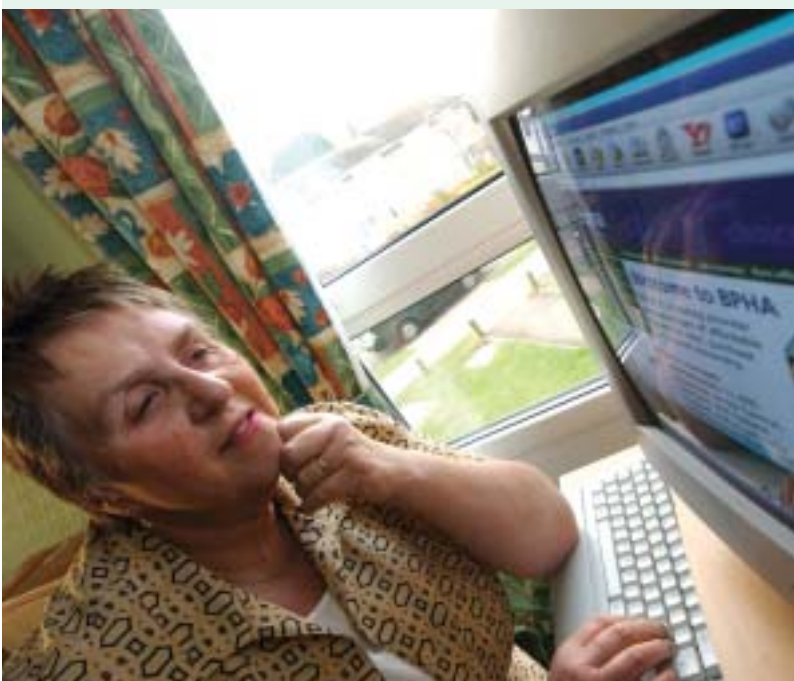
Friends and relatives often help out with interpreting, but sometimes this can be difficult, for example, when you have something sensitive to discuss," said Carol Solaiman, who co-ordinates BPHA's interpreting facilities.

BPHA is a member of Language Line, a service providing interpreters in more than 150 languages on request.

"Interpreting is a real skill and Language Line interpreters are fully trained and qualified," Carol added.

"We can also book face-to-face interpreters at convenient times and places for you. We may use our own bi-lingual staff or an agency such as the Milton Keynes Community Language Service."

Video copies of Your Tenancy Agreement Explained are available in Bengali, English, Italian and Punjabi.



Payments on line

Now you can pay your rent by logging on to our website - www.bpha.org.uk Click on 'pay my rent' and you can pay using your debit card.

You will be taken to the 'Allpay' website which guides you through the confidential and secure process.

You can also pay by:
Direct Debit
Standing Order

Housing Benefit
Post Office
Pay Point
Debit Card, either by telephone or at our cash desk
Cash Hall - Pilgrims House
Credit Card (in certain circumstances - please contact your Housing Officer)
If you are having problems paying your rent and need advice, please contact your Housing Officer (contact details are on page 2).

Foyer residents go to Bulgaria



Earlier this year a group of young people from BPHA's Bedford Foyer joined the Prince's Trust Bulgaria team challenge. This is a 12-week City and Guilds accredited programme designed to improve confidence, motivation, key skills and employability.

Donna tells us her story in her own words.

"There were nine of us in the group. We went voluntary to the Kosaritzza children's home in Bulgaria from 18 October - 1 November to improve the facilities at the orphanage.

On day two we went to the orphanage to meet the children. At first I was a bit scared as I'd never been around children with mental health problems, but then one of the children called me over. It was sweet, she liked my hair as it is different. They just wanted to be loved and they don't get to see a lot of people.

Some of us got upset - the children were

dressed badly and not very clean. Some of them were scared, but they came around in the end. They were so happy we were there.

We started work sanding down the walls and the radiators, drawing cartoons on the walls for the children to look at and to brighten up the place. The dining room was very dull, so we drew pictures of fruit and vegetables around the room, painted the doors and cleaned up the floor.

One of the orphans was around us the whole time. At first she was scared of us, but then she could not stay away...she was so kind and loving I could not stop giving her cuddles all the time.

One day she gave me her Lion King teddy. I didn't want to take it as they have nothing and she never put it down, but she insisted. Next day Eva, one of the team leaders who had brought some toys as presents for the children, gave me a toy cat to give to her.

All the children just wanted to be loved and be cuddled. We had a party for them on our last day there. The children got presents and sweets. It was heart-breaking to leave - most of the group was in tears.

I am going back next year with some of the group - if not, on my own. It was such an eye opener and now I think differently about things in life."

Dear Progress...



Welcome to the new letters page in Progress.

We would love to hear from all BPHA residents - any comments, suggestions and ideas are welcome. We give £5 to the star letter. Mark your envelope PROGRESS, BPHA, Pilgrims House, Horne Lane, Bedford, MK40 1NY.



Dear Progress,

I would love you to publish a thank you letter in Progress for the BPHA reception staff:

Thank you so much for all your kindness and the continuing support I have received from you. With all your help I now know that if I ever have any problems in the future all I have to do is to come and see you and all my problems will disappear. You light up so many people's lives. I speak on behalf of everyone you have helped. So once again thank you.

Yours faithfully

Miss K Mullon

Dear Progress,

One of the benefits of giving your time and talents to BPHA is knowing what is going on and being able to influence decisions being made on residents' behalf.

There are lots of ways that tenants can become involved. For more details contact Maureen Baker, BPHA Community Development Manager, telephone 01234 221348, or email maureenb@bpha.org.uk

On a personal note, I have been involved in various committees for 12+ years and have seen many changes in this time benefiting tenants and residents and it has been a pleasure to have helped in some way.

Bill Gillan

Customer Services Committee member

The right stuff?

Do you have the skills to represent BPHA tenants' viewpoints? Are you able to consider issues for all the areas where BPHA has homes?

If the answer is "Yes", then you might be interested in the elections later this year for the Customer Services Committee - a sub-committee of the board.

There are five vacancies - two for tenants living in the Counties areas outside of Bedford, two for those in Bedford, and the last for a leaseholder from any of BPHA's areas. You'll receive training, as well as support through a buddy system.

If you are interested, please return the form and we'll send you an information pack and invite you to an informal interview. If you are still interested and go through this first stage, you can stand for the election in which all BPHA tenants can vote.

We are particularly keen to attract some of our younger tenants aged 18 plus, as well as tenants from minority ethnic

communities, who are currently under-represented on the committee.

If you think you're right for the job, you can nominate yourself by filling in the form below.

If you have any questions please contact Maureen Baker on 01234 221348, or email maureenb@bpha.org.uk

TENANT ELECTIONS MAY 2005

I am nominating myself to be put forward for interview with regards to taking part in the Tenant Elections for the Customer Services Committee 2005.

I understand that I will be contacted with dates of the interview and an information pack will be sent out to me.

Name:

Address:

Contact No:

Email address (optional):

Please return this form to Maureen Baker, Community Development Manager, **BPHA, Freepost ANG 5107, Bedford, MK40 1ZZ** by Friday 11th February 2005.

BPHA staff held a Halloween customer service survey event at Pilgrims House - asking customers to complete a questionnaire or make comments on posters.

"We received more than 50 completed questionnaires and some recommendations for improvements - we are delighted with this response," said BPHA Continuous Improvement Manager Jill Parker.



Customer feedback

Mystery shopper reveals all

The results are now in from our mystery shopper exercise.

The survey, carried out by independent market research agency ORC, reveals that BPHA has excellent customer service, but could do better.

We invited the mystery shoppers to get an unbiased opinion of how we treat our customers. We asked ORC to phone us up and drop into our reception areas posing as tenants with queries and complaints.

They made careful notes about their experiences, and have presented them in a 40-page initial report.

BPHA policy and research manager Linda Huckstep said: "By and large we did well, but the really useful parts of the report are those areas where we could improve. ORC has made recommendations such as making sure there is better signage and

more literature in the reception area, as well as improving how we greet people."

"We will be making changes to our services straight away."

If you would like to give feedback on BPHA's service call Linda Huckstep on 01234 221221, or email lindah@bpha.org.uk

Something new in reception

Following feedback from customers we've given our reception area a makeover with -

- Kiddies corner - play area for children
- Express service - a visitors fast track - no need to take a ticket
- Browse wall - information displays and application forms
- Water dispenser

- New, clearer signs for Cash Hall opening times
- Repositioned notice board for advice services such as drug and alcohol abuse help lines.
- Repositioned display behind reception and rearranged seating to make the

ticket numbers more visible for visitors.

And soon we'll also have:

- Free phone line for tenant use with a list of useful internal extension numbers for Housing Management, Lettings and Repairs Services.





So what does my Housing Officer actually do?

Many organisations employ housing officers, but responsibilities vary greatly.

■ Pre-allocation visits

Made before an offer of accommodation, the visits ensure the property is what the applicant needs and we have the necessary information about the family. Applicant histories - such as anti-social behaviour - are checked and support needs considered.

■ Viewings and sign-ups

Upon offering accommodation the officer and applicant meet to view the property. A tenancy agreement can be signed.

■ New tenant home visits

Four to six weeks after the tenancy starts the officer visits, ensuring tenants are settling in and assist with any problems.

■ Rent arrears

Officers write, telephone and carry out office interviews and home visits to ensure rent is paid. If arrears grow, the officer serves a Notice Seeking Possession, and applies to court for a possession hearing. This may lead to tenant eviction.

■ Welfare benefits

Officers help tenants apply for benefits such as Housing Benefit, referring

complex cases to our Welfare Benefits Officers.

■ Estate inspections

At least every two months - and in most areas every month - the officers inspect their patch - noting abandoned cars, rubbish, graffiti and necessary communal repairs or grass cutting. Works orders are raised and contractors contacted.

In some areas of Bedford there are Street Rangers and Housing Officers work alongside them.

■ Neighbour nuisance and anti-social behaviour

We work with agencies such as the Police and Environmental Health to tackle nuisance and anti-social behaviour and a log of cases is kept. Letters are sent, phone calls and visits are made. Possession action can be taken. New legislation - the Anti-Social Behaviour Act 2003 - enables tenancies to be demoted, so an assured tenancy giving a lot of security is changed to an assured shorthold tenancy that does not.

A County Court Judge must give us possession of a property occupied by an assured shorthold tenant if we have followed correct procedures.

■ Gas safety checks

With our Property Services Department

officers ensure essential gas safety checks are carried out annually.

Unsafe appliances can give off carbon monoxide which can cause death. In some cases, when tenants are not in or don't answer the door to our contractors, legal action is taken.

■ Community involvement

Working with the Community Development Team officers encourage community activities and resident involvement, establishing and working with community and residents' groups.

■ Continuous improvement

Officers review and improve BPHA's service by listening to customers, changing practices and participating in Continuous Improvement Reviews. We recently reviewed our reception service and are reviewing customer service standards.

If you want to participate in service reviews contact your Housing Officer.

■ 'Patches'

Each Bedford officer's patch has around 600 properties. In rural areas it is around 350, to allow for travel.

Housing Officer names, patches and phone numbers are shown in the front of Progress.



Focus on Luton

BPHA fills the vacuum

BPHA cleaned up when Luton Borough Council chose us to build 56 new homes on the site of the old Electrolux plant.

We swept the competition from the board, with the council giving our partnership of Presentation and the Papworth Trust the go ahead to begin work.

Swedish company Electrolux built the vacuum cleaner plant in Luton in 1927 and is still there today. However, part of the site has been cleared for new homes, and the development, in the Leagrave area, is due for completion in April 2005.

There will be 56 homes in Paisley Close for local people on the Borough Council's waiting list.

Ken Pinder, Housing Development and Enabling Officer at Luton Borough Council said: "The affordable housing, which is now coming on stream within the development on the former Electrolux plant, is going to make a valuable contribution towards easing the acute housing shortage that we have in Luton. These are good quality family homes which will help to improve the quality of life for people who live in our community."

Did you know?

BPHA also manages over 120 properties throughout Luton, over a quarter of which are shared ownership, where residents have a mortgage for a percentage of the property and pay rent for the rest.

If you are a tenant and have any queries your Housing Officer is Janice Anderton and she can be contacted on 01234 221360.

What the Saxons did for Luton

It is believed Luton was founded in the 6th Century when the Saxons created a settlement, known as a tun, by the river Lea. Starting as a small farming community it soon became a market town, bringing in people from surrounding villages.

And so Luton remained right up to the 16th century when the brick industry arrived. Over the next 100 years Luton's

biggest business was established - straw hat making.

Well, fashions changed and this declined, but Luton welcomed new industries. Jobs were plentiful and Luton continued to grow - today's population is over 200,000. A long way from Lea Tun!

John for national committee

BPHA chief executive John Cross has been appointed to Chair of the National Housing Federation's Investment and Regeneration Committee.

Information surgeries

Advice and information sessions now take place at the Community House in London Road Estate on Faldo Road. Patrick Hall MP will also hold quarterly surgeries - see notice board for details.

Website relaunched

BPHA's website has been redesigned with better access to more information. Click on www.bpha.org.uk for a closer look.

BPHA Christmas savings club

Save up for next Christmas. Start saving at any time and make your deposits, of any amount, at the Cash Hall. We will give you a payment record card. No interest is paid. Savings are paid out at the beginning of December.

Cash boost for kids

From April, children born after 31st August 2002 will get a £250 government voucher to open a Child Trust Fund Account.

You can add money to the account which the child accesses at 18. The government is contacting everyone eligible.

COMPETITION

Our competition this time tests your knowledge of gas safety, a subject that BPHA takes very seriously. See how well you get on with this quiz - many, but not all, of the answers can be found on page 5. £10 prize to the winner.

1. Every year about 30 people..... from carbon monoxidecaused by gas appliances that have not been properly installed or maintained (**fill in the missing words**).
2. How often does BPHA check your heating system and gas installation?
.....
3. List two results of not having the check done.
.....
.....
4. List one of the early symptoms of carbon monoxide poisoning.
.....
5. What does carbon monoxide smell like?
.....
6. What should you do if we have written to ask for an appointment?
.....

7. Do we only visit during office hours?
8. What may we also do when we call to make an appointment?
.....
9. What may we seek if we can't gain access through the normal means?
.....
10. Who at BPHA can you contact about this?
.....

To enter this competition post your entry to:

BPHA, Freepost ANG 5107, Bedford, MK40 1ZZ
(No stamp required) Closing date: 1st February 2005

There is a £10 prize for the first correct entry pulled out of the hat.

Name:

Address:

..... Postcode:

Daytime tel:.....

Congratulations to Mrs S of Sharnbrook, the winner of the Wordsearch competition in the Autumn edition

12 months home contents insurance from only £26.42*

Pay as you go home contents insurance

(a special scheme for Bedfordshire Pilgrims Housing Association).

Low cost insurance for all of your possessions - 12 months insurance from only £26.42.

Easy payment options - see premiums below.

All postcodes included at no additional cost.

No security requirements.

No long term commitment - you literally 'pay as you go.'

Sum Insured	For tenants aged 60 or over			All other tenants		
	Fortnightly Premium	Monthly Premium	Annual Premium	Fortnightly Premium	Monthly Premium	Annual Premium
£6,000	£1.57	£2.20	£26.42	N/A	N/A	N/A
£8,000	£1.90	£2.93	£35.22	N/A	N/A	N/A
£9,000	£2.07	£3.30	£39.63	£2.38	£3.96	£47.55
£12,000	£2.58	£4.40	£52.83	£2.99	£5.28	£63.40
£15,000	£3.09	£5.50	£66.04	£3.60	£6.60	£79.25
£20,000	£3.94	£7.34	£88.06	£4.61	£8.81	£105.67
£25,000	£4.78	£9.14	£110.07	£5.63	£11.01	£132.09
£35,000	£6.48	£12.84	£154.10	£7.66	£15.41	£184.93

* Based on £6,000 sum insured. Available to over 60s only, all other applicants may enter the scheme at £9,000 sum insured at a fortnightly cost of £2.07.

Premiums are available from £6,000 to £35,000; all premiums, terms and conditions are stated within a free information pack.

For more information please call: 01234 221292



BPHA, Pilgrims House, Horne Lane, Bedford, MK40 1NY. Tel: 01234 791000

www.bpha.org.uk

www.keyhomes-east.org.uk

Bedfordshire Pilgrims Housing Association (BPHA) is registered as a Charitable Industrial and Provident Society (26751 R) and also with the Housing Corporation (LH 3887).



business for neighbourhoods