

Connections

KEEPING YOU INFORMED

ISSUE 7 WINTER 2021/22

Notting Hill
Genesis



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WELCOME

from Mark Vaughan

Group director of housing

Hi, welcome to our winter edition of Connections. It has been a busy six months with the publication of our annual standards report (page 4), looking at our performance during 2020/21. Many residents gave their views, including providing comments and case studies, and we want to say a huge thank you. It will help us improve our services and experiences in the future.

As we reconnect with our residents following previous lockdowns, we will be launching a new charter in early 2022, which has been commissioned by our Resident Voices group – a forum created by and for residents. The new charter aims to ensure good working relationships between residents and Notting Hill Genesis. Read more on page 5.

One of our other big focuses for the new year and beyond is sustainability. This year we published our very first Environment, Social and Governance (ESG) report, which lays out our approach for

tackling climate change, including ensuring all our homes have Energy Performance Certification (EPC) of C or above by 2030. This means every home will be energy efficient.

Finally, please remember that our offices will be closed from noon on Christmas Eve until Tuesday 4 January. If you have any problems during that time you can still call your housing officer's 020 number, which will automatically redirect to our customer service centre. Don't forget the best way to reach us, or self-serve to report repairs, make payments or contact us is via My Account. Visit www.nhg.org.uk/residents/my-account for details.

Hope you enjoy this edition, and have a wonderful Christmas.

Mark Vaughan






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Our Annual Standards Report is published

In October, we published our 2020/21 Annual Standards Report looking at our performance over the past year.

The report is aimed primarily at residents and shows how we have performed against national standards set by our regulator.

All social landlords are expected to comply with the regulatory framework and meet the national standards.

The report looks at resident satisfaction, our performance in tenancy management, our new housing model and how we are improving services.

It also features praise from residents who were supported by our welfare benefits team, who live in care and support homes and who had good experiences with our repairs service.

Our work with communities at our major regeneration projects was also

covered, as well as how residents had played a vital role in influencing the way we run services and communicate.

Suzanne Barrows, head of customer service and policy, said:

“ I would like to say a huge thank you to all residents who provided comments and case studies for the report. It’s really important for us to hear the views of those living in our homes so we can improve their services and experiences in the future. ”

Have a look on our website to see the full report.

Our first-ever ESG report

Environmental, social and governance (ESG) issues are an important part of our five-year corporate strategy, published in January 2021. They are among the themes that cut across our strategic objectives and reflect some of the newer priorities for the housing sector.

We have published our first ESG report, setting out how we are performing in these key areas so far



which are important to our long-term strategy, our stakeholders, and our communities. You can see the full report on our website.

A new charter for residents

As part of reconnecting with our residents, we plan to launch a new charter early in 2022.

The charter is commissioned by our Resident Voices group, a forum created by and for residents, to bring together resident views and use those to make our services work better for everyone.

The group regularly reviews feedback from our resident involvement network and other resident engagement and resident services documents such as the

annual resident satisfaction survey and complaints. It combines those activities with other relevant information such as estate inspection reports and planned asset management, such as cyclical works.

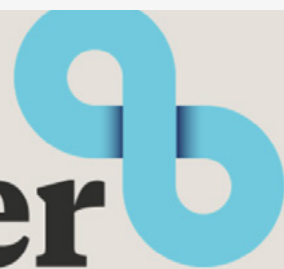
The new charter aims to maintain good working relationships between colleagues and residents, complementing existing policies and procedures, and our values.

Look out for more information via our website in the new year.

If you are interested in joining the Resident Voices group, please email involvement@nhg.org.uk.

Together




with tenants



An update

**Strengthening relationships
between housing associations
and residents.**

We informed you back in July 2021 that we had adopted the National Housing Federation's together with tenants initiative. We want to update you on how we are making progress against it to ensure that working with residents is part of what we do every day. Here are some key activities that have taken place:

Together with tenants pledge	What have we achieved?
Relationships 	<p>Residents have helped to develop our own resident charter which will outline our offer to our residents and what we expect in return, focusing on our relationship and the way we engage with one another.</p>
Communication 	<p>We published our Annual Standards Report in September 2021.</p> <p>Residents have recently reviewed our leaseholder sign up packs for new residents and updates are currently being made.</p> <p>A new resident-led project on 'Welcoming new Residents' will begin in January, focusing on the experience new residents receive when they move into a Notting Hill Genesis home.</p>
Voice and influence 	<p>A new resident involvement strategy is being developed for the next five years. Residents will be heavily involved in this work and the new strategy will be live from April 2022.</p>



Accountability	<p>Scrutiny is a large part of the new resident involvement strategy, currently being developed. The opportunities residents have to scrutinise and hold us to account are being reviewed and tested as part of this.</p>
Quality	<p>A formal structure has been put in place to ensure residents have access to opportunities to be involved in procurement processes.</p> <p>Residents are involved in piloting improvement works and ways of working in specific areas before further testing their impact and rolling them out more widely.</p> <p>Our Resident Asset Management Steering Group remains an integral part of the Resident Involvement Network, and we will be looking at ways to strengthen this when developing our new resident involvement strategy.</p>
When things go wrong	<p>A review of the complaints process is underway, and residents will be participating in this work in early 2022. Resident complaint reviewers and residents who have recently made a complaint had the opportunity to provide feedback in the early stages.</p> <p>Residents have played an important role in implementing the Housing Ombudsman's new code of complaint handling, including ensuring the website is more accessible and our communications are clear and transparent. We have published a self-assessment to show progress.</p>

We look forward to updating you more on our progress next year.

We've been named **Best Business Partner of The Year** by Spark!

'Spark!' is an education-based charity we partner with each year to help enhance young people's employability skills and knowledge.

This award came after the success of the Young Careers programme led by our programme officer Sean Peyton, and the social and economic investment team at Grahame Park.

The project has been running for six years and provides work experience for students in the community. This year, it featured a week of workshops on CV/interview skills, speed networking and six weeks of virtual one-to-one mentoring

from colleagues who were willing to volunteer their time.

This has been of great value to the students as they have someone to provide them with guidance on how to navigate the next stages of their lives in relation to career choices.

At the award ceremony, Spark! highlighted how we successfully transitioned the programme virtually during the pandemic to ensure young people from Barnet still had the opportunity to build on skills and knowledge that would benefit them in their career journeys. They particularly mentioned how

Our offices will close

at 1pm on Friday 24 December and reopen on Tuesday 4 January

If you need an urgent repair while we're closed, please contact your local officer on their usual 020 number and you will be diverted to our customer service centre. If you

have a non-urgent enquiry, your My Account customer portal allows you to manage your account online 24/7, 365 days a year where you can:



I am really pleased we have been awarded Business Partner of the Year at the Spark! Annual Awards and that our Young Careers project was recognised as essential for students during a trying year where access to such opportunities were limited.

Sean Peyton, programme officer

all students who took part felt more confident and had a better understanding of what they wanted to do after college.

Sean said: "A lot of hard work went in to creating a programme that was comprehensive while also making the transition to an online version. I would like to thank all colleagues who volunteered their time as mentors for the students and to everyone else who supported me with running this programme."

We are planning to run another work experience programme in 2022. Be sure to keep an eye out on our website and social media for information on how you can get involved.

- Report non-emergency repairs
- Make payments
- Check your balance
- Raise tracked enquiries to your local officer
- And much more!

If you report a non-emergency repair, you will be contacted by our contractor partners in the new year to book in an appointment at a time that suits you, while your local officer will pick up any other enquiries on their return to work in January.

Digital arts project brings older residents together

Supported housing residents at an extra care scheme in South London brushed up on their digital skills during a recent project.

We partnered with the Mental Health Foundation (MHF) to deliver Picture This for older people at Conrad Court in Lewisham.

The MHF supplied tablets for customers to get online and take part in a range of virtual art groups. Activities were delivered by Picture This facilitator and Notting Hill Genesis staff member, Gosia Chmielewska, over a period of 12 weeks.

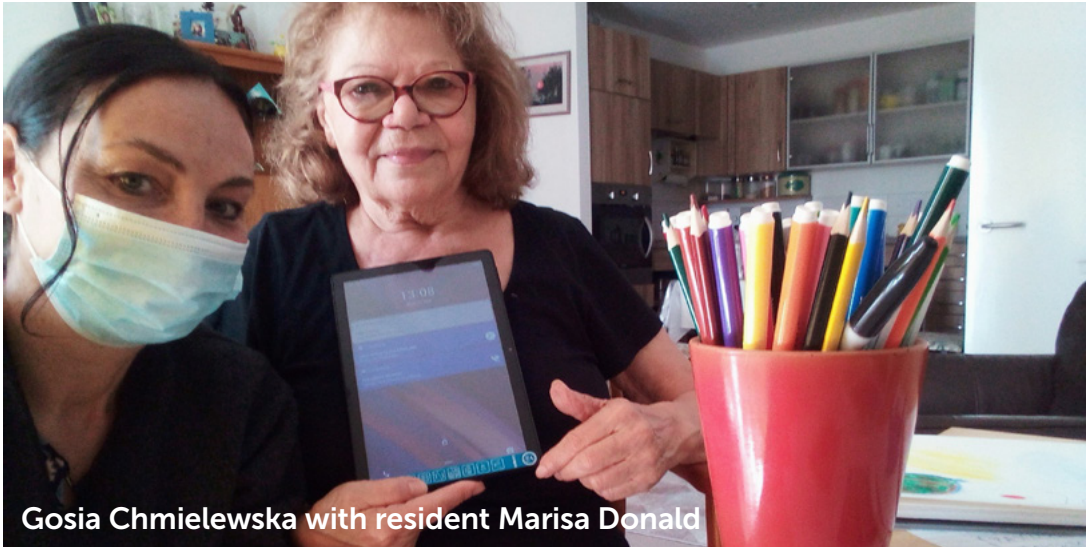
At the end of the project, the customers got to keep their tablets to learn further digital skills through Gosia or our IT mentoring service, ClickSilver Connections. MHF also worked with providers to offer customers discounted SIM data packages once the official programme comes to end, in the hope that residents will continue their digital journey.

10 residents took part in Picture This when it first launched in June, with a further 10 signing up for the 12-week course in August.

Gosia said: "I have been working at Conrad Court three days a week to provide support with art-based activities and help customers learn how to master WhatsApp, Facebook, emails or whatever their preference is.

"With the latest session, I can see great progress already. People in the group are enjoying socialising with each other using Zoom. They are also actively participating with all the art tasks very well, sharing their creativity and having fun. I think they are very fast learners."

Ruby Morgan, a resident of Conrad Court, added: "Speaking as someone who has worked in health and social care, and once won a national training award, I think the course is absolutely wonderful. Gosia has been marvellous at encouraging people to take part and the feedback from other residents has been superb, with many more wanting to get involved. I can't praise Gosia and the Mental Health Foundation enough."



Gosia Chmielewska with resident Marisa Donald

Lucy Booth, service development officer for care and support at Notting Hill Genesis, said: “

I'm really pleased with how the project has been going so far. With the ongoing pandemic, many of our residents have been shielding and some of our more vulnerable residents are continuing to do so. The Picture This project has been a great way for them to socialise with others, albeit virtually, and not feel quite so isolated.

The project is continuing until March 2022, but in the meantime, we already have plans to roll it out to another of our schemes. We are also in talk with another housing association to see if we can run this project jointly with them and provide even more opportunities to bring residents together.”

Paul Scharakowski, Picture This project manager at the Mental Health Foundation, said: “We look forward to offering this to many more residents at Notting Hill Genesis over the next few months and having the chance to create a positive impact on their day to day lives.”

You can find out more about Picture This on the Mental Health Foundation's website and blog.

What is Universal credit?

Universal Credit (UC) is a newer benefit to help people on low (or no) income with their basic living expenses and rent. It can be claimed for people in or out of work.

UC is paid monthly and is more responsive to changing shift/earning patterns than Housing Benefit.

For most claimants, UC is an online benefit which requires you to actively use an online journal in your UC account and be contactable by text or email.

Should you switch to UC?

New claims and any change in circumstances will be onto UC.

Check your entitlement with your housing officer or an online benefit checker - this will show if you will be better off on UC.

- You can check using www.entitledto.co.uk, a trusted source that is safe to use and independent from any government or council departments.
- *It is best to speak to your housing officer before you apply for universal credit if you get **housing benefit** or **tax credits**.*

Making a UC claim:

You can make the claim yourself at www.gov.uk/apply-universal-credit, or use the Help to Claim service with Citizens Advice Bureau. Call 0800 144 8 444 for free (translators are available) or visit: www.citizensadvice.org.uk/helptoclaim/

After making a UC claim:

Your first payment should be made after five weeks.

If you don't have enough money to live on while you wait for your first UC payment you can ask for an advance payment. This is a loan that needs to be paid back over 24 months from your future UC payments.



UC Universal Credit

Manage your energy costs

Electricity and gas prices over the years have increased the cost of our energy bills.

Here are some ways to manage energy costs in the home:

Switch energy supplier

These websites can help you check whether you're getting a good deal or switch energy suppliers.

- www.uswitch.com/gas-electricity
- <http://switch.which.co.uk>
- www.energyhelpline.com
- <https://biglondonenergyswitch.co.uk/>
- www.comparethemarket.com/energy/

Check your meter regularly to make sure you're not being overcharged charged for your energy.

Pay by direct debit and get discounts on your bills.

Buying gas and electricity from one company (known as a 'dual tariff' deal) is the cheapest way to pay.

Energy saving tips:

- Programme your central heating to only provide heat when you need it
- Switch off appliances when you're not using them. This can save you up to £37 a year.

Kitchen tips

- Boil the kettle with only as much water as you need
- Cover pots and pans when cooking, so they boil quicker
- Use a microwave rather than an oven if you are heating up a small amount of food.

Additional support

The Energy Saving Trust is an excellent place for advice and guidance on saving energy in the home. visit www.energysavingtrust.org.uk.

Shine gives free advice by trained energy advisors to help reduce utility bills and tackle energy debt. You can call them on 0300 555 0195.

You can also speak to your housing officer for more support or have a look at our support page online.

Taking care of your pipes during winter

Follow these emergency self-help steps if you discover frozen or burst pipes at your property.

General advice

Make sure you're prepared for an emergency involving flooding or leaking pipes by checking the location of your mains stopcock. It is usually where the mains water pipe enters the house or near the kitchen sink. You should also make sure you know where the gate valves for the hot and cold water tanks are.

Lagging and insulation

If you can access your roof space, check all the pipes and tanks are lagged. This is especially important if your loft has been insulated as this will mean less heat gets into the roof space. You should never have insulation beneath the water tank.

Cold weather

If you are going away for several weeks during the winter, drain down the hot water and cold water system by turning off the stopcock and running all the taps. Do not drain the heating system (boiler or radiators).

In very cold weather, you may want to open the loft hatch to allow heat into the loft and help prevent pipes from freezing.

Frozen pipes

If you find that a pipe has frozen, you should turn off the water at the main stopcock.

Ideally you should leave the pipe, but you could try to thaw it using hot water bottles.

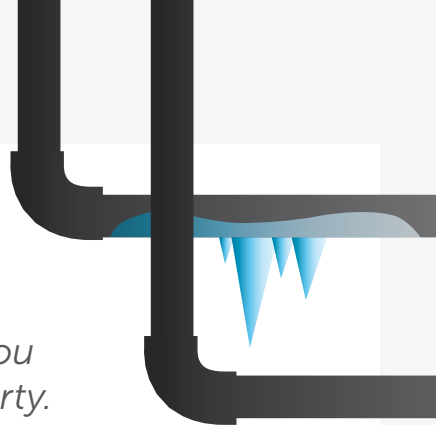
If the hot water system is frozen, you should turn off the water heater.


Burst pipes

If you find that a pipe has burst, you should turn off the water at the main stopcock and turn off any gate valves from the water tank. You then need to run all your taps to drain water from the system.

You should turn off any water heaters. If electrical items or wiring are getting wet, do not touch them. You should turn off the electricity at the mains.

If water is leaking and making the ceiling bulge, place a bucket under the bulge and using something like a screwdriver, pierce a hole to let the water through. This could prevent the ceiling from falling.





Take care of your mental health this Christmas season

The festive season brings up a mixture of feelings, and we want to ensure that all our residents have access to any help that you may need. For those who can find the festive period difficult for a variety of reasons, there is a lot of support from several organisations.

[MIND.org.uk](https://www.mind.org.uk) offer up some points on doing what is best for you over Christmas:

- It's ok to prioritise what's best for you, even if others don't seem to understand.
- Think about what you need and how you might be able to get it.

During December it can feel difficult or lonely, please do reach out should

you need to talk to someone. You can call **Samaritans** on **116 123** (freephone) or text the free 24/7 crisis service SHOUT on **85258**. People are there to help should you feel that you need added support.

These services are open year-round and can help not just with the festive period but mental health on all levels. For those that are finding things difficult, please reach out. Your housing officer can point you towards services that may offer support if you have specific needs.

We hope that December and 2022 bring good things.



Are you ready for the extra costs of Christmas?

A Credit Union may be a good option to help households cope with unexpected or additional expenses such as Christmas or birthdays.

For those who choose to take a family loan, we are keen to support residents to build savings and better manage any future one-off expenses. We've partnered with London Plus Credit Union to offer a £80 savings bonus to our residents with a family loan. Valerie* one of our residents, tells how this initiative has helped her, below:

"I saw Connections at a time when we had just suffered a bereavement and were struggling to pay bills. We literally went down to nothing, with no additional means of income. The loan came at just the right time and allowed me to pay bills and literally feed my family.

"It's great to know Notting Hill Genesis care, but they are limited in what they can do so I think it's good to have a different company that I can speak to that will help support what I need financially. It is a vital service that I would not have known about if I had not read the newsletter

and it has already been really beneficial to me and my family."

If you are eligible**, you can borrow up to £500 over a 40 week term payable by using your child benefit as a direct form of repayment. An automatic £1 per week will be set aside to a savings account and if you repay the loan set within the set agreement, we will top up your savings by an additional £80.

NHG Family Loan

- No credit check
- £500 over 40 weeks at £14.35pw with an additional £1pw savings
- Total cost of credit £573.76 (£500 + £73.76 Interest)
- Repayments by child benefit only
- We will pay an additional lump sum of £80
- Apply at londonpluscu.co.uk or call 020 7471 2620.

* not her real name

** loans are subject to eligibility and affordability assessments. Terms and conditions apply.



Are you covered?

Contents insurance is designed to help protect your possessions. No matter how careful you are, there's always a risk that your belongings could be broken, damaged or stolen so home contents insurance can help provide peace of mind.

It's a good idea to consider what a home contents insurance policy would cover you for to help you make an informed decision on whether you need one. You can speak to your housing officer to get a clear idea of what would or would not be covered should something happen.

In June, many homes in west London - including those of over 200 Notting Hill Genesis residents- were affected by flash flooding.

Although we provided emergency crisis support, many people lost important possessions due to the scale of damage caused. Contents insurance can also protect against fire, water damage and theft; while some policies might even cover dropping your phone or your bike being stolen.

You can get contents insurance from any provider and **it's up to you to decide what coverage you need** and which insurance best provides that to you.

The National Housing Federation has teamed up with **Thistle Tenant Risks** to offer the My Home Contents Insurance Scheme, a specialist insurance scheme for tenants in social housing. The policy covers contents and personal belongings against loss or damage from specific events (for example, fire, theft or escape of water).

It offers flexible payment plans and you don't need any special door or window locks – just a lockable front door.

How do I get further information?

- Call Thistle Tenant Risks on 0345 450 7288
- Alternatively, visit www.thistleinsurance.co.uk for more information or to request a call back



Keeping your building safe from fire

One of the key responsibilities of housing officers and estate officers is keeping communal areas clear.



Hundreds of fires start every year in communal areas, such as hallways and the inside of electrical cupboards or riser cupboards, according to the London Fire Brigade.

As well as being potential sources of fire, items left in communal areas can become life-threatening trip hazards if the area becomes smoky and visibility is reduced, and impede the work of fire crews.

As a result, we are legally required to undertake regular fire risk assessments (FRAs), carried out by qualified professionals, which ensure that communal areas are free from combustible material, sources of ignition and obstructions.

Prams, pushchairs, bicycles and mobility scooters are among the large, bulky items that can block exit routes, but smaller items must also be removed.

There are other fire safety measures in place in our blocks, such as fire doors designed to contain any fires

that may occur, while front entrance doors to flats are made to hold back the spread of fire and smoke.

It is vital that fire doors are closed at all times and not propped open. You must also leave your front door intact and not tamper with it in any way that may reduce its effectiveness.

Make sure your home has smoke or heat detectors and carbon monoxide detectors, which you need to test regularly. If you do not have a heat and smoke detector let your housing officer know so we can arrange installation.

Procedures for how to react in the event of a fire vary between properties. Make sure you are up to date with the guidance for your home, which can be found on the communal notice board.

For more information about being fire safe in your home, visit www.nhg.org.uk/residents/repairs-and-maintenance/safety-in-your-home/fire-faqs/

Our partnerships database

Our partnerships team work with services and organisations on a range of support services. These include employment, training, debt, budgeting, advice, and mental health services. We have added all these partners into a database where housing officers can refer and signpost you for any extra support you might need. You can find it at www.nhg.org.uk/residents/support-services.

You can also search through the database yourself and refer yourself to our support services. Have a look on our support services page for more information. For more updates about our partner employment, training and project opportunities, join our mailing list by visiting <https://bit.ly/3ovqAn2>.

Building safety – EWS1 forms published online

We know residents and leaseholders are keen to follow the status of any EWS1 form for their building, and we are now making these documents available free of charge on our dedicated portal. Head on over to our website where you can download the document to give to lenders, valuers or potential buyers. More forms will be added as they become available. Search for “EWS1 forms portal” on our website.

Sticking to appointment times

Our residents are at the heart of everything we do here, and we value you highly. Our housing officers and other resident facing colleagues work hard to make sure your needs are met.

We know it can be frustrating when you have problems in your home, but we do ask that you remain respectful of our staff and their schedules. This includes sticking to appointment times and being both verbally and physically respectful towards our staff.

If you do wish to speak to your housing officer, please contact them, but be aware that they often work between our offices and on site and may therefore, not be immediately available to you. But they will do their absolute best to make sure you have any support you may need.

The best way to contact your housing officer is via My Account. You can sign up at www.nhg.org.uk/residents/my-account, where you can also make payments, report repairs and leave complaints or compliments.

Digital week was a big success

Digital week was a huge part of our summer campaign to encourage more residents to sign up to My Account.

Throughout the week, frontline officers were out and about on site to reconnect with communities and help residents register for My Account. Several members of our executive board and directors accompanied them on their visits and inspections.

The week featured a My Account masterclass giving residents the chance to ask questions and familiarise themselves with the online platform. There was also a prize draw of high street vouchers worth £500 - all residents had to do for a chance to win was use My Account for a self-service transaction during Digital Week.

Property management officer (PMO) Jason Ellis was among many frontline officers praised by residents. One said "A few months ago now, I raised with my housing officer, Jason, that I am a transgender woman and needed to update my details to match my true name and identity. I was apprehensive, but I have to say that Jason was excellent.

“**In the current political climate where people like me are unjustly targeted in the media, he treated me with dignity, respect, compassion.**”

Resident praising Jason Ellis, PMO

The proof is in the numbers too. We've had over

3,300

registrations since the start of the campaign and over

4,000

cases raised by residents through self-service.

Supporting residents to self-serve is a core part of our Corporate Strategy and part of our progressive plans to make technology work better for residents and enable us to deliver a better service.



Grahame Park Healthy Living Day

On Friday 1 October, we hosted 'Grahame Park's Healthy Living Day' to celebrate the opening of the newly installed outdoor gym on the concourse.

This was a partnership of four organisations (us, Wates, Barnet Homes and ABCA) coming together and funding the project through their social value frameworks.

The gym features 14 pieces of equipment including a cross trainer, leg press and seated rowing machine and has become part of a wider plan to transform the concourse.

Over 100 residents came along and joined a number of our established health and wellbeing partners already running projects and services on the estate to celebrate all things 'healthy living'.



Free Meal kits were distributed to attendees and taster exercise classes were delivered by our partners Bread n Butter and Active Within.

The gym is free to use so if you live locally why not stop by the concourse and have a try on the equipment today.

If you would like to find out more about the outdoor gym or our other health and wellbeing projects based in the Colindale area, please email Steve Nicola - steve.nicola@nhg.org.uk.



Aylesbury Community Grants awarded

The Aylesbury regeneration team have awarded £6,000 to local organisations in its recent round of the Aylesbury Community Grants programme. The programme aims to fund activities and projects which will benefit those living in the Aylesbury Estate regeneration area.

Here are the projects that have been funded:

From That To This will run a **'Skills For Life'** project where attendees will learn sewing and other craft skills over a 10-week period. The project will end with a celebration, where participants can showcase their new skills and achievements to friends and family.

Grow London CIC, who run a community garden, have applied for funding to employ a community grower. The grower will run a programme of gardening workshops and volunteering sessions, aimed at developing food growing skills and enabling wider participation in the community garden.

And cycling charity, **Community Cycleworks**, will use their funds to run a project with a series of activities to encourage more people to get into cycling. Local residents will get the opportunity to attend bike maintenance workshops, try out BMX track sessions, hear a talk from some famous cycle tourists and take part in a photography competition.



This exciting new programme offers a holistic employability service that focuses on individual needs and tackling any barriers you may be facing. The Service includes:

- Employment advisers to work with you and help you achieve your goals
- Job search assistance and support with finding employment or starting up your own business
- Identifying suitable training/vocational courses
- Access to job clubs, careers fairs and free training
- CVs and cover letters, interview support
- Direct vacancies with employers
- Bursaries and financial help (where applicable)
- Work placements and training opportunities
- Referrals into Grahame Park's wellbeing programmes

If you live in Grahame Park or the wider Barnet area and would like to find out more, please email makeithappen@nhg.org.uk

Staff member charity wins British Empire Medal

A Notting Hill Genesis housing officer who runs a homelessness charity in his spare time has been given a British Empire Medal.

Nirmal Saggu and his wife Anju (Harmit) Ahluwalia received the award for their soup kitchen and food bank, Food4All. Based in East London and entirely run by volunteers, Food4All cooks 1,000 vegetarian meals, and delivers food to 50 families in Newham, along with homeless hostels and mutual aid groups, every week.

The award was presented to Anju at Westminster Abbey by the Lord Lieutenant of London, Kenneth Olisa.

Nirmal, who lives and works in Newham, said: "My wife and I started Food4All five years ago as we wanted to give something back to the community. We work closely with Newham Council (from whom we receive referrals)



Housing officer Nirmal Saggu and his wife Anju (Harmit) Ahluwalia

and three other food charities: the Nishkam Sikh Welfare and Awareness Team (SWAT) (which also provides volunteer drivers), Sewa Day and the Children of Adam.

"With the recent pandemic, the numbers of meals we provide has increased by 400-500 a week. We also offer a mini foodbank at weekends and, along with the Children of Adam, hand out meals to the homeless at Lincoln Inn Fields on Sunday nights."

Nirmal and Anju were among 120 people to be given the British Empire Medal at Westminster Abbey this autumn.

For more information, see www.food4alluk.org, email info@food4alluk.org or call 07415 328015.

My Account is the new way to get things done

Contact your housing officer, raise and track repairs,
ask questions, check statements, make payments
– all in ONE place!

Safe, secure and up-to-date.
Make **My Account** work for you.

Activate now
make **My Account**
work for you

www.nhg.org.uk/my-account



-  Raise and track repairs
-  Make requests
-  Give feedback
-  Check your statements
-  Pay your rent

