

# Adullam tenant news

July 2025

## Advantages for you

### Inside this issue...

#### New doors—P3



#### Get the app—P4



#### ASB actions—P7



So much to discover!

**W**elcome to another edition of the Birmingham newsletter. My name is Ged Riley and I'm Adullam's Executive Director of Housing and Support and would like to thank you for taking the time to read this newsletter.

What makes this edition different is that it is specifically dedicated to our general needs tenants. Historically, Adullam has mainly offered accommodation to people who require support with their tenancy. However, we now see an increase in demand for more traditional types of social housing and Adullam wants to play its part.

In Birmingham, we've already increased the number of properties available under a general needs tenancy and have introduced a specialist housing team to manage these tenancies.

There are several advantages to being housed under a general needs tenancy, these include increased security of your tenancy compared to temporary housing, and that general needs tenants have a greater influence on how housing associations (like Adullam) deliver their services. Also, general needs tenants tend to stay longer in the same home, allowing them to develop a better relationship with their landlord. This allows for stronger, more influential engagement with Adullam and ensures we listen and better understand the needs of our tenants.

Adullam has been listening and following the results of our recent Tenant Satisfaction Measures surveys, it's clear that the quality and maintenance of your home is

important to you. Recognising this, Adullam has set aside significant funds to invest in our stock to make your home safe, affordable, and well-maintained.



We've just completed a full stock condition survey which will determine where we need to invest in our kitchens, bathrooms, heating etc. so you'll be notified shortly of any planned works. That said, should you have an immediate issue with the condition of your property, we encourage you to contact us and report your concerns.

In addition to the planned works, we've improved our approach to how we manage damp and mould issues. Should you be experiencing any damp or mould in your home, you must report this immediately and Adullam has a number of preventative measures to address the problem.

At Adullam, we are very proud of how we manage our properties and always try to provide the best service possible to all our tenants. However, if you are not happy, please let us know. You can make a complaint via our website or through your Housing Officer or Adullam representative.

Thanks again and I sincerely hope you are happy in your home.

**Warm  
regards**



# Open letter to you

To our valued tenants.

I am reaching out to you, hoping this letter finds you well and in good spirits.

Personally, I wanted to take a moment to say thank you for being a part of our community, and for placing your trust in us to provide you with a safe and comfortable home.

I understand that a home is more than just a place to live; it's where life unfolds, where memories are made, and where the heart finds its comfort.

At Adullam we want to create a space where you feel encouraged, valued, and listened to.

We are dedicated to providing a living environment that supports your wellbeing, promotes a sense of belonging, and allows you to thrive.

As you *go* about your daily lives, I hope you connect with your neighbours, become part of the community, and feel contented.

Remember that we are here to help you every step of the way. Whether it's a maintenance request, a friendly chat, or

simply a helping hand, we are always here for you.

Your feedback and suggestions are always welcome, as we continuously seek ways to improve our services and make your tenancy experience even better.

I am honoured to share this journey with you and look forward to many more years of creating a supportive environment for you all.

With sincere appreciation.

**Imran Khan— Housing Coordinator**



## Free mental health workshops

Women's social chat

Every Thursday 4pm to 6pm

Location: Ladywood Leisure Centre, Middleway  
Birmingham B16 8TR

Scan bar code for more details



**Or contact WhatsApp/text/call 07782751240**



[https://vev.co/discussing-mental-health-birmingham  
utm\\_source=Vev&utm\\_medium=QR&utm\\_campaign=merchantLocation&utm\\_content=L\\_DQ  
V\\_ZXQSG6S4Ec8F6bjuw](https://vev.co/discussing-mental-health-birmingham?utm_source=Vev&utm_medium=QR&utm_campaign=merchantLocation&utm_content=L_DQV_ZXQSG6S4Ec8F6bjuw)

# You asked, we delivered

**Your feedback matters—and we've acted on it! We want you to know your voice has been heard.**

Here are a few examples of recent actions we have taken following feedback from yourselves.

We're excited to share that new composite front doors have been installed, offering improved security, energy efficiency, and a fresh modern look. A choice of styles was offered with everyone given a chance to select what they preferred to have.

Plus, several units have received brand-new



kitchens to make your home even more comfortable and functional.

Lastly, our valued tenants in Sparkbrook have got a gate which they had asked for. This is to help with parking issues they faced.

Thank you for helping us make our community better, one upgrade at a time!

## Birmingham online housing advice

Birmingham Advice Aid offers 24/7 interactive guidance tailored to your specific situation. It increases access to professional digital housing advice, helping you deal with your housing concerns.

The City Council's service provides advice on topics such as homelessness legislation, tenant rights, Benefits, harassment, S21 notices, domestic abuse, rights of occupation, Welfare Reform, illegal eviction, rent arrears, and housing disrepair.

Answer a few questions to get advice about:

- how to solve problems affecting your housing situation
- what to do if you have been asked to leave

your property

- how you can find somewhere else to live
- how we can help you.

You don't need to give any personal details about who you are or where you live.

If you are likely to become homeless within the next 56 days, you should contact the Council straight after you use this tool.

**Access it via this QR code**

<https://birmingham.adviceaid.uk/start>

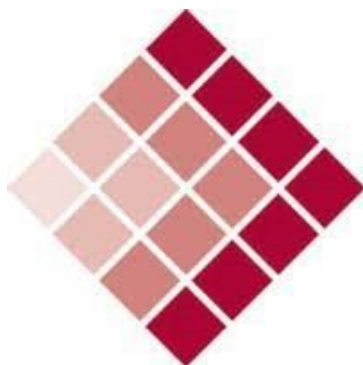




# YOUR NEW SELF-SERVICE PORTAL

**W**e're delighted to let you know that from August this year, you'll have access to **MyTenancy**, a new online portal designed to give you greater control and convenience over your tenancy details.

MyTenancy is a secure, easy-to-use website where you can view your rent statements, repair history, contact information, and important documents, all from your phone, tablet, or computer. You can also use it to report repairs directly through the portal, making the process quicker and more straightforward.



## With it you can:

- **Access your information anytime:** View your account statements, repair history, tenancy documents, and more, whenever you need
- **Report repairs easily:** Use the Repair Wizard to describe issues, upload photos, and submit repair requests directly to our maintenance team—without needing to call or visit us
- **Stay informed:** Access newsletters, tenancy agreements, and other documents in one central location



- **Manage your account:** Create your own login using your unique tenant reference, set your password, and securely manage your access.

## Getting started

You will receive a link to the portal, along with your unique tenant reference number. Simply visit <https://www.mytenancy.co.uk/>, click "Create an account," and follow the prompts. After verifying your email and entering your tenant key and date of birth, you'll be able to log in and start managing your tenancy online.

Your personal information is protected, and only you will have access to your account. Our staff will not be able to view your portal details.

We'll be sharing more about MyTenancy through posters at our services, notices in the newsletter, discussions at sign-up and induction, and via a special QR code—making access even easier!

We believe MyTenancy will make managing your tenancy simpler and more convenient.

If you have any questions or need help setting up your account, we are here for you!

# You joining in matters to us

We're excited to share with you our upcoming plans to make your experience with Adullam Homes even better. Over the next few years, we're focusing on creating stronger, more inclusive ways for you to be involved in shaping the services and support we provide — and your feedback is essential!

## What's coming up?

We are currently developing a Coproduction Action Plan for 2025–2028, which sets out how we will work together with you to improve our services, ensure your voice is heard, and build a community where everyone feels valued and included. This plan builds on our successful initiatives and aims to make your involvement more meaningful and accessible.

## You're important

Your feedback helps us understand what's working well and what could be improved. Whether you want to attend regular meetings, join a scrutiny panel, or simply share your ideas, your voice helps us create services that truly meet your needs.

## Achievements 2023–2025

Thanks to your participation and feedback, we've already made significant progress in the past two years:

- **Increased tenant participation:** Regular tenant meetings and tenant scrutiny panels have been established, giving tenants a stronger voice in how services are run
- **Better communication & engagement:** We've introduced new ways for tenants to share their views, including surveys, community events, and feedback channels like "You Said – We Did" updates
- **Active involvement in policy & service reviews:** Tenant scrutiny panels have reviewed important policies, such as Anti-Social Behaviour, and contributed valuable insights that have helped shape service improvements



- **Skills & confidence building:** Through training sessions on presentation, chairing meetings, and personal development, tenants have gained confidence and new skills, empowering them to participate more fully
- **Support & development:** We've organised training for peer assessors and mentors, and tenants have been involved in staff recruitment, ensuring their voices are part of our hiring process.

These achievements reflect our commitment to working together for a better community.

## Join us for a coproduction meeting

We would love to hear your thoughts and ideas directly! Please join us at our upcoming Tenant Coproduction Meeting:

**Date:** Wednesday, September 9, 2025

**Time:** 11am – 2pm (buffet lunch included)

**Location:** Walter Moore House, 34 Dudley Street, West Bromwich, B70 9LS.

This meeting will be an opportunity to discuss the draft plan, share your views, and help us shape how we will work together in the future. We'll also share updates from recent planning meetings where tenants, staff, and management discussed how to establish tenant panels and regular meetings across regions.

If you're interested in attending, please just come along on the day. We look forward to seeing you there.

**See you on September 9!**

# Anti-Social Behaviour update

We are committed to creating safer, more welcoming communities where everyone feels valued and secure. To achieve this, we've developed an ambitious Anti-Social Behaviour (**ASB**) Strategy and Action Plan for 2024–2027. Here's what we're working on, and the positive progress made so far.

## ASB Strategy

Our plan sets out clear goals to improve how we respond to and prevent ASB issues. It focuses on:

- Demonstrating strong leadership and commitment to tackling ASB effectively
- Providing accessible, transparent, and victim-centred services so you know how your concerns are handled
- Engaging communities and encouraging early reporting to prevent issues from escalating
- Preventing problems before they start via early intervention and targeted support.

## Key achievements

Our recent year-end evaluation shows that we're making good headway:

- **High resolution rates:** Over 94% of ASB cases are successfully resolved, with many addressed through warnings, mediation, or legal action
- **Improved community engagement:** Reporting confidence is growing, and anonymous reports have decreased, meaning more residents feel comfortable sharing concerns
- **Faster responses:** About 69% of cases are responded to within seven days, and many are resolved the same day they are reported
- **Stronger partnerships:** We're working closely with police, environmental health, and other agencies to respond more effectively and share resources
- **Better data management:** We're upgrading our systems to ensure that all reports are accurately recorded, helping us target issues more effectively.

## Have a rant!

You can easily share your feedback by completing our 'Rant & Rave' survey through Slido.com using the access code #ASBCS2025. Simply scan the QR code

Your honest feedback helps us understand how well we're meeting your expectations and where we can improve our services.



## What's next?

We're not stopping here. The plan includes ongoing improvements such as:

- More reporting channels, including an improved ASB App and online forms
- Enhanced staff training on victim support, trauma-informed care, and legal powers
- Regular estate audits and community activities to strengthen trust and cooperation
- Clearer policies and procedures that reflect the latest legal reforms and best practices
- Continued community involvement through events, feedback sessions, and newsletters.

## What does this mean to you?

Our combined efforts aim to make your living environment safer and more enjoyable. We want you to feel confident that your concerns are taken seriously and handled promptly. Through ongoing improvements, increased transparency, and stronger community partnerships, we're working to reduce ASB and build communities where everyone feels safe and respected.

Thank you for your ongoing support. If you'd like to learn more or share your feedback, please contact your local team or attend our upcoming community events.



# ASB app – capture the evidence

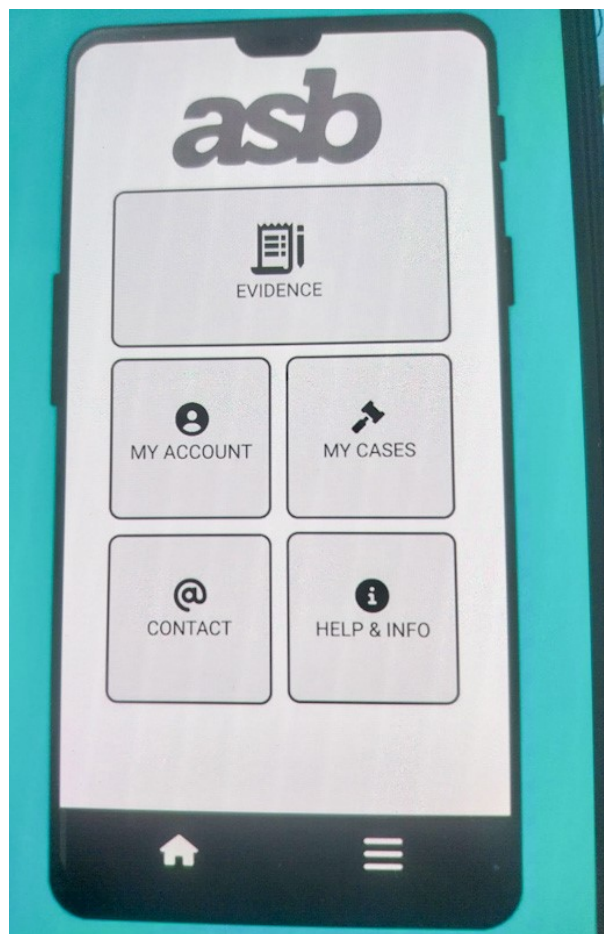
The ASB App is a service that Adullam funds to support tenants suffering from Anti-Social Behaviour (**ASB**). It is available to every one of you, free of charge.

The App is an all-round tool that allows you to record, monitor, and report anti-social behaviour (ASB), such as noise, nuisance, and disputes, simply using your mobile phone.

With the App you can make an ASB report 24 hours of the day, seven days a week. You are able to upload videos or pictures of behaviour happening as it takes place.

You can keep these stored with your case/claim. It means you have got concrete evidence which helps Tenancy Sustainment Officers, and police if necessary, to deal with cases.

If you have any issues relating to the ASB App, including not being sure how to use it, please contact your Tenancy Sustainment Officer and they will be more than happy to help you.



## Forms of ASB



Adullam will not tolerate anti-social behaviour (ASB). We encourage anyone affected by it to report it. We will support and protect those affected.  
The main types of ASB and some examples of them are:

<b>Violence</b> Using physical force to hurt somebody 	<b>Serious intimidation</b> Scaring someone to make them do something 	<b>Criminal behaviour</b> Affecting the local community 	<b>Excessive noise</b> Especially outside of reasonable hours 
<b>Damage</b> To property or communal areas 	<b>Graffiti</b> On our or other property 	<b>Domestic abuse</b> Physical or mental abuse 	<b>Hate crime</b> Motivated by prejudice 

You can report ASB by telling a member of staff, using our website [www.adullam.or.uk](http://www.adullam.or.uk), or calling Customer Service 0121 271 0789.  
In an emergency ring the police on 999 or when less serious use 101.

# Housing management's action plan

We're excited to share with your Housing Management Department's Action Plan for 2025-26. This plan is all about making your experience with us better, safer, and more responsive to your needs. We want you to know that your comfort, safety, and satisfaction are at the heart of everything we do.

Over the coming year, your team is focusing on several key areas:

**Providing safe, quality homes:** We are committed to maintaining and improving our properties. This includes regular safety inspections, ensuring our homes meet all standards of decency, and addressing repairs promptly so you can feel safe and comfortable in your home

**Reducing repairs and void times:** We aim to make homes available sooner when they become vacant. Our goal is to reduce the time properties are empty and ensure repairs are completed quickly and efficiently

**Creating safer communities:** Anti-Social Behaviour (ASB) can impact your quality of life. We are strengthening our efforts to prevent and address ASB through early intervention, working closely with local authorities, and encouraging residents to report issues. We're also setting up a Residents' ASB Panel to better listen to your concerns

**Supporting tenants' wellbeing:** We recognise that mental health and tenancy support are vital. We're training staff to better support tenants facing challenges and we're working

with support agencies to keep our communities strong and stable

**Listening and acting on your feedback:** Your voice matters. We will regularly ask for your views through surveys and feedback channels, and we'll use this information to improve our services

**Enhancing access and communication:** We're making online services more accessible, including promoting tools like My View, so you can easily manage your tenancy and access support whenever it suits you.

## The benefits

- Faster repairs and move-ins, reducing waiting times
- Safer, cleaner, and well-maintained homes
- More effective support for tenants facing difficulties
- A community where everyone feels heard, safe, and valued.

## Get involved

We believe in working together with our tenants. To make sure your views are heard, we will be discussing this action plan with members of our Tenant Scrutiny Panel (TSP). The TSP is made up of tenants like you and meets every 12 weeks. Feedback from these meetings helps shape how we improve services.

## Interested in joining

If you'd like to be part of the TSP and help us improve services, please contact Paramjeet Kaur-Singh on 07356 103853 or Richard Lee on 07768 636739 for more details.

## Contact us

If you have questions, concerns, or suggestions, please don't hesitate to contact the Housing Co-ordinator for General Needs Housing Accommodation on 07458 090487. We're here to listen and help.

**Your Housing Management Team**





# Fuel fund details you can use

## **Building a Brighter Financial Future: our Financial Inclusion Strategy 2024-2027**

We're pleased to update you on our exciting plans to support your financial wellbeing through our new Financial Inclusion Strategy 2024-2027. Our goal is to help you manage your money better, access support when needed, and stay in control of your finances.

## **What does this mean for you?**

This strategy includes a range of new initiatives designed to provide practical help, advice, and resources to improve your financial stability.

## **Upcoming support: the HACT Fuel Fund**

One of the most significant new projects coming soon is the HACT Fuel Fund — a dedicated scheme to help tenants struggling with energy costs during winter. The fund will launch in August 2025, offering fuel vouchers to help top up prepayment meters, making sure you have enough energy to stay warm and safe during the colder months. The vouchers will be available from August 2025 until January 2026, or until the available funds run out.

## **Details:**

- The Fuel Fund will provide £49 vouchers, which can be used at PayPoint locations to top up your prepayment meter
- You can receive up to six vouchers over the course of a year
- The scheme is designed to reach those most in need, and Adullam will keep you updated about how and when you can access this support.

## **How will it work?**

Once Adullam registers for the scheme, we will keep you updated on when and how you can access the Fuel Fund support. Be sure to ask your housing team about the scheme details and any upcoming support opportunities.

To receive a voucher, you will need to show ID and have some simple information ready,

like your name, address, and a picture of your prepayment meter or recent bill.

## **Privacy**

Your personal information will be handled with care. Adullam will only share necessary details to help you access the support, and all identifiable data will be deleted once the scheme ends.

## **Stay informed**

Once Adullam registers for the scheme, we will keep you updated on when and how you can access the Fuel Fund support. For more information or assistance, please contact Imran Khan, Housing Coordinator (General Needs Accommodation), at **07458 090487**.

## **Other support**

Alongside the Fuel Fund, we're working on several other initiatives to help you improve your financial resilience:

- Benefit checks to ensure you're claiming everything you're entitled to
- Digital skills training to make managing your finances online easier
- Information packs and Money Fairs to give you advice on budgeting, saving, and choosing the right financial products
- Sourcing partnership work with trusted organisations like Citizens Advice and Crisis to provide financial advice and support.

We're committed to making sure you have the tools, knowledge, and support to manage your finances confidently and stay warm during the colder months. Support is on its way — look out for more updates soon!



# Ventilation is good

**Scientific studies have shown that adequately ventilating your home is good for your health.**

Regularly changing the air in your home will keep you in good health, as it will:

- Remove condensation, moisture, odours, and pollutants that build up in your home
- Help prevent mould growth - remember to tell us as soon as possible if you're concerned about damp, mould or condensation in your home
- Create a better, fresher living environment
- Reduce damage to your belongings and the structure of your home caused by the effects of condensation.

Without good ventilation, there will be more substances in the air that can cause harm to you and your family. These include pollutants from cooking, cleaning products, hygiene products, and fabric furnishings.

The key is to get the ventilation/heat loss balance right - you can achieve this by opening the windows for 15 minutes just before you go to work or go out in the morning, and again in the evening or before putting the heating on - you should then be getting the ventilation/heat loss balance about right.

It actually takes more energy to heat moisture than dry air, so it makes sense to get rid of the moist air by opening windows and then heat the fresh air, even when the weather isn't so good.



## SAFETY INSPECTIONS

We prioritise the safety of our tenants above all else, and the regular **gas and electrical safety checks** we carry out are a key part of our commitment to ensuring every home is safe and secure. Under your tenancy agreement **you must allow us access for this**. Failure to do so means we could take legal action to gain entry to your home.

As a landlord, we're legally responsible for our tenants' gas safety, and the landlord-owned appliances within your home. This is a responsibility we take very seriously, and it means we must arrange for a Gas Safe-registered engineer to carry out a gas safety inspection check every 12 months.

We're also required to take action to prevent electrical incidents such as shocks and fires

within our tenants' homes. To meet these requirements, we carry out a five-year Electrical Installation Condition Report (**EICR**) - like an MOT of your electrics - which will highlight any issues we need to deal with. Allowing us to carry this out is a requirement of your tenancy agreement - when you're due for an EICR, we'll send you a letter on what to do next.

Remember, next time you receive a gas or electrical safety check appointment, it's crucial to let us in so we can keep you safe.



# SPOT THE HAZARDS!



FIND THE ANSWERS ON THE FOLLOWING PAGE.

LOVE YOUR APPLIANCE?  
MAKE IT OFFICIAL!

**EASY!**

**FREE!**

**Register my appliance** ✓

Register for safety repairs and recalls.  
[registermyappliance.org.uk](http://registermyappliance.org.uk)

## Register your appliances to help keep your home safe

Would you know if one of your household appliances had a fault?

Probably not. By registering them (old ones as well as new) you will never miss out on appliance recalls. You will also be the first to know of any safety repairs or recalls.

Registering is a wise safety precaution.

In a very small number of cases, manufacturers may identify problems with an appliance once the product has been in use for some time. They then need to contact you to get the fault corrected.



# Staying safe in the heat

We've had an unusually warm spring this year, and summer temperatures started high, so here are some useful tips to help keep you safe during periods of hot weather.

Although our bodies benefit from sunlight, too much exposure to the sun's rays can damage the skin and cause burning. Our bodies can become overheated during hot weather, which can lead to health problems, so we all need to ensure that we protect ourselves properly during these conditions.

Find useful advice here: <https://www.ageuk.org.uk/information-advice/health-wellbeing/mind-body/staying-cool-in-a-heatwave/>

### Protecting yourself from direct sunlight:

- Wear light clothing or wear loose-fitting clothes

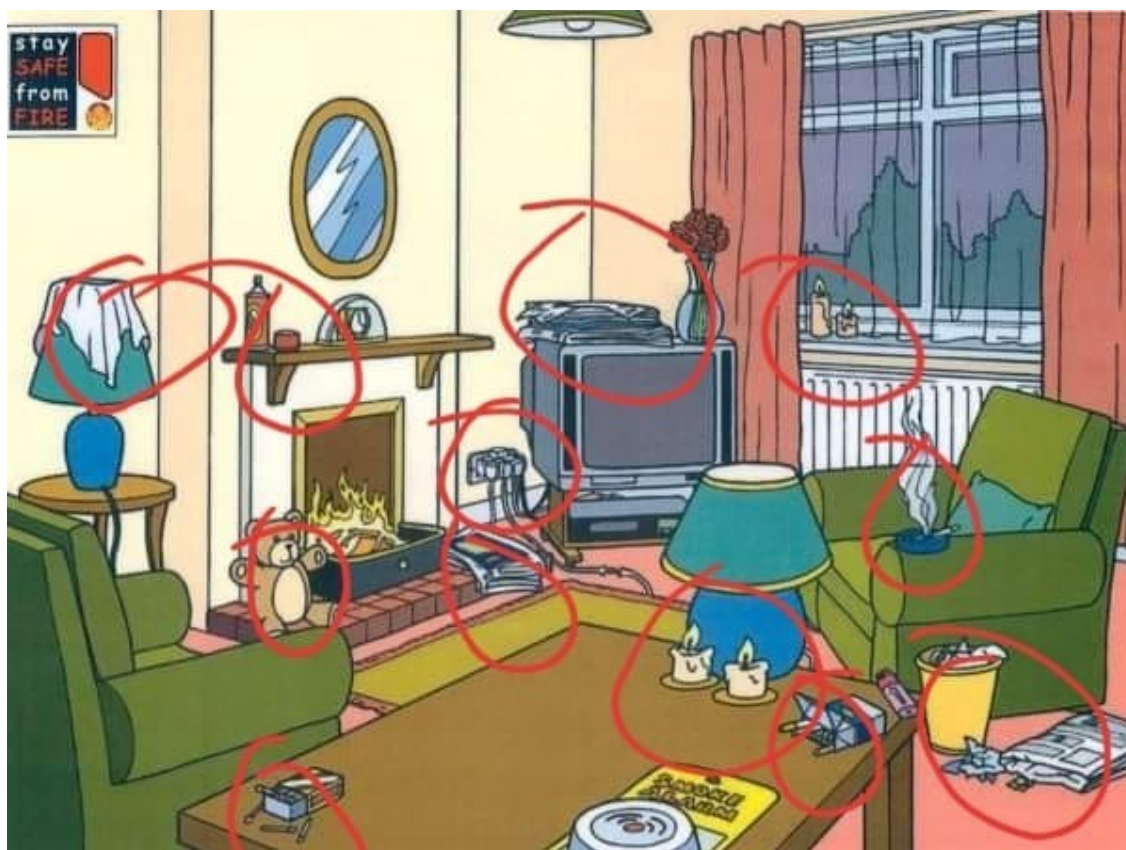
- Wear a hat to protect your head from burning
- Stay in the shade whenever possible
- Use a high factor sunscreen of at least SPF30 on any exposed skin
- Drink plenty of water to avoid dehydration.

**If you're indoors:**

- Consider opening windows. Sometimes it may be better to keep the windows closed, draw the curtains and use a fan
- Try not to sit in direct sunlight, especially behind glass
- Ventilate the area as much as possible
- Stay hydrated by drinking water regularly.
- Keep an eye on elderly neighbours, young children, and pets — they're more vulnerable to heat.

Let's all stay safe and comfortable this summer!

## DID YOU SPOT THE HAZARDS?



# National Careers Service

Help and advice at any stage of your career

**The National Careers Service is available in Birmingham, offering free and impartial careers advice, information, and guidance.**

You can access their services through their helpline **(0800 100 900)** or by using their webchat. Additionally, the National Careers Service provides resources like job profiles and course information.



Here's a more detailed breakdown.

## **Free and impartial advice**

The National Careers Service is a government-backed service that provides free and unbiased advice to help people make decisions about their education, training, and work.

## **Helpline and webchat**

You can connect with a careers adviser through their helpline (0800 100 900) or by using their online webchat.

## **Job profiles**

The National Careers Service website offers detailed job profiles, providing information about various careers, including the skills and qualifications needed.

## **Course finder**

You can use the National Careers Service website to find courses in Birmingham and surrounding areas.

## **Personalised guidance**

The service can help individuals identify their career goals, develop an action plan, and determine the next steps in their careers.

## **Birmingham Careers Service**

Birmingham Careers Service is another resource in the area that provides careers information, advice, and guidance to young people aged 16-19 who are not in education, employment, or training. Contact them by phone or text on **07592 56489**.

# Cost of living support

As the cost of living continues to rise, many families and individuals are feeling the pressure. From higher energy bills to more expensive food and transport, it can be difficult to make ends meet.

Thankfully, local councils like Birmingham and Sandwell have created Cost of Living Support schemes to help residents during these challenging times.

## What support is available?

Both Birmingham and Sandwell councils offer different types of help. This includes:

- Emergency financial support for those struggling to pay bills or buy essentials
- Food vouchers or access to food banks
- Help with energy costs, such as fuel vouchers or advice on saving energy
- Support with rent or Council Tax for those who are falling behind
- Free school meals or help during school holidays for families with children
- Debt advice and money guidance to help you manage your finances better.

## Support for you

As one of our tenants living in general needs housing, please know that you may be able to benefit from these schemes. Many of our

tenants face daily challenges with rising costs, and these council services are here to help ease that burden.

You don't have to face financial stress alone.

Whether you need help with paying for food, heating, or other essential costs, there are options available.



## How to get help

For Birmingham residents: Visit the [Birmingham City Council Cost of Living Support](#)

For Sandwell residents: Visit the [Sandwell Council Cost of Living Help](#)

You can also speak to us directly if you're not sure where to start. We can point you in the right direction and help you access the support you need.

**Remember:** Asking for help is not a weakness — it's a step toward stability. These services exist to support people like you, and we encourage all our tenants to make use of them if needed.

# Help from Turn2us

We understand that managing your household finances can be challenging at times. That's why we want to let you know about **Turn2us**, a UK charity that supports people facing financial difficulties.

As one of our tenants, you can use Turn2us to:

- **Check what benefits you may be entitled to** using their easy online Benefits calculator
- **Search for grants** you might be eligible

for, including help with rent, energy bills, or essential items

- **Get guidance and advice** on managing your money during tough times. Their support is free, confidential, and designed to help you stay secure in your home. If you're struggling or just want to check what help is available, visit [www.turn2us.org.uk](http://www.turn2us.org.uk) today.





# Stay away from loan sharks

When times are tough and money is short, the promise of a quick loan can feel like a solution. Whether it's a leaflet through the door, a message on social media, or someone offering help by word of mouth — the appeal of fast cash, no credit checks, and instant approval is understandable.

But many of these offers come from illegal lenders, commonly known as loan sharks. And while they may seem helpful at first, the reality is that they often trap people in debt, stress, and even fear.

## Appealing

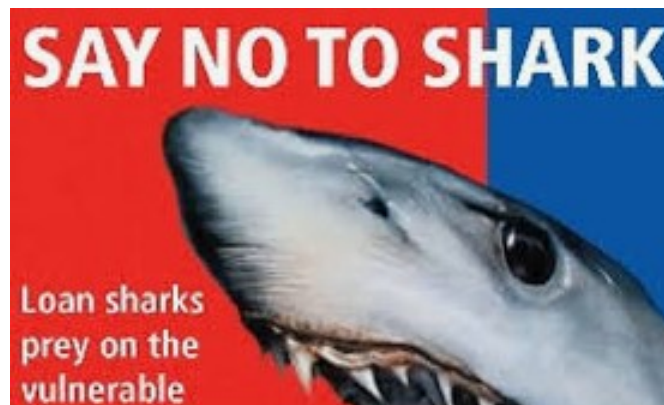
When you're trying to manage everyday costs — especially if your income isn't steady — borrowing money quickly can feel like the only way out. Traditional loans might feel out of reach, and some lenders make it all sound so simple: "Just pay back a bit each week." But the truth is that these kinds of loans usually come with sky-high interest, no paperwork, and no legal protection — leaving you vulnerable and with very few options if things go wrong.

### Hidden costs

Loan sharks often don't give written agreements. You might not even know how much you'll owe until it's too late. Payments can increase without warning, and if you can't pay, the lender may turn to threats, pressure, or intimidation. These lenders are breaking the law — and taking advantage of people

### There is help

If you're in financial difficulty, support is available. You don't need to face it alone, and there are safer ways than using loan sharks to get through tough times.



## Speak to Adullam staff

We can often help with payment arrangements, grant referrals, or connect you with trusted local advice services.

## Contact your council

Most councils have welfare support schemes that offer emergency help with essentials like food, gas, electricity, or rent.

## Access free advice

You can get confidential support from organisations like Citizens Advice, StepChange, or National Debtline.

## Already borrowed from a loan shark?

You're not alone — and it's not your fault. Loan sharks rely on people being too afraid or ashamed to speak up. But there is support available, and it's confidential. The Stop Loan Sharks team can help:

- Call 0300 555 2222
- Visit [www.stoploansharks.co.uk](http://www.stoploansharks.co.uk)

## Final word

Everyone goes through hard times — and needing help is nothing to be ashamed of. But illegal lenders will only make things harder in the long run. Safe, respectful support is available, and you deserve access to it. If you're struggling, reach out. There are people ready to help — and better options than going it alone.

# Birmingham settlement service



As part of our ongoing commitment to supporting our tenants, we're proud to highlight our continued partnership with Birmingham Settlement, a local organisation dedicated to helping individuals and communities improve their quality of life. This service could offer valuable support to help you manage finances, improve wellbeing, and feel more secure in your home.

## What is Birmingham Settlement?

Birmingham Settlement is a long-standing community support organisation offering free, confidential advice and support on a wide range of issues, including:

- Money management and budgeting
- Welfare Benefits support
- Employment and skills support
- Wellbeing and community engagement activities.

## How can you benefit?

As one of our tenants, you can access Birmingham Settlement's services either directly or through our referral. Whether you're facing financial difficulties, need help applying for Benefits, or simply want support to feel more confident managing your household budget, they are here to help.

Some key benefits for you include:

- Improved financial stability – learn how to budget, reduce debts, and access financial support you might not know you're entitled to
- Better wellbeing – reduced financial stress can lead to better mental and emotional health
- Support during tough times – if you experience changes in income, employment, or family situation, Birmingham Settlement can provide immediate support
- Help accessing services – get assistance with job applications, or local opportunities.

## Birmingham Settlement Forum

Adullam staff regularly attend the Birmingham

Settlement Forum, which brings together local organisations and services to share updates, collaborate, and improve support for people across the community. By attending these sessions, we are able to:

- Stay up to date on changes to services, Benefits, and community resources that affect our tenants
- Advocate for tenant needs, raising any common concerns or challenges you face, so we can shape better support in response
- Strengthen our referral process, ensuring you get fast, effective help when you need it most.

Thanks to our close working relationship with Birmingham Settlement, we are better equipped to support you — not just with your housing needs, but with the wider challenges life may bring. Whether you're struggling financially, feeling isolated, or looking for opportunities to get involved in your local community, we're here to connect you with the right help.

## Need support?

If you'd like to know more about how Birmingham Settlement can help, or if you'd like us to make a referral on your behalf, don't hesitate to contact your housing officer. We're here to listen and support you. Together, we can help you feel more confident, secure, and supported in your home and your community.

You can find out more about the full range of services offered by Birmingham Settlement by visiting their website at [www.birminghamsettlement.org.uk](http://www.birminghamsettlement.org.uk). If you prefer, you can make a self-referral directly through their website by completing a short online form, or you can contact them by phone or email — details are available on their contact page. This gives you the flexibility to reach out at your own convenience, whether you want one-off advice or ongoing support.

# Free online benefit calculator

You can use the free online Benefit Calculator at [www.entitledto.co.uk](http://www.entitledto.co.uk) to check what benefits you might be able to claim — such as Universal Credit, Housing Benefit, or Council Tax Reduction.

How to use it:

1. Go to: [www.entitledto.co.uk](http://www.entitledto.co.uk)
2. Choose "Benefits Calculator" and select "individual"
3. Fill in your details:
4.
  - Income, savings, rent amount, household info (partner, kids, etc.)

Get your results: See what Benefits you may get and how much.

## Why it's useful:

- Free and anonymous
- Takes around 10 minutes
- Helps check if you're missing out on support

Useful before signing a tenancy or if your rent changes.

We encourage you to use it to understand what help you can get — it can make a big difference in budgeting for rent and living costs.

## Useful Department for Work and Pensions (DWP) contact numbers

Department	Telephone Number
Existing JSA, ESA or IS claim	<b>0800 169 0310</b>
Tax Credits enquires/applications	<b>0345 300 3900</b>
National Insurance number applications	<b>0800 141 2075</b>
Birmingham Council Customer Service Centre	<b>0121 216 3030</b>
Carer's Allowance enquiries	<b>0800 731 0297</b>
Child Benefit enquires	<b>0300 200 3100</b>
Pension Service – New Claims	<b>0800 731 7898</b>
Pension Service- change of circumstances	<b>0800 731 0469</b>
HMRC	<b>0300 200 3300</b>
Attendance Allowance Helpline	<b>0800 731 0122</b>
Citizens Advice	<b>0344 477 1010</b>
Social Fund enquires	<b>0800 169 1040</b>
Bereavement Services	<b>0800 151 2012</b>
Disability Living Allowance helpline	<b>0800 121 4433</b>
PIP new claims	<b>0800 917 2222</b>
PIP enquiries	<b>0800 121 4433</b>



# Extra money for saving

Help to Save is a government savings scheme for people on low income, like those getting Universal Credit or Working Tax Credit.

## How it works:

- Save between £1 and £50 a month for up to 4 years
- Get 50% bonus on your savings after 2 years—and again after 4 years

You can earn up to £1,200 in bonuses.

For example, if you save £25/month for 2 years (£600), you get a £300 bonus.

## Who can apply?

You can open an account if you:

- Get Universal Credit or Working Tax Credit
- Earned at least £1 in your last monthly payment period
- Live in the UK.

## Benefits:

- Safe and backed by the government
  - Bonuses are tax-free
  - Your bonus is paid into your bank account, not your Help to Save account
- You can withdraw money anytime, and it won't affect most Benefits.

## How to apply:

Go to [www.gov.uk/get-help-savings-low-income](https://www.gov.uk/get-help-savings-low-income).

2. Sign in with your Government Gateway account.

Add your bank details and start saving!

Start with just £1/month. Get rewarded for saving. A great way to build a safety net for the future!

# CAB at South Yardley Library

We are pleased to inform you about a helpful service provided by the Citizens Advice Birmingham (CAB) at South Yardley Library. Every Monday, CAB offers Benefit advice by appointment to support individuals and families with understanding and accessing the Benefits to which they are entitled.

## Please note:

- Sessions run every Monday at the library
- The service does not operate on Bank Holidays

Appointments must be booked in advance – there are no drop-in sessions.

## Help available

CAB advisors can assist with:

- Understanding what Benefits you may be entitled to

- Help with making claims or challenging Benefit decisions
- Advice on changes to Benefits or income
- Support with paperwork and applications.

This service is completely free and confidential, and it's a great opportunity to receive professional guidance in a convenient local setting.

## How to book

To book an appointment or find out more, please contact South Yardley Library directly or check with your housing officer for referral options.

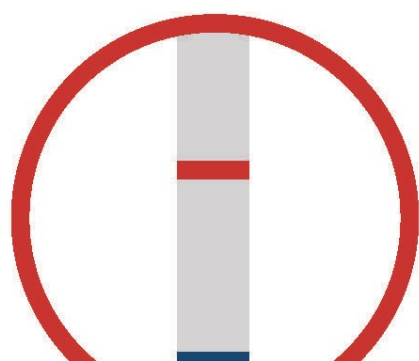
Take advantage of this valuable support to stay informed about your financial rights.

# Test your drugs.

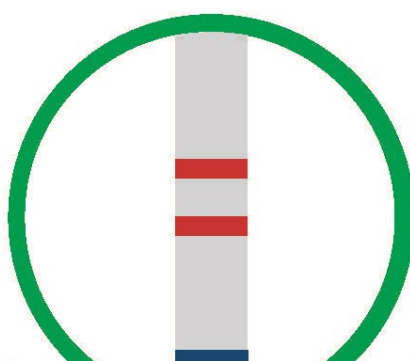
# Stay safe.

**Drugs contaminated with synthetic substances have been found in your area.**

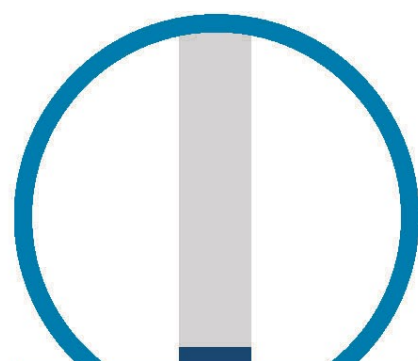
Your drugs may contain **fantanyl**, **xylazine**, or **nitazenes**.



Contains synthetic substances



Does not contain  
synthetic substances



Invalid result

**Self-testing strips are available to detect these synthetic substances. If an invalid result appears on the test, we suggest testing again.**

## Ask us for a free testing kit.