

FOCUS

TENANT

Your regular housing updates

Issue 4





Welcome to the latest edition of our Tenant Focus Newsletter



This edition

In this edition we want to focus on the major collaboration taking place between our Financial Inclusion Team and Aston University about "Gambling Harm"

The goal of this project is to reduce tenancy loss linked to harmful gambling and to improve the support offered by Birmingham City Council and other housing providers to council tenants and their families suffering from the detrimental effects of gambling harm both financially and to their health and wellbeing. Gambling very often leads to personal and family debts spiralling out of control, to help support our tenants the article also contains information about the work of the Councils Debt Support Team and how to contact them.

Our second article showcases Birmingham as a "City of Nature"

This highlights the ongoing work of our City of Nature Team and the voluntary sector to increase the number of green spaces available for people to use and enjoy throughout the city, with priority going to projects where there is little or no green spaces at present.

Our final article provides a collection of Local Updates about some of the many ongoing and completed local projects

Where our Tenant Participation Officers have worked in partnership with local tenant and resident volunteers and housing teams to make their neighbourhoods a cleaner, safer, and above all a much better place to live.





Spotlight: Gambling Harm in Birmingham

In 2018, The University of Birmingham carried out an assessment into harmful gambling and how this negatively effects people in Birmingham. In support, 'the Birmingham Financial Inclusion Partnership held 'The Birmingham Problem Gambling' Summit' bringing together key partners in Birmingham to help tackle gambling.

As a result, Birmingham City Councils Financial Inclusion Team are now working in partnership with Aston University to explore the links between harmful gambling and tenancy loss amongst Birmingham City Council tenants. The goal of this project is to reduce tenancy loss linked to harmful gambling and to improve support offered to those at risk from or participating in harmful gambling. This project is unique in UK terms, as it is the first to specifically target those in receipt of or applying for social housing. The aim is to demonstrate that early intervention, screening, and support delivers a cost-saving to the housing provider, as well as the individuals and their families. A key part of this project, will be to produce a toolkit for other social housing providers, offering advice on what works in tackling gambling-related harm.

So what is Gambling Harm?

Gambling includes activities such as: betting on sports, casino games, playing bingo or buying scratch cards. This may be online, in licensed premises, or between friends. For some people gambling can become harmful and this

can have serious consequences for relationships, finances, and health. Harmful gambling does not just affect the gambler but can also harm partners, children and wider family and friends. There can be multiple knock-on effects, including reduced household budgets, poor performance at work or school, relationship breakdown, less visible negative effects on personal relationships, mental ill health, and, at the extreme, suicide. It is estimated that up to 1 in 6 people could be affected by harmful gambling in Birmingham when the impact on family and friends is considered.

Signs of Harmful Gambling:

It is important to recognise the warning signs to help identify when it might be time to seek help for yourself or others. Here are some common signs of problem gambling:

- The person gambles more than they intended.
- The person is feeling guilty about the way they gamble.
- The person wants to stop betting but feels as if they can't.
- The person gambling is hiding betting slips, lottery tickets or money for gambling.

- The person gambling is borrowing money and not repaying it.
- The person gambling is losing time from work or school due to gambling.
- Feeling restless or irritable when attempting to cut down or stop gambling.
- Jeopardising or losing a significant relationship, job, or education because of gambling

Where to get help and support?

If you are effected by gambling or have someone close to you such as a family member who has a gambling problem, you can access the help with gambling webpage using the following short URL: birmingham.gov.uk/gambling-support

Free and confidential advice and support is available for people who gamble, people who are worried about someone else's gambling, or for people recovering from past gambling. You are not alone.

In addition, the following organisations offer the following support:



Gamcare provides information, advice, and support for anyone affected by gambling harms. GamCare operate the National Gambling Helpline and provide treatment for anyone who is harmed by gambling and raises awareness of and provides guidance on safer gambling and treatment.

For more information see [GamCare's website](#) or If you need help call the National Gambling Helpline on **0808 802 0133**. This is open 24 hours a day, every day of the year for free.

Aquarius provides guidance, advice, and support to anyone affected by a gambling problem whether that is their own or the gambling of a friend or family member. Support provided is personalised to individual's needs but can include strategies to control gambling, coping with cravings and information on how to block gambling software.

To self-refer to Aquarius email gambling@aquarius.org.uk or phone **0300 456 4293**.

For more information on the support Aquarius offers you can visit [Aquarius' website](#).

Gamblers Anonymous

runs online and in person peer support meetings for gamblers. Visit their [website](#) for up-to-date details of upcoming meetings. For information on peer support meetings for friends and family of gamblers visit [GamAnon](#).

Support for Young People:

There is a dedicated free and confidential support and advice service available to young people who are at risk of or are gambling harmfully or are affected by somebody else's gambling. This includes through cryptocurrency and gaming. For specific information, advice and support visit [BigDeal](#) or see GamCare's [Young People's Support Service](#).

Other help:

NHS support advice on how to access support for gambling visit this [webpage](#). Support is also provided through [The National Problem Gambling Clinic](#).

This is a specialist NHS service based in London which treats people aged 13 living in England who are experiencing complex gambling harms. You can self-refer by emailing gambling.cnwl@nhs.net or calling **02073817722**.

Money and Debt Management Advice

Harmful gambling can also result in serious financial problems for you and your family. If you are worried about managing finances or debt visit:

- [GamCare](#) has detailed information and advice on managing money and debt for gamblers.
- [StepChange Debt Charity](#) provide realistic debt advice with no fees attached.
- [PayPlan](#) offers general debt advice and comprehensive guidance on a wide range of practical, long-term debt solutions.

- [Citizens Advice](#) offers free help and advice for a wide range of issues including debt advice. For support visit their website, call for free on **0800 144 8848** or [chat with an advisor online](#).

Mental health support

Harmful Gambling can seriously affect your mental health but if you are struggling you are not alone, and help is available at any time. For how to access support see the organisations below

- [Samaritans](#) offers support and advice for anything you are struggling with including mental health struggles and suicide. Call **116 123** to speak to a Samaritan for free at any time.
- [Mind Birmingham](#) offers mental health support in Birmingham. Visit their [website](#) for more information or call their helpline on **0121 262 3555** if you are in need of urgent help.
- [Gambling With Lives](#) is a community of friends and families bereaved by suicide directly caused or influenced by gambling. They offer peer support and can provide professional and legal help.
- [Papyrus](#) runs a confidential suicide prevention service for children and young people under the age of 35. You can call their helpline on **0800 068 4141**.

Debt support for council tenants and leaseholders

Gambling very often leads to personal and family debts spiralling out of control which can lead to despair, mental health problems and a serious risk of losing your home if debts cannot be repaid.

Consequently the Housing Department offers specific and personal support to council tenants and leaseholders who are in debt and in risk of losing their tenancy.

This Debt Support service is free of charge and is available to all council tenants and leaseholders who are experiencing financial problems. A request for debt advice can be made online by clicking the link shown below and will go directly to where help and advice is available.

These are some of the ways you can be helped:

- Check your benefits to make sure you're receiving all the right benefits.
- Help you prepare a personal budget sheet which shows your income and expenditure.
- Work out how much you can afford to pay towards priority debts like rent, council tax, gas and electricity.
- Contact the people you owe money to and negotiate affordable payments.
- Give general advice on everything from basic money management, fuel efficiency, and county court proceedings.

[Request debt advice.](#)

Beware of Loan Sharks!

The England Illegal Money Lending Team (IMLT) which works in partnership with trading standards authorities to investigate and prosecute illegal lenders and support victims, is warning people that however tempting that offer of a cash loan might be and however friendly someone might seem, be aware that there could be a loan shark lurking beneath the surface.

Illegal money lenders are masters of deception, they are not always easy to spot. They could be a neighbour who always stops to chat, a parent who you know from the school gate, a popular work colleague, even a long-standing family friend. In the first half of 2023, 56 per cent of the people supported by the IMLT said they thought they were borrowing from a friend. And victims often aren't aware that they have borrowed from a loan shark until it's too late. Things can quickly turn nasty as they demand extortionate repayments and issue threats of violence when you can't pay.

There are warning signs to look out for which may all indicate that someone is a loan shark.

They include:

- Being given no paperwork or details about the loan.
- The lender demanding repayments that add up to much more than you initially borrowed.
- Being intimidated or threatened by the lender if you struggle to pay.
- The lender demanding you hand over items like bank cards or a passport until you can pay.

If you do need to access affordable credit, the IMLT advises people to contact their nearest credit union, which offer an alternative, ethical and safe way of borrowing for people who may have been refused credit elsewhere.

Visit www.findyourcreditunion.co.uk to find one nearest to you.

If you think you have been snared by a loan shark, get in touch with the Illegal Money Lending Team as soon as possible in complete confidence. Their specialist officers can offer advice and support and investigate the illegal lender.

To get in touch:

- Call the 24/7 confidential hotline **0300 555 2222**.
- Text a report to **07860 022116**
- Join a live chat on the website www.stoploansharks.co.uk (available Monday to Friday 9 to 5).
- E-mail reportaloanshark@stoploansharks.gov.uk.

Birmingham City Council offers support to help people who are worried about or have borrowed from loan sharks.

For more information see this [web page](#). Remember you have done nothing wrong if you have borrowed from a loan shark. It is the lender who has committed a crime.



Would you like to become a Green Champion?

Did you know that Birmingham is a City of Nature?

Birmingham has 600 green spaces. However, access to green spaces across the city is not easily available everywhere and some communities face barriers in accessing green spaces. This means some communities find it difficult to participate in outdoor activities or making full use of the facilities on offer.

We know that the opportunity to take advantage of green open spaces provides benefits of better health and wellbeing for individuals, families and community groups. In addition this access to nature also creates a sense of belonging and a greater understanding and care for the wider environment. The City of Nature Team aims to increase the number of parks and open spaces to reduce these inequalities and improve the environmental quality and the health and wellbeing of residents.

The City of Nature Plan provides a vision and delivery framework for the future of Birmingham as a global green city – a vision shared by the City of Nature Alliance, which is a collaboration between all of the city's core voluntary sector environmental partners. The plan starts by addressing the needs of the least well provided for, through its environmental justice approach. In parallel, it also works to restore the city's lost nature, by creating critical greenways to connect neighbourhoods and by making travel less harmful to our environment.

The Council's City of Nature Team are keen to work with tenants and residents to find out how they are affected by environmental inequality and address this by working with communities in partnership with Housing Teams and Tenant Participation Officers to identify communal land for community growing or tree planting, wildflower planting or creating edible gardens.

If you would like to help, you could volunteer to take part in Park Ranger led action groups or constituted Friends of Parks/Green Space Groups or you could go one step further and become a Green Champion. The role of a Green Champion goes beyond these boundaries and recognises that community growing and gardening on green and grey spaces are also areas that people may wish to develop, which not only helps with personal wellbeing but connects communities.

Therefore if you have an unloved patch of green or grey space, such as an overgrown grassed area or drying/communal area that you would like to develop or would like to grow an edible garden, plant wildflowers or tree's, but don't know where to start then please contact our City of Nature Team at the email address below. The Green Champion Programme is open to absolutely everyone, from all backgrounds. You can devote as much time as you wish on an individual or group basis. For further information on The Green Champion Programme or to discuss

an area that you or your community would like to develop please email Cityofnature@birmingham.gov.uk.

We have had many success stories with members from the City of Natures Alliance working with communities planting trees and wildflowers on neglected areas or in raised beds outside Tower Blocks. One example is the work with the community on the Welsh House Farm Estate, in Edgbaston.

As part of the National Trust's 'Blossom Together in Birmingham Project', Welsh House Farm Big Local and Green Grafters, along with corporate volunteers and local residents, worked in partnership to plant 20 blossom trees. The purpose of this project was to give local people more access to nature and give communities beautiful spaces to come together and enjoy.

As one member of the Welsh House Farm Big Local commented **'We were very fortunate to be gifted the trees from the National Trust. There was a great turn out of residents and volunteers planting the trees and this project made a great impact on improving the area.'**

These are all ways the City of Nature Team are working with communities to give residents greater access to nature. If you would like to become a Green Champion, please email Cityofnature@birmingham.gov.uk or complete the attached form <https://forms.office.com/e/S8HxzWm9nK>.



Photographs from the blossom planting programme on the Welsh House Farm Estate

Local updates

Central North Quadrant

To celebrate the coronation of King Charles III the Finsbury Grove Resident Group in Perry Common, Erdington held a street party and fundraising event. The community common room was completely decorated with flags, bunting, union jack table covers and balloons and residents were provided with a lovely buffet to celebrate the historic occasion. Over 50 people attended the free event and every person who attended was given a free union jack goody bag. To raise money for future events, members of the Resident Group held a bingo session, raffle, book sale and resident group members even made a 'photo cut out board', painted with King Charles, and Queen Camilla and corgies, where people put their heads through and had their photographs taken. A wonderful time was had by all and £120 was raised.



Finsbury Grove Resident Group

East Quadrant

In Stechford the TPO consulted tenants for the 'Whole House Retrofit' project to install energy efficient measures to improve the warmth of their properties and to lower energy costs.

In Yardley, Sparkbrook and Balsall Heath tenants and residents have also welcomed TPO led projects to install bollards to prevent parking on grass verges.

The pictures below show the results of a TPO collaboration with residents in Yardley to deter persistent fly tipping. To do this a barrier was removed and lockable gates were installed to the access way of properties in Haybrook Drive. This has successfully reduced fly tipping and improved the appearance of the area.

South Quadrant

On the Edgbaston District the TPO organised a series of 'Green Doctor' roadshows to ensure residents received advice and information on energy efficiency measures to help tackle fuel poverty. The Green Doctor is a service run by Groundwork who provide trained advisors on a range of subjects.

In Bartley Green, the TPO in partnership with HLB members organised a Cultural Day Event at Barley Green Secondary School. This was the culmination of a 10-week programme carried out by West Midlands Police, Ernest

and Young and Early Years to support young people in building resilience and developing positive future ambitions. The Interactive workshops provided by Fortem Contractors, Windrush 75 and the Albanian Community Group aimed to bridge the gap between younger and older generations of communities' and encouraged community cohesion.

On the Quinton ward, an Albanian Cultural Event was organised by the Albanian Community in partnership with local agencies and the TPO to celebrate the end of the first school year of 'Bright Eagles'. The aim of Bright Eagles is to build a strong and supportive network for Albanians to help them integrate into the local community. Bright Eagles mission is to nurture the next generation providing a platform for cultural exchange to foster understanding and a shared appreciation about Albanian heritage, language, traditional dance, and costumes. It also tries to empower Albanian youth by offering mentorship and educational support. The event was held at the Quinborne Community Centre in Quinton and key figures from the local community attended including: The Ambassador of Kosovo Mr Ilir Kapiti, Preet Kaur Gill MP, The Founder of "Successful Mothers" and Children's Author Merita Avdyli and The Founder of "Our Special World" Flotirda Kecani.

Before



After



In Northfield, local residents worked with the TPO and Fortem Contractors to reposition Planters from Foyle Road to Melrose Close. Fortem apprentices helped move the planters free of charge and now the planters have been adopted by the residents within the Melrose Sheltered Scheme site.

The TPO in Northfield has developed strong partnerships with Fortem Contractors whose wonderful Team of Apprentices supported the Campion and Saffron Sheltered Scheme with their preparation for Birmingham in Bloom. The team got stuck in and removed overgrowth and debris from the communal garden for several hours to help residents prepare to submit an application for Birmingham in Bloom 2023.

The creation of Deelands Community Garden:

Rubery Wombles were formed in 2019 and are passionate about helping their local community and protecting the local environment. They received a grant from the Commonwealth Community Fund which helped them create a wonderful community garden on the neglected site at Deelands Hall. To support the Wombles project the local Housing Liaison Board funded the Water tap, Road signage and composts. The garden attracts children and adults alike and the fresh vegetables and fruits are appreciated by all.

To see all of BCC's tenant engagement activities, please see our leaflet on ['How tenants and leaseholders can get involved in their neighbourhood'](#)

If you would like to get involved in your local area, please fill in the [Resident Involvement Questionnaire](#) (birmingham.gov.uk).

