

Grapevine



Autumn/Winter 2021

Money Matters

- Paying the rent
- Debt, relationships & mental health
- Energy supplier gone bust?
- Grants and benefits to help with energy debt

Neighbourhood & Community

- Community Chats

SHAL

- New names & faces
- Challenging times ahead
- Progress report
- Rusty Road 2 Recovery at the AGM

House & Home

- Flood Awareness & Fire Safety Week
- Wipe out Wipes!
- Condensation & mould
- Heating our homes in the future

Health & wellbeing

- Warmer homes
- Healthier homes

Don't forget the links

- If you're looking at this online you can follow links when you see this:



You are not alone

Our community is facing new challenges together as we emerge from the pandemic



Fire Safety Week
15 November

House & Home

Flood Awareness Week

Did you check out the information and advice we shared back in September during Flood Awareness Week?

You can see the videos on our [website](#) and [Facebook](#) page.

In our Community Chat that week, Lisa from the Rusty Road 2 Recovery talked about how they were flooded by a sudden downpour back in July and the problems they continue to have claiming on their insurance.

Insurance

It's so important to get contents insurance and check the small print to make sure you're covered for flood damage.



Fire Safety Week

We'll also be information and advice in our very first Fire Safety Week.

Monday 15 November – stay tuned for more details!

Have you heard of Home Safety Visits?

A home safety visit is a free service offered to residents of Devon and Somerset.

They visit you in your home, at a convenient time, to see what they can do to make you safer.

Who is eligible for a free home fire safety visit?

- Any household with children under the age of 18
- Anyone aged over 65
- Anyone with a disability, mobility issues or sensory loss
- Anyone who smokes and lives alone
- Many other vulnerable people





Home Safety Booklet

Devon & Somerset Fire & Rescue Service have a great Home Safety Booklet available online. If you'd like us to print and send you a copy just let us know. It covers everything from kitchen safety and wheat bags to what to do if there's a fire and your clothes catch on fire.

They also have a handy Home Safety Checklist you can use – and Bedtime Checklist – so you can what to check and when.



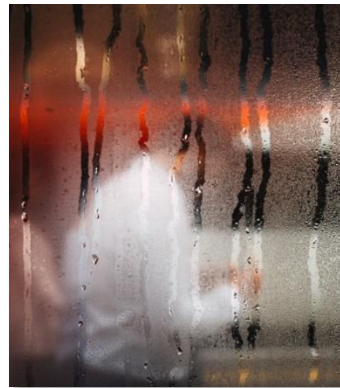
www.dsfire.gov.uk



www.wessexwater.co.uk/help-and-advice/your-wastewater/blockages

Condensation & mould

It's a common problem this time of year when we close our windows, turn the heating on and dry our washing indoors. Condensation is caused by the moisture we produce by living in our homes. **This helpful video is available on our Facebook page.**



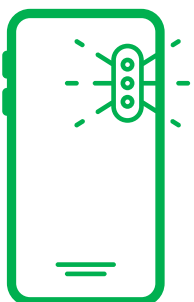
Condensation & mould



What can be done?

We'll investigate the cause(s) and explore the solutions with you. We may need to try different things at different times to understand the cause and find the right solution.

Me	SHAL
<ul style="list-style-type: none">• Keep lids on pans when cooking to reduce the steam• Try and dry clothes outdoors. Using an airer indoors and ventilating the room will help• If you use a tumble dryer make sure you vent it outside and ventilate the room it's in. Closing the door to the room will also help• Make sure aquariums are covered with the correct lids that contain the warm air and move tanks away from windows and leave space for air to ventilate around it• Use the extractor fans in the kitchen and bathroom• Keep the bathroom door closed and the window open after a bath/shower• Leaving some windows (and the trickle vents) open slightly helps ventilate the home• Remove mould regularly using specialist products and continue to clean the area to prevent it coming back	<ul style="list-style-type: none">• We'll inspect the insulation levels and upgrade them if required• We'll renew the Energy Performance Certificate (EPC) if it's not up-to-date and complete the recommendations if possible• We'll check the ventilation in your home and either install or upgrade the extractor fans in the bathroom and kitchen• We'll also provide information and advice on how you can reduce condensation and mould



If you're experiencing problems with condensation and mould please get in touch and we'll see what we can do.

It's great if you're able to take photos of the problem and send them to Maintenance@shal.org as we may be able to identify the cause quite easily by looking at the images. At the moment we're not able to receive images by text or WhatsApp.

Let damp air out and fresh air in

This picture is an example of exactly the same building being occupied in different ways.

The warm damp air of the busy hair salon condensates on the windows but the office's windows are clear.



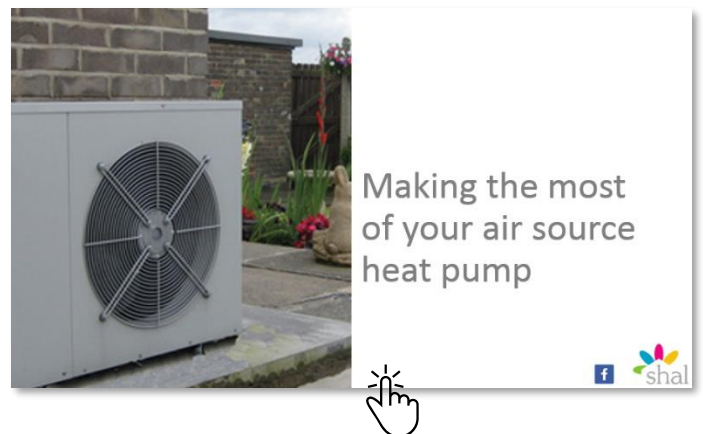
Getting our heads around the changes

Government plans to decarbonise homes are too complicated and confusing, according to a coalition of consumer and industry groups. You've told us you need more information and more time to understand the changes and what they'll mean for you. We understand and we'll work with you on this. **If we've approached you about making these changes we've put lots of (hopefully) useful information on our [website](#) and [Facebook](#) page.**

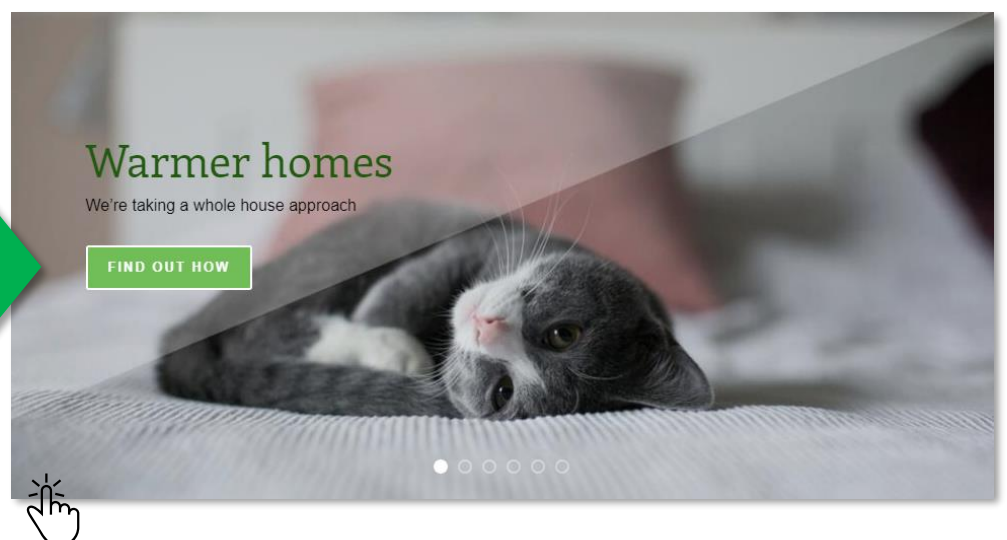
How we heat our homes will change in the future

Replacing old, inefficient and unhealthy fossil fuel heating systems with more efficient electric heating systems will mean a big change for some. Back in August our Community Chat focused on this issue.

Some people were positive, some people were negative. **We talked about the improvements we're making and the positive impact they're having.**



You can
find out
more
online



Air source heat pumps – what are they all about?

Air source heat pumps take warmth from the air outside (even when it's freezing) and uses it to heat your home. **They are designed to heat to lower temperatures over a long period of time, rather than quickly providing heat when turned on.** This means it's usually cheaper and warmer to leave them running during the day, compared to only heating in the morning and evenings.

How are they different?

- Heat pumps should never be turned off completely (if there's a warm spell it's better to turn the thermostat down)
- They respond gradually to temperature changes
- The system will have an option for you to use if you're away (or in the summer) so you can stop the heating coming on but still have hot water

In general, heat pumps are best run on a single-rate tariff rather than Economy 7 (where you have cheaper night electricity, but it's more expensive during the day). You'll need to contact your electricity provider and tell them about the changes. They need to make sure you're on the right tariff and paying the right amount. You may want to shop around and make sure you've got the best deal.

Neighbourhood & Community

Community Chats

We've had some great Community Chats recently. They normally take place on a Monday evening – take a look at our Facebook page to find out more. You don't have to be in our Facebook group to come along but it's a safe and supportive place to meet our SHAL Superstars online. Lisa led the Community Chat in September and talked about the great work they do at the Rusty Road 2 Recovery. She shares lots of information and up-dates in the group.

Upcoming events



MON, 25 OCT AT 18:30

SHAL's Community Chat (re-lets)

SHAL – Online event



MON, 22 NOV AT 18:30

SHAL's Community Chat (Seed of Hope & help with disabilities)

SHAL – Online event

www.shal.org/our-community



You can
find out
more
online



Health & Wellbeing

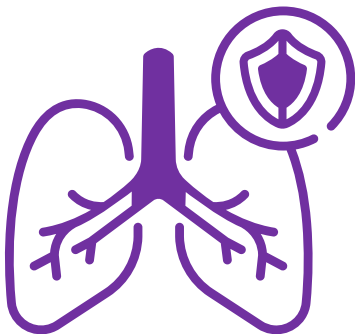
Warmer homes

The government want all homes to have an energy rating of at least C by 2030 and they're banning fossil fuel heating systems in newbuild homes from 2025. Gas, oil and solid fuel are fossil fuels so that means using electric heating instead.

We want more than that. We want warmer, healthier homes.

We're doing more than just replacing the heating system. We're installing internal wall insulation in our least energy efficient homes as well as PV panels wherever possible.

We won't replace your heating without insulating your home too. The internal wall insulation will ensure all the heat generated in your home (that you pay for) isn't lost outside through the walls.



Healthier homes

There is a clear link between cold homes and ill-health, where existing conditions (such as respiratory illnesses or mental health conditions) are made worse.

The Building Research Establishment (BRE) has estimated that cold and damp homes cost the NHS approximately £760 million per year. Improved energy efficiency offers substantial health benefits.

www.shal.org/category/warmer-homes

Paying the rent

How people pay their rent has changed over the past year. Many people have claimed Universal Credit (UC) for the first time. **120 of you have claimed UC since the end of March 2021.**

As of 4 October 2021, 348 of you have claimed UC compared to 236 on 23 March 2020.

Removal of the £20 uplift

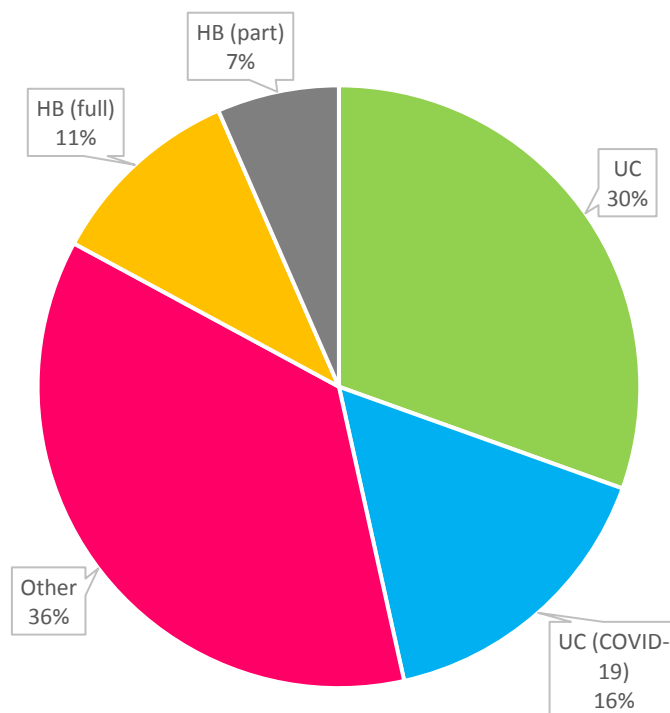
We welcomed the Government's decision at the start of pandemic to increase Universal Credit and Working Tax Credits by £20 a week. This uplift has provided a lifeline for millions of families across the UK, during extraordinarily tough times.

We're mindful of the effect this will have on those of you who continue to struggle financially as a result of the pandemic and its financial impact.

Many organisations, including Citizens Advice, campaigned for it to be made permanent to provide financial security for millions of people and help support the country's longer term economic recovery. However, the uplift was removed at the end of September.

63%

of tenants are in credit
with their rent



“Don't suffer in silence.

“If you're worried about making ends meet and paying your rent get in touch and we'll do everything we can to help.”

Lee

Debt, relationships & mental health

Debt can harm even the healthiest of relationships

It's long been a concern of StepChange that so many people who struggle with debt feel a knock-on effect with their relationships.

It's estimated 6.2 million people are hiding their debt from their partners and 35% of people with debt problems said their relationship suffered or ended completely due to debt worry.

Debt due to separation or divorce is a real problem across the UK.



Dealing with a reduced income

Whether you're worried about your income dropping in the coming months, or you've been getting by with less coming in for a while, StepChange has a 11-step guide that can help you:

- Deal with any immediate worries
- Take control of your finances
- Feel more confident about your financial future

How to deal with a reduced income

Use our step-by-step guide to find out what to do if you've got less money coming in and you're worried about how to keep up to date with important payments.

Worried about debt? Get help online now



Struggling to make ends meet

Just because you're not in debt doesn't mean you're not struggling. Over the next few months people's finances are going to be impacted by several big changes including:

- End of the government's job retention scheme ("furlough")
- End of the £20 UC uplift
- Rise in food, fuel and energy prices
- Increased National Insurance contributions from April 2022

Don't suffer in silence. If you're worried about making ends meet and paying your rent get in touch and we'll do everything we can to help.

Apply For A Grant

Struggling with energy debt? Apply for a grant to clear your domestic gas and electricity debts.

[Apply Now](#)[Who Can Apply](#)

Have you heard of the British Gas Energy Trust?

They help people facing financial hardship. The Trust funds over 50 frontline advice services in local communities providing FREE 1-2-1 money advice, income maximisation, benefits advice and energy efficient measures, to those in need of support. They also run a direct access energy debt programme – awarding grants to households that remove energy debt and fund emergency fuel credit.

Customers of British Gas **and customers of other energy suppliers** can apply. Only the account holder can apply, unless there are exceptional circumstances.

Who can apply?

To be considered for a grant you must meet the following criteria, if you cannot tick all these boxes your application will not progress to assessment:

- You have not received a grant from the British Gas Energy Trust within the last 2 years
- You must be seeking a grant to clear an outstanding debt on a current or open gas, electricity or dual fuel energy account in your name or be a member of that household, the energy account must relate to your main residence
- You have electric and/or gas debt
- You do not have savings above £1,000
- You have received help from a money advice agency
- You must be in or facing Fuel Poverty

If you have previously applied and been unsuccessful you can re-apply if you've had a change in your circumstances.

"You don't have to be a customer of British Gas to apply, if you pay your energy bill to another supplier you can be considered for a grant.

"However please approach your supplier in the first instance."

Has your energy supplier gone bust?

You'll still have gas and electricity if your energy supplier goes out of business. The gas and electricity regulator, Ofgem, will move you to a new supplier. This should happen within a few weeks.

Wait for your new supplier to contact you. They'll explain what will happen with your account. Contact your new supplier if you don't hear from them within 2 weeks. If you're not sure who has taken over your supply you can check [online](#).

Don't switch tariff or supplier until your account is moved to the new supplier. You might find it harder to get any money you're owed if you switch before this happens.

While you're waiting to hear from your new supplier

If you have an online account, it's a good idea to log into it, check your balance and download any bills. You should:

- Take meter readings
- Keep any old bills you have - these can help prove your payment history and balance
- Make a note of your account balance - you'll find this on your most recent statement

Grants and benefits to help you pay your energy bills

If you're struggling to afford your energy bills, you might be able to take advantage of certain benefits, grants and help offered by the government and energy suppliers including:

- Winter Fuel Payment
- Cold Weather Payments
- Warm Home Discount Scheme

Grants to help pay off your energy debts

If you're in debt to your energy supplier, you might be able to get a grant from a charitable trust to help pay it off and they can offer grants.

When you apply for a grant, you'll have to provide detailed information about your financial situation in your application.

It could take a while to complete, and it might be worth getting help from a friend or family member. You can also talk to an adviser for help filling in forms.

Before you apply

Charitable trusts like you to show that you have received debt advice before you apply. Debt advice can help you manage your debts and increase your chances of making a successful application.

Citizens Advice

Citizens Advice can help if you're trying to cut your spending or are having problems with your outgoings.

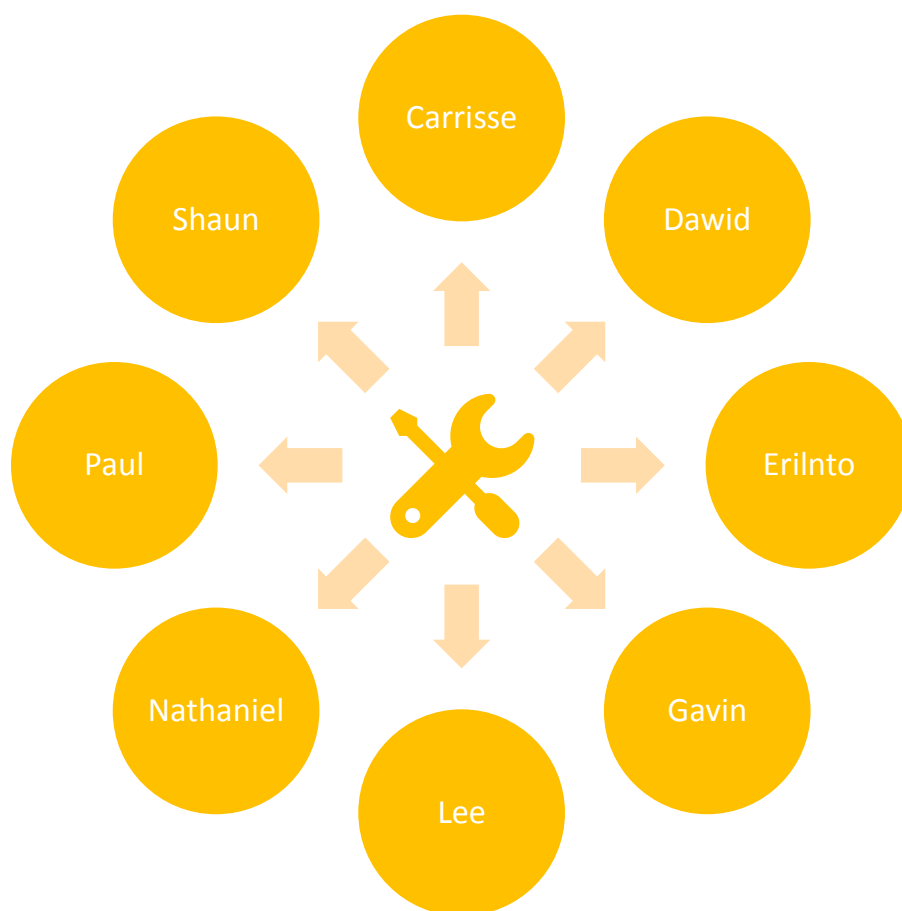


New names and faces

We've been busy recruiting multi-trade Maintenance Operatives for our growing team. Carrisse is an apprentice who will be training with our team. Rebecca has joined our Customer Service team alongside Nicola and Shell and will focus on maintenance and scheduling.

We're in the process of ordering uniforms and ID badges for everyone.

However, if you ever want to check someone is genuine please call us on 01278 444344 and we'll confirm their identity.



Challenging times

18 months after the first national lockdown we're meeting new challenges as we now begin to emerge from the pandemic and the actions taken to control it. The pandemic effect has been exacerbated by a trio of other events:

- The ongoing logistics backlog caused by the blockage of the Suez Canal in March
- Customs delays and a labour shortage as a result of Brexit
- The recent Californian wildfires, which have caused North American customers to seek more European timber, creating a demand-side squeeze

According to the Office for National Statistics' latest construction material price indices, the cost of materials for new housing increased by 19.8% in the year to the end of July 2021, while repairs and maintenance costs were up 23%.

All of this contributes to what some are calling "a perfect storm".

88%

of tradespeople say materials shortages have impacted their businesses in the past 3 months

Halfway through the (financial) year

The end of September marks halfway through the financial year. Restrictions began to ease back in April and we reached the end (step 4) of the government's roadmap out of lockdown in July. We had to work differently last year but we continued to work and this year we've picked up from where we left off.

It hasn't always been easy but we're proud of what we've been able to achieve. Here are the numbers for April to September:

24 Suppliers and partners

11 Kitchens replaced

8 Bathrooms replaced

1,280 Repair orders completed

2,628 Invoices checked and paid

13 Homes re-let

5 Air source heat pumps installed

18 Solar PV panels installed

3 Homes insulated

145 EPCs renewed

Annual General Meeting

We held our Annual General Meeting back in September.

We had a number of shareholders and tenants join us online for the first time. We were a bit nervous because it was the first time we'd tried something like that!

We were really pleased that Lisa and Ian from the Rusty Road 2 Recovery gave a presentation about the great work they do there.



Leading the way

Angela Gascoigne has been asked to lead the discussion with the CEOs from across the south west on a communications campaign for tenants. This came out of our Community Chat in August and we will be letting other CEOs know about the chat we had.

Competition time! You can win £50 vouchers!



1. SHAL has how many Maintenance Operatives (including our apprentice)?

- A: 6
- B: 8
- C: 10

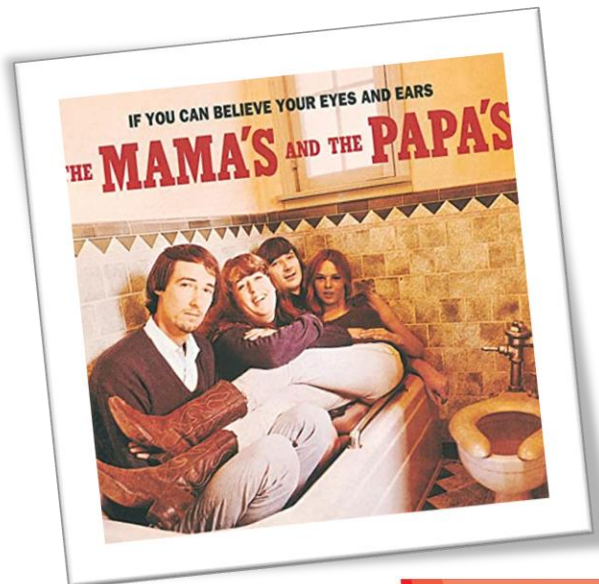


2. The government will phase out fossil fuel heating systems in new homes from which year?

- A: 2025
- B: 2035
- C: 2045

3. All the leaves were brown in which song by the Mamas and the Papas?

- A: California Dreamin'
- B: California Walkin'
- C: California Sleepin'



You can answer as many questions as you like – you only need to get one right!



Just send the question number and your answer (for example 1A or 1A 2C 3A) along with your name and address to:

Email: lee@shal.org

Post: 2 King Square, Bridgwater, Somerset, TA6 3DG

Text: 07984 355553

Deadline: 30 November 2021

The lucky winner of the competition in our last issue was Laura from Bridgwater. The answers were: 1A (March), 2B (Head & Heart), 3C (Home & Away).

Competitions in this newsletter are not open to members of staff, shareholders of SHAL or their relatives. By entering this competition, you agree that the collection of any prize will be photographed and SHAL Housing Limited is given the competitor's consent to publication of such photographs in any form. Where entries are made by children their parents/legal guardians must give such consent.