



### STOP

Taking a moment to stop and think before parting with your money or information could keep you safe.

### CHALLENGE

Could it be fake? It's ok to reject, refuse or ignore any requests. Only criminals will try to rush or panic you.

### **PROTECT**

Contact your bank immediately if you think you've fallen for a scam and report it to Action Fraud.

### Don't get caught out!

Scammers are always one step ahead. The pandemic has created more opportunities for scammers to approach people and ask them for personal and financial information. Don't get caught out!

#### Not sure?

If you've been contacted by someone at SHAL (or someone from another organisation claiming to be working for us) and you're not sure it's genuine please call us and we'll double check. We send text messages from 07984 355553.

All our employees have ID badges – but they may not if they've only just started with us.

In all cases, check if you're not sure by calling us on 01278 444344.

### **ARE YOU SCAM-SAVVY?**

Criminals are turning to more sophisticated ways to take your money, whether through online offers, emails or telephone calls. Can you outsmart them? Put your ability to spot a scam to the test with our guick guiz.

Let's go



### Risk of misplaced confidence

Across all age groups, significantly more people rated themselves as being difficult to trick rather than easy to trick.

However, this level of confidence could put them at risk. Fewer than half said they will always take steps to check if the organisation or person can be trusted when asked for personal information out of the blue.

People under 35 are more likely than older age groups to have been targeted in an impersonation scam and be swayed to provide personal or financial information, according to a new survey by UK Finance's <u>Take Five to Stop</u> Fraud campaign.

"Hi I'm calling from the Social Housing Support Team."

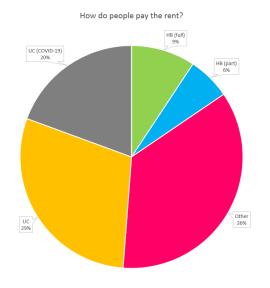
One tenant recently approached us to say she'd been called from 01204200228 – and similar numbers with same area code. They claim to be from *Social Housing Support Team*.

"They claimed they knew me and they were following up on a complaint I'd made.

"I wanted to make you aware of this. I block them but they keep calling.

"They came across as quite convincing."

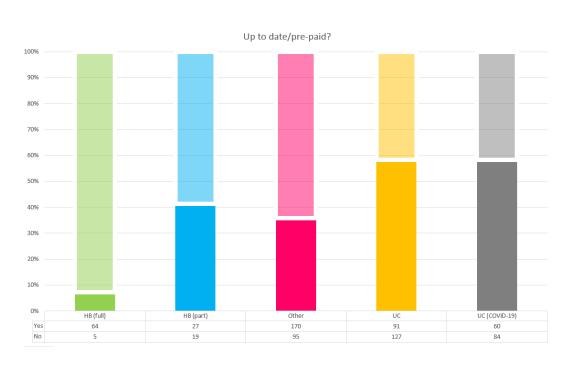
### Rent



### Paying the rent

Since March 2020 around 140 tenants have claimed Universal Credit (UC). 49% of you now claim UC while 15% (115) remain on Housing Benefit. Arrears increased at the beginning of 2022 but are now beginning to decrease. However, we're very concerned about rising costs and the stress this will put on households.

How you pay your rent can influence whether you're up to date/pre-paid (see below). Those in receipt of UC are less likely to be up to date. On 18 August 2022, 56% of all tenants were up to date/pre-paid compared to: 93% (HB full); 59% (HB part); 42% (UC); 64% (Other).







### Are you getting paid the right amount?

Acas gives employees and employers free, impartial advice on workplace rights, rules and best practice. They also have a number of templates available for you to use. You can also check if your employer can make deductions from your wages. Your employer should let you know if they're about to make a deduction from your pay. They're only allowed to make certain deductions that take your pay below the National Minimum Wage. You can also check you're getting paid the National Minimum Wage and Living Wage on the government's website.

### House & home

### Missed appointments

Did you know missed appointments cost SHAL and our suppliers around £30,000 each year? We confirmed back in July that we'll start passing this cost back to tenants and we had a lot of feedback from you.

We'll review all missed appointments and a decision whether to re-charge (or not) will be based on individual circumstances.

Any appointments cancelled with at least 24 hours' notice will not be re-charged. We will recharge £48 which is made up of 1 hour's labour costs plus additional admin time taken to find and schedule alternative work. You should receive an automated text message around lunchtime on the day before the appointment to remind you.

### Safety in numbers

These are how many safety checks we're required to complete each year:

What?	How many?
Air Source Heat Pump	7
Asbestos <sup>1</sup>	111
Electrical Installation <sup>1</sup>	154
Fire Risk Assessment	14
Fire Safety Visits	81
Gas Boiler	632
Lifts <sup>2</sup>	11
Oil	32
Solid Fuel	43
Total	1,004

<sup>&</sup>lt;sup>1</sup> these are the average per year

### Health and safety checks

A large number of the missed appointments relate to important health and safety checks which is a cause for concern. These checks are not only a legal obligation; they ensure your home is safe and that you're safe at home.

What?	How often?
Air source heat pump	1 year
Asbestos	5 years
Electric	5 years
Gas, oil & solid fuel	1 year
Stair lift	1 year
Through floor lift	6 months

We will always contact you to make a convenient appointment. These checks need to be completed before they're next due. Not allowing us access to complete these checks puts your safety and your tenancy at risk!

Not only will you be re-charged for the missed appointments you'll also be re-charged legal costs starting at £600.



<sup>&</sup>lt;sup>2</sup> some lifts have to be checked twice a year

### Who's my Housing Officer?

We text you back in May to let you know about some changes we've made to our Housing team – and confirming who your Housing Officer is. We wrote to you if we didn't have a mobile number. We now have a team of 3 Housing Officers led by the Housing Manager, Lee Martin-Scull. They are:



- Chloe Harper
- Colette Ranson
- Nicola Butt

They each have their own area and will deal with everything relating to your tenancy. If you can't remember who your Housing Officer is you can send **WHO** to 07984355553 and you'll receive their name and contact details.

What do you expect from your Housing Officer?

Chloe joined her first Community Chat in July. She asked everyone about their experiences and what makes a good Housing Officer.

People said it was about understanding, treating everyone as an individual and listening. It's definitely not about being judgemental and "looking down your nose" at tenants. **Does that sound about right? What do you expect from your Housing Officer?** 



"I never look forward to having strangers here, but I just want to let you know that I was very impressed with them both.

"Not only did they make my windows and doors much better they also fixed a couple pipes and tightened my bathroom sink tap for me.

"I'm so grateful to them."

Karen

"Since April we've worked with tenants to claim over £20,750 in back-dated benefits and Discretionary Housing Payments."

Your tenancy agreement

We've shared a number of videos on our Facebook page explaining the terms and conditions of your tenancy agreement.

We've also put together an easy-to-read version for people who may want it that explains all the basic "dos and don'ts" of your tenancy.

If you'd like a copy please get in touch and we'll send one out.



### Missed appointments

Since we explained the impact of missed appointments we've seen a decrease in the number of them. This is helping to reduce our costs and keep homes safe. On a couple of occasions we've decided not to re-charge due to the individual circumstances.

We're trying very hard not to pass on the increases we are facing as a business.

Shell

### Asbestos

We're continuing to work hard to renew the asbestos management surveys for the 553 homes and communal areas that were built before 2001.

It makes sense for us to concentrate in a particular area as all the homes will be similar, it reduces travelling between locations and we can be more accurate about arrival times.

We'll always try and make a convenient appointment when we're working in your area but it would be great if you could be available when we're in the area.

### Can I make alterations and improvements to my home?

Your tenancy agreement gives you the right to make improvements. However, you need to ask for permission and provide us with details about what you're planning to do. You may also need to:

- contact your Local Authority to confirm if you need planning permission or check Building Regulations
- pay any applicable fees
- consult your neighbours

If you're not doing the work yourself you'll need to provide the name of the person before the work starts. You'll also be responsible for all future maintenance of the alteration.

If applicable, you'll have to use our approved electric and gas contractors. If the work is not completed to an acceptable standard, or deemed unsafe when inspected, we'll request you return the property to its original state.

Remember: if you leave the property, you'll be asked to return it in its original state at your own expense and make good any damage caused.



### Why might we refuse permission?

We'll never withhold permission unreasonably. In all cases we'll be fair and reasonable, taking into account the potential cost we'd incur maintaining it in the future or the damage it could potentially cause. We'll explain why we've refused permission. If you're not happy you're able to make a complaint about the decision we've made. There are some alterations we won't agree to. They include:

- Construction of a lean to
- Erection of a conservatory

This is because they have the potential to cause damage to the main structure of the building. Also, they make accessing the first floor and roof level very difficult as additional scaffolding is needed to extend over the construction. If you're not sure give us a call and we can confirm one way or the other.

# "Neil and Carrisse are very professional at their job. I was very impressed by both."



### Somerset Household Support Fund

The Household Support Fund is designed to provide short-term urgent financial help to Somerset residents who are struggling to afford household essentials such as:

- buying food
- paying for energy and water bills
- other essential household items such as beds and white goods

### Somerset Local Assistance Scheme

The scheme can help with essential emergency provision such as fuel to cook or heat your home, items of essential bedding or furniture or basic equipment for cooking. Eligibility Criteria:

- You live in Somerset,
- You are in an emergency and do not have enough money to buy what you need
- You are on a low income
- You have tried other sources of help
- You can provide evidence of your income and expenditure

Call Citizens Advice on 0808 27 87842 to apply.

www.citizensadvicesomerset.org.uk/emergency-support



## Community & neighbourhood

### Our communities across Somerset

We have over 750 homes across Somerset. Over half of those homes are in Bridgwater but we have lots smaller communities across Somerset. Our communities range in size from 1 or 2 homes to over 100 in some places.

Place	No.	Place	No.
Axbridge	6	Middlezoy	1
Bawdrip	2	Minehead	2
Berrow	1	Moorlinch	1
Bishops Lydeard	2	Nether Stowey	24
Bishopswood	1	North Petherton	18
Bridgwater (central)	91	Norton Fitzwarren	3
Bridgwater (Hamp)	129	Othery	3
Bridgwater (Newtown)	101	Over Stowey	2
Bridgwater (Sydenham)	77	Puriton	8
Broomfield	1	Rooksbridge	3
Burnham-on-Sea	9	Shapwick	2
Burtle	1	Shipham	1
Cannington	3	Spaxton	3
Catcott	1	Stawell	1
Cheddar	7	Sutton Mallet	3
Chedzoy	1	Taunton	33
Chilton Polden	7	Thurloxton	2
Cotford St Luke	10	Trull	5
Creech St Michael	20	Watchet	16
East Brent	3	Wedmore	3
East Huntspill	2	Wellington	10
Enmore	1	Wembdon	2
Highbridge	44	West Huntspill	8
Lower Weare	1	Westonzoyland	7
Mark	1	Woolavington	72



### County Lines

Sadly, not all our communities are not as safe as we'd like them to be. Somerset, like other places in the UK, is targeted by County Lines – a subject explored in the recent BBC show *The Outlaws*.

SHAL is not immune from this problem. We've taken robust action to protect our communities and tackle County Lines over the last couple of years.

### Spotting the signs

It can be hard sometimes to know if a child is just being a typical teenager, or whether there is something to be concerned about.

### The list of signs below gives an indication of what to look out for.

No single item on the list necessarily suggests there is a problem. You might not observe every single item either. However, if you are experiencing two or more of the items on this list, then you should consider seeking help.

- More than one phone or new, expensive, belongings
- Staying out regularly with "friends" or unexplained absences from school
- Presence of unexplained items (knife, dongles, cash)
- Large amounts of cash or drug paraphernalia (baggies, cling film, scales, baby wipes)
- Gang affiliations or sudden change in appearance or use of language
- Regularly going missing without explanation or lots of travel tickets
- Becoming withdrawn or secretive or challenging, manipulative or aggressive behaviour



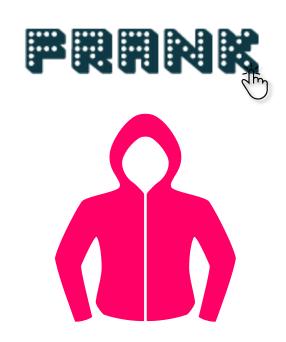
#### Worried about a child?

Most young people don't do drugs and most of those who do try drugs don't keep on using them.

## Research shows that a child is more likely to develop a problem with alcohol than with drugs.

You probably can't stop your child from coming into some contact with drugs, but by staying as informed as possible, you can help them make the right choices when they do.

Talk to Frank.



### How can I talk about it?



### Try taking an indirect approach

You could say a friend at work was talking about it and give a few details – for example you could describe what County Lines is, or talk about the ways gangs groom children and make it hard for them to walk away. You could ask whether your child knows about it. Do they think any of their friends or school mates might be involved and need help?

#### Alternatively, you could choose a quiet time and ask directly

Ask them if you can talk. Tell them that you care about them and you are worried that they are showing signs of being caught up in some activity that might not be safe.

Let them know that you can help them, that you understand they might be frightened but that you are there to help them make different choices if they want to and you will help them, and the rest of your family, to stay safe, no matter what is going on.

Remember, your child may be being coerced into doing things they feel embarrassed or uncomfortable about. The control mechanisms used by gangs are sophisticated. So much so that your child may not think they are being exploited. They might believe they are being respected and looked out for by gang members. They might feel pleased to have their own money and associated belongings. They might reject the idea that people in the gang are not their friends.

If your child reacts with anger or other strong emotions, reiterate that you are there to help them and they can talk to you if they ever need to. They might be very worried about your safety if they tell the truth or ask for help. It might take them a while to decide to tell you what is happening.

Try to stay calm and open and let your child know that you are always there.

### Help is out there

There are organisations out there who can help. One example is Pace. They seek to:

- Enable parents to safeguard and stop their children being exploited
- Provide evidence and advice to demonstrate to partners that parents have a safeguarding role
- Work with parents and partners to disrupt and bring perpetrators to justice
- Influence national and local policy and to reflect the safeguarding role of parents and the impact on families of child exploitation
- Sustain long term change

www.paceuk.info/for-parents/telephone-support

### County Lines

Sometimes we receive reports from a neighbour that unusual activity is taking place at an address. Sometimes we receive reports from the police, schools or other agencies and they ask us to visit a home to find out what is happening. There are some signs we look out for which could highlight an issue with County Lines activity taking place:

In the past 4 years, we've evicted 6 tenants who were involved in drug dealing and County Lines. These homes were spread over a wide area, including Bridgwater and Woolavington, and had a negative impact on their communities.

- Increased activity at the address (more people coming and going and antisocial behaviour)
- Curtains drawn all the time, tenant not seen for some time or general lack of engagement
- Taxis coming and going frequently
- Rent arrears or large credits on rent accounts
- Lots of takeaway boxes in the recycling

When we receive reports like this we always complete an initial visit with the police to offer support and guidance based on what has been reported.



We make the reason for the visit explicit as it's the first opportunity for them to disclose what's happening and get support. This support can come from SHAL or the police and could include things like additional security or advice around moving home. We work closely with various agencies including police, Hidden Voices, Adults and Children's Services, Together Teams (including schools where necessary) and Nelson Trust.

You can check out Hidden Voices Bridgwater on Facebook



**Hidden Voices Bridgwater** 

Charity organisation

"We visited a property with the police following a report of potential cuckooing (people using an address without consent, who aren't the tenant). This visit was unannounced. We discussed the report we'd received, our concerns based on who had been seen visiting the address and what we believed this to mean. The police raised their concerns too.

"We gave the tenant the opportunity to tell us what (if anything) was happening and we offered support and advice. The tenant responded well but denied people were visiting the property against their wishes.

"However, since this initial visit, there have been no further reports of this activity taking place at their address. Also, the tenant subsequently provided significant information about other homes where it was later identified that County Lines activity was taking place. This helped lead us to resolving those issues with police."

Lee

### Social housing

### Our community is growing!

We're in the final stages of completing 34 new homes for rent and 1 new home for shared ownership in:

- Curry Rivel (4)
- Watchet (16)
- Wedmore (15)

The home for shared ownership is already sold! We already have homes in Watchet and Wedmore but these will be our first homes in Curry Rivel.

### How will these homes be let?

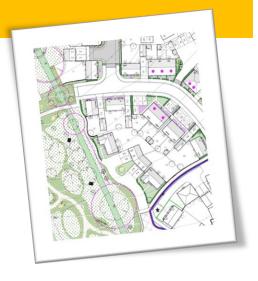
All homes for rent will be advertised on Homefinder Somerset and will be allocated to people who have a connection to the local area.

If you know anyone in that area who may want to apply please remind them to register at <a href="www.homefindersomerset.co.uk">www.homefindersomerset.co.uk</a> and make sure their information is up-to-date, especially in relation to their connection to the area.

Did you know it's estimated that

40%

of the homes sold nationally under the Right to Buy have ended up in the private rented sector



#### Local connection

The type of connection (and the 'area' it relates to) can vary. The criteria is agreed by the Local Authority and the Parish Council before the homes are built. They may not apply to all homes in a particular area. They can include:

- Where you currently live (and how long you've lived there)
- Where you may have lived in the past (and for how long)
- Where your family live
- Where you work

www.shal.org/local-connection-criteria

### Rural housing

We've built 72 homes in rural areas in the last 10 years and we're in the process of completing 35 more. 32% of our homes are in Designated Rural Areas and exempt from the current Right to Acquire legislation.

The theme for Rural Housing Week in July was levelling up rural communities by:

- Reducing regional inequality
- Investing in skills and education
- Modernizing our infrastructure

But that mission is impossible without good quality homes in places where people want to live. People living in rural areas can face a "triple whammy" of costs:

- Older (and harder to heat) homes
- Dependency on frequent travel to urban centres
- Financial pressures on various services that may compound poverty and isolation



### Domestic heating oil

Many homes in rural areas can't be connected to the gas grid. Those with oil central heating have seen a sharp rise in the cost of oil.

In March 2021 it was £0.40 per litre. That increased to £1.60 litre in March this year but has since reduced to £0.90 per litre.

Source: www.boilerjuice.com



### Travelling to urban areas

We've all noticed the increase in the cost of petrol and diesel.

Those who need to use their vehicles for work and day to day running around have really noticed it.

Those in rural areas have been adversely affected because they are sometimes more reliant on their vehicles to travel to urban areas for work, services and shopping.

In June this year the average cost to fill up a Ford Focus with a 55 litre (12 gallon) tank was £105, compared to £72 in June 2021 and £61 in June 2020!

Source: RAC Foundation

Did you know SHAL has homes in

47

towns and villages across
Somerset

### Community chats

### They're growing!

We had a record number of people join the Chat in August. I put a few miles on the clock delivering coffee and cake but it was great to get out and about and have a drive around our lovely county.

The dates for the Community Chats are on our Facebook page and website. We agree a theme a week or so before each one and email everyone to let them know.

### Does that work for you? What could we do differently?

We're hoping to start face to face ones again soon but we appreciate it's a big ask for everyone to take time out of their day to travel to and from our office.

Lee

If there's something you'd like to chat or find out more about just let us know and we'll arrange it.

You don't have to use a postcard although feel free! You're more than welcome to email <a href="Lee@shal.org">Lee@shal.org</a> or call him on 01278 442014.



You don't have to "chat"

Even though they're called Community Chats you're under no pressure to chat.

A few people choose to join and keep their camera and microphone off and that's absolutely fine.

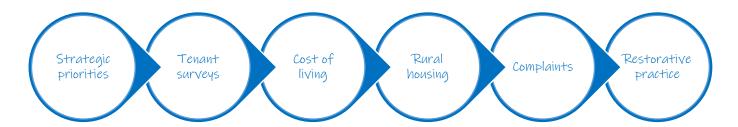
We want everyone to join in a way that's comfortable for them – we just don't want anyone to miss out.





#### What do we chat about?

Since our Spring/Summer 2022 newsletter we've had 6 Community Chats about:



If you'd like to find out more you can visit our website and Facebook page. Alternatively, you can contact Lee and ask for information to be sent out in the post.

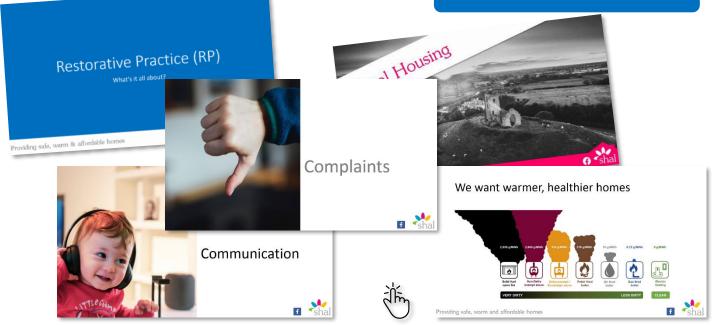
### www.shal.org/category/community-chat

### Actions speak louder than words

"SHAL sounds really positive and interested in tenants but I don't know if that's just words."

We don't always get things right. Sometimes we might forget to do something. Either way, if something goes wrong we want to work with you and put it right. Together with Tenants and Community Chats are the beginning of changing the way we work and the services we provide. We don't want them to be just words.





### Commitments and strategic priorities

Back in March we chatted about our strategic priorities. They are:

- 1. Invest well in our homes, including building new homes
- 2. Support people who are struggling financially
- 3. Embed Restorative Practice (RP) across SHAL

RP is a term used to describe behaviours which help to build and maintain positive, healthy relationships, resolve difficulties and repair harm where there has been conflict. This means that by using this approach we can deliver our Commitments and we can respond to your priorities around dealing with conflict and anti-social behaviour and doing more to help people with disabilities and improving mental health and wellbeing.

We believe that to deliver on these things we need to communicate effectively. RP is all about effective communication. RP processes remove barriers between people and promote a sense of community, social responsibility and shared accountability.

Using RP is a key element in building our community where everyone understands what contribution they make to the creation of the community. Our behaviour and the words we use build relationships. Together we can co-create solutions to the problems we are facing as a community.

RP practices are recognised nationally and internationally as a highly effective way of achieving good outcomes for people. We use RP internally with colleagues and we'll introduce this way of working with partners organisations too.

In the next few months we'll draw up a plan to embed RP across SHAL. This will be tied into the work we're doing to deliver, and monitor, our Commitments. We'll develop standard structures for meetings so that these are restorative. We'll report back on how we're doing and ask for feedback.

We'll also offer everyone the chance to find out more about RP use it for yourself.

Angela

## Health & wellbeing

Rusty Road 2 Recovery on the BBC

Formed in 2018 over a cup of tea, Rusty Road 2 Recovery aims to help people suffering with their mental health through working on classic cars. The social enterprise in Bridgwater, Somerset, offers recovery and mental wellbeing through airbrush art, woodworking, copper sculpturing, metalwork and car restoration. Cofounder Vince Davies said he decided to start the group after finding it difficult to find anywhere to go when he was struggling with his own mental health issues.

"I just want to say what an inspiration you are, to get up and out and get on things while suffering yourselves. That takes dedication and I'm sure it takes a lot to get the courage to even leave the house.

"When days are bad to have to push yourself you should all be so proud as watching you all and everything you've achieved is just amazing. Well done!"

Laura

Retrofit Assessment • EPCs are valid for 10 years Assessment, detailed floor plan, condition report and They may need to be This is completed by a occupancy assessment renewed if changes have **Retrofit Assessor** •We'll talk through the been made •This needs to be recommendations completed to comply with the government's PAS 2035 framework Retrofit Co-**EPC** ordinator

What's happening with the warmer homes programme?

In the Spring/Summer 2022 issue we talked about how we'd been successful in securing £340,000 from the Social Housing Decarbonisation Fund. In addition, we set a budget of £440,000. **We're in contact with the 30 tenants who are in the first year's programme and we're starting work soon.** At the same time we're working hard to secure funding additional funding for the next 2 years. The government want all homes to have an Energy Performance Certificate (EPC) SAP rating of at least C by 2030. We're renewed 569 EPC certificates since 2020 and now we have EPCs on file for 98% of our homes. We're aiming to invest in 30 homes a year until all our homes meet the required standard.

The process is evolving

The process above is an overview of the steps involved. However, each property is different and requires its own unique assessment and plan of works. While it may not appear like we've done a lot so far we've been working really hard in the background to keep this project moving forward and getting everything sorted/agreed. Thank you for your patience and understanding during this project.

www.shal.org/category/warmer-homes

Your mental wellbeing is about how you're feeling right now, and how well you can cope with daily life.

Our wellbeing can change from moment to moment, day to day or month or month. Sometimes it changes because of things that happen to us, and sometimes it changes for no reason at all. it can affect the way we feel about ourselves, other people and the things we face in our lives.

We're all different, so what affects your wellbeing may not be the same as somebody else.

Ideas to improve your wellbeing

#### Get creative

 You could try painting or singing. Anything that uses your imagination and helps you express yourself.

### Learn something new

• This can be a great way of improving your confidence and giving you a sense of achievement. You could try cooking something new or DIY.

### Be active and eat healthily

Exercise and food can improve your mood and make you feel more energetic.
 Drink plenty of water and avoid too much caffeine.

#### Have time out from social media

 Putting our phones down and doing something else, even for 10 minutes, can boost our mood. Try putting your phones on silent and just enjoy a break from notifications.

#### Get enough sleep

 This is so important for our mind and bodies. Try and have a routine (i.e. go to bed/wake up at the same time) and do something relaxing before bed (e.g. reading a book or listening to calming music or an audio book).

#### Connect with others

• This could be friends, family or new people. It can help you feel connected, share experiences and support each other.

#### Do things you enjoy

• Whether it's sport, gaming or having a cuppa with friends, make time for the things that make you happy.

### Find ways to relax

 It's OK to ask for help. Opening up to people you can trust helps you feel less alone and get support, even if you're not sure what's wrong.

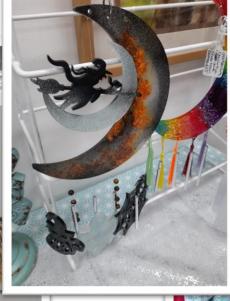


Art and craft for mental well-being ,workshops and regular groups available. Aimed at helping you to de stress, increase confidence and self-awareness utilising all the therapeutic benefits of creativity.

Give them a call on 01278 767411 or email <a href="mailto:createyou.art@outlook.com">createyou.art@outlook.com</a> to find out more. They also post loads of information about events and classes on their Facebook page.







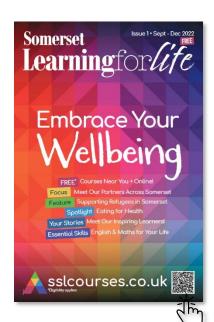


Embrace your wellbeing

With small classes, accessible tutors and locations close to you, SSL offer an unrivalled learner experience, which ensures that you're at the heart of everything they do.

Check out what they can offer.

www.sslcourses.co.uk



### SHAL

### Working restoratively

One of our strategic priorities is to embed Restorative Practice (RP) in all our services. The whole organisation has undergone training with SynRJ.

The team at SynRJ have a long and distinguished track record bringing RP to individuals and organisations across a variety of sectors. They are partners of the International Institute for Restorative Practices (IIRP).

RP aims to develop community and manage conflict through building, strengthening and maintaining (and repairing broken) relationships.



"We won't always agree with each other. Having an honest and fair conversation can help resolve conflict and disagreement. RP is a way of doing that."

1 ee

### Relational questions

These questions can be asked by someone independent to resolve conflict between two people, asking them in order, starting at number 1. When one person is answering, the other is listening, and you gradually work towards a resolution.

Ask the person caused the 'harm'	Ask the person causing the 'harm'
	1 "What happened?"
	2 "What were you thinking about at the time?"
	3 "What have your thoughts been since?"
	4 "Who has been affected by what you did?"
	5 "In what way have they been affected?"
6 "What happened?"	
7 "What were your thoughts at the time?"	
8 "What have your thoughts been since?"	
9 "How has this affected you and others?"	
10 "What has been the hardest thing for you?"	
	11 "Is there anything else you'd like to say?"
12 "What do you think needs to happen next?"	
	13 "What do you think needs to happen next?"

### Complaints

From April 2020 to March 2022, we received a total of:

- 40 complaints & 8 comments
- 19 compliments

55 of you responded by text message to say you weren't happy with your repair (42% response rate overall and 93% satisfaction rate).

### Working together

We had some really good feedback and examples of how we do things. We won't always get things right and we won't always agree with each other.

We want everyone to feel able to have that conversation with us, make a complaint if necessary, and work together to agree a resolution in a fair and transparent way.

- Your complaint is recorded
- It's resolved within 10
  working days by the person
  who receives the complaint
- •It won't always be referred to a manager

Stage 1

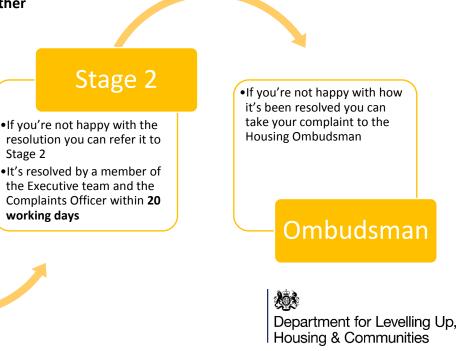
Engage

Clarify Explain

### Some of you have heard of RP

At our Community Chat in July a number of you recognised this approach form personal and professional experience and it's something we'll pick up on in a future Community Chat.

We agreed it was important to be fair in how we respond to things like complaints – and explain how/why it's fair.



### We're learning - and sharing

We are learning what works. We hope you'll recognise the difference and we also hope that you will be interested in finding out more. If you want more information on restorative practice and would like to join us in training, please contact <a href="Lee@shal.org">Lee@shal.org</a>.

The Department of Levelling Up, Homes and Communities has asked SHAL to join their advisory board on Anti-Social Behaviour because they are interested in the way we're working and how this might be rolled out across England. We'll let you know how that pans out as we learn more ourselves.

### Money

### Help for households

The government is offering help for households. You can find out more online.

On a traditional prepayment meter?

You'll receive voucher codes by text, email or post.

- you will need to redeem these at your usual topup point
- you need to ensure your supplier has up-to-date contact details

### Energy Bills Support Scheme

Over the past year, global energy prices have soared, with wholesale gas prices alone quadrupling. This has led to an unprecedented rise in household energy bills.

The Energy Bills Support Scheme will deliver a £400 non-repayable discount to eligible households to help with energy bills from October.

There is no need to apply for the discount. Energy suppliers will deliver this support to GB households with a domestic electricity connection over 6 months from October 2022.

### How will I receive the discount?

The £400 discount will be administered by suppliers and paid to consumers over 6 months with payments starting from October 2022, to ensure households receive financial support over the winter months. Households will see a discount of £66 applied to their energy bills in October and November, rising to £67 each month from December through to March 2023.

The discount will be provided on a monthly basis regardless of whether consumers pay monthly, quarterly or have an associated payment card. Households will never be asked for their bank details, and those with a domestic electricity connection will not need to apply. **Electricity bill payers should enquire with their supplier if they have not received their first instalment by the end of October.** 

### www.helpforhouseholds.campaign.gov.uk

#### Loan fee fraud

The Financial Conduct Authority are receiving a growing number of reports from consumers who have been asked to pay a fee for a loan or credit that they never then receive. How to spot the signs:

- You may have made applied for a loan online and then been contacted out of the blue
- You may be asked to make an upfront payment
- They may claim the fee is refundable and will be used as a deposit/administrative fee
- You may be put under pressure to pay the fee guickly
- Once the first payment has been made, they might contact you again to ask for more payments before they can give you the loan
- Even though you make the payments, you never receive the loan



### Cheaper broadband for struggling families

Broadband bills could be cut for millions of lowincome households under Government plans to encourage social tariffs.

A new service, which will go live next week and be run by the Department for Work and Pensions (DWP), will allow internet service providers to verify – with customers' permission – whether they are in receipt of a relevant benefit and therefore eligible for extra financial support.

Statistics show only 1.2% of those eligible have taken advantage of such a package.

# Sainsbury's

Sainsbury's feed your family for a fiver is back. From enticing sourdough pizzas to steaming plates of Thai green curry, enjoy family meals for four for less than £5. Have a look at their recipes online.



### Winter Fuel payment

If you were born on or before 25 September 1956 you could get between £250 and £600 to help you pay your heating bills. This is known as a Winter Fuel Payment. The amount you'll get includes a Pensioner Cost of Living Payment. This is between £150 and £300. You'll only get this extra amount in winter 2022/23.

This is in addition to any Cost of Living Payment you get with your benefit or tax credits. You will get your Winter Fuel Payment automatically (you do not need to claim) if you're eligible and either:

- get the State Pension
- get another social security benefit (not including Housing Benefit, Council Tax Reduction, Child Benefit or Universal Credit)

If you do not get either of these you may need to make a claim. If you've got a Winter Fuel Payment before, you do not need to claim again.

www.gov.uk/guidance/cost-of-living-payment



"Don't suffer in silence.

If you're struggling,
please get in touch and
let us know what's
going on."

### Competition time! You can win £50 vouchers!



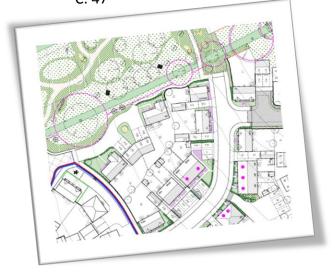
1. What was the name of the AMAZING *Bridgwater Guy Fawkes Carnival* cart that took part in the Platinum Jubilee Pageant in London in June?

A: Jubilation
B: Hip Hip Hooray
C: God Save the Queen

2. SHAL has homes in how many towns and villages across Somerset?

A: 17 B: 27

C: 47





### 3. SHAL's in the process of building how many new homes?

A: 25

B: 35

C: 45

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: Crypton House, Bristol Road, Bridgwater, TA6 4SY

Text: 07984 355553

Deadline: 30 September 2022

The lucky winner of the competition in our last issue was Alison from Bridgwater. The answers were: 1B (70), 2C (22), 3B (20

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.