

Grapevine

Christmas 2022



Paws crossed I'm
on the "good" list



Money

Help making ends meet

Do you need help but aren't sure where to start looking. Take a look at our website or click on our *Help making ends meet* booklet. **Don't suffer in silence. If you're struggling to make ends meet and pay your rent please get in touch.**

You can call 01278 444344 between 8:30 am and 5:00 pm Monday to Friday or text WHO to 07984355553 to get your Housing Officer's contact details.

Are you on a prepayment meter?

Many customers with prepayment meters have not yet redeemed vouchers to help with energy bills, according to the BBC. From 1 October, households should have begun to receive the first £400 instalment of the government's [Energy Bill Support Scheme](#).

The Post Office, the UK's biggest voucher processor, said only 60% of those eligible had redeemed the credits so far, which are valid for 90 days. The government urged consumers to use the credit as soon as possible.

It is hard to pinpoint why people have not claimed, although many people on money saving websites have complained of delays in receiving the vouchers. The mild weather may also have played a role, with customers holding on until it gets colder to redeem them.

How to talk to your child about money and the cost-of-living crisis

Parents often want to shield children, avoiding conversations about difficult situations. This is understandable, but **silence can create space for worries to grow**. Here are some tips for [talking to your child about money](#) and the financial situation.



Are you transferring to a prepayment meter?

In September, [Citizens Advice](#) also issued a warning that half a million more people could be forced onto prepayment meters due to debts to suppliers.

"Before winter has even hit, we're seeing far too many people who can't afford to top up their prepayment meter. That means going without access to the very basics like a hot meal," Gillian Cooper at the charity added.

"If you're in debt, your supplier has a duty to make sure you're only paying what's affordable. That includes reducing any debt repayments you're making," she advised.

How do I tell my kids I can't afford something?

Children often ask for new things, and it can be hard to say no if you can't afford it. Here, we'll talk you through ways to help cope with this difficult conversation. There may be many reasons you'd like to buy your kids the latest products and gadgets. You want them to have the things you didn't have, or like to give them a treat. But if there's not enough money or it's budgeted for other items, it's better to resist the temptation to overspend. How do you tell them that, so they understand that you're not just being mean?

1. Be honest and direct when talking about money
2. Teach them to save up
3. Manage your money as a family
4. Make a wish list
5. Let them earn their own money

Talking about money can be tricky, but starting these conversations with your children and teaching them good money habits early can have long-term benefits and can set your kids up with valuable life skills.

[You can find out more online.](#)



Grants and benefits to help you pay your energy bills

You can get help if you're struggling to afford your energy bills or top up your prepayment meter.

You might be able to take advantage of certain benefits, grants and help offered by the government and energy suppliers.

Have you started to receive your Energy Bill Support Scheme payments?

Fixed monthly direct debit

Some providers will deduct £66 or £67 from each monthly bill, meaning you may pay slightly less or could adjust your payments to build up credit for the winter months. Others will refund the money back to your bank account after you've made your monthly payment.

Monthly bills based on what you use

Some providers will knock £66 or £67 off your bill, effectively as a discount. Others are applying the £66 or £67 as credit, which will likewise reduce the total bill.

Smart prepayment meter

Suppliers will add credit automatically to your meter. Most major suppliers told the BBC this is done in the first week of the month.

Traditional prepayment meter, topped-up at a shop

For these customers, vouchers will be sent in the post by all the main suppliers. The vouchers are redeemable at Post Office or PayPoint stores, where customers usually top up. For most suppliers, the voucher should arrive in the post by 17th of each month and is only valid for 90 days.

[You can find out more online.](#)



1/10 relying on "buy now pay later" for Christmas

Almost one in 10 people in Great Britain (9%) are planning on using Buy Now Pay Later (BNPL) for part of their Christmas shopping, Citizens Advice has found.

Out of the 43% resorting to borrowing to help cover Christmas this year, one in five said they'll be turning to BNPL to pay for at least part of their shopping.

Yet despite the Buy Now Pay Later sector growing rapidly, it remains unregulated.

This means people have **less protection** as opposed to more traditional forms of regulated borrowing, such as credit cards and overdrafts.

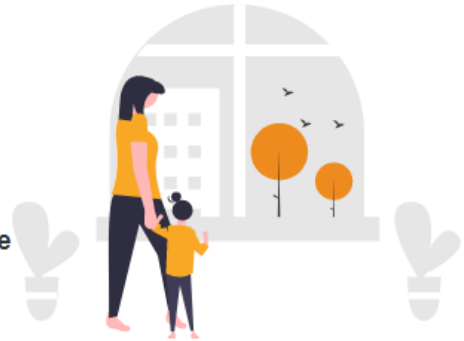
You can find out more on page 7 ►

You're **not** alone.
We help people like you **every** day.

Whatever your financial situation, by answering a few simple questions you'll:

- Understand what to do next
- Get support and guidance to help you
- Start to take control of your money

Get started



6 need to knows if you're thinking about buying now and paying later

Kate Hobson, Consumer Expert at Citizens Advice, said: "Money can often be tight in the run up to Christmas, but it's still really important not to spend more than you can afford. If you're considering using [Buy Now Pay Later](#), make sure you understand what you're signing up for, how you'll make the repayments and what will happen if you can't pay on time."

1. **Understand what you're signing up for.** Check how and when you'll need to pay, and if you could be charged late fees or interest. It's also worth noting your credit score could be affected.
2. **Have a plan for how you'll repay.** While it can be tempting to split payments, make sure you have a plan for how to pay the money back - particularly if your circumstances or income were to change. And if you're using BNPL repeatedly or using multiple BNPL options, make sure you know how much you owe in total.
3. **If you're struggling to pay, get help ASAP.** If you're worried see [Citizens Advice Help with Debt](#), or [contact your nearest Citizens Advice](#) as soon as possible. You should also ask the BNPL firm if it can help, such as lowering your monthly payment or waiving a late fee.
4. **If you need to cancel or return items, contact both the retailer and the BNPL firm.** This is because your consumer rights are with the retailer, but you have a separate agreement with the BNPL firm to pay for what you buy.
5. **If something goes wrong you can complain to the BNPL firm and the retailer.** Again, your consumer rights are with the retailer, but your payment agreement is with the BNPL firm. BNPL firms have different rules on resolving disputes and so check what happens to your payment plan during this time.
6. **If you pay with a credit card beware of extra fees and less protection.** Credit card purchases over £100 generally have Section 75 protection, which means the credit card provider may have to help if something goes wrong. But this protection doesn't apply to BNPL purchases as you didn't pay the retailer directly.

Are you eligible for Pension Credit?

Currently, over 1.4 million pensioners in Britain receive Pension Credit. However, many are still not claiming this extra financial help that can be worth over £3,300 a year.

Martin Lewis says: “And not only is this serious money, it’s also often a gateway entitlement that means you’re due a range of other support, such as council tax reductions, the £650 extra energy funding help, warm home discount, housing benefit, dental and optical treatments and, for the over-75s, a free TV licence.

“So again, don’t stall, just call!”

- Pension Credit is designed to help with daily living costs for people over State Pension age and on a low income, though you do not need to be in receipt of State Pension to receive it
- It tops up a person’s income to a minimum of £182.60 per week for single pensioners or £278.70 for couples
- People receiving any amount of Pension Credit can also get help with other costs including rent (via Housing Benefit), council tax and heating. Those over 75 qualify for a free TV licence
- Up to an estimated 850,000 eligible households are not claiming Pension Credit worth £1.7 billion

Those seeking more information can use the free online calculator, to check eligibility or to claim, [visit the Pension Credit page](#) or call 0800 99 1234.



1**Plan early for Christmas**

Be realistic and budget accordingly. Work out how much you are going to spend on each person – and stick to it. Manage expectations as to what you or Santa can give.

**2****Don't forget the everyday bills**

Remember that rent, the mortgage, utility bills, food bills and other existing debts still have to be paid – and the consequences can be severe if they're not. Even though it's Christmas, get your priorities right.

**3****Don't bank on an overdraft**

If you do need more money, don't just run up an overdraft without talking to your bank first – it will work out much more expensive.

**4****Keep things simple**

If you can afford to pay for your goods outright by cash, cheque, or debit card, don't be persuaded to take out extended credit agreements unless they really do work out cheaper.

**5****Shop around**

Try as many different places as possible to find the best price. Buy what you want and not what other people say you need. Be wary of extended warranties; the cost of a repair could be less than the cost of the warranty.

**6****Buy safe to be safe**

Whatever the deal, whatever the temptation, don't buy from unauthorised traders and don't borrow from unauthorised lenders. The initial savings and convenience may prove to be a false economy.

**7****Read the small print**

Check for hidden extras in any credit agreement. Work out the total amount payable. Ensure that the monthly instalments are within your budget before signing. Interest free credit can seem attractive, but if you don't pay on time, or miss a payment, you could have to pay a lot more.

**8****Do your own credit checks**

If you are going to use a credit card, shop around and compare terms. Some cards charge high interest rates, but provide interest free periods or discounts. Budget for all these costs and put the payment dates in your diary.

**9****Be organised**

There's a lot to remember at Christmas. If you've borrowed money don't forget that it won't be long before you have to make a payment. Make sure you pay on time, even if it is only the minimum, or you will be faced with additional charges.

**10****Start planning and saving for next Christmas**

Once Christmas is over, it's worth looking at what you did well and what you didn't. Learn from your mistakes and start planning how you will do things differently next year. This might also be a good time to start saving for next Christmas.



Rent

Do I have rent free weeks?

No. SHAL doesn't have rent free weeks like some landlord (e.g. Homes in Sedgemoor). Your rent is charged 52 weeks of the year.

If you pay monthly you'll need to pay the same amount each and every month to avoid getting into debt.

If you pay your rent weekly you'll need to continue to pay each week over Christmas– or pay in advance to cover the Christmas period.

We're here to help



01278 444344
(including out of hours)



07984 355553
(text only)



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Road, Bridgwater, TA6 4SY



information@shal.org



www.shal.org



[@shalhousing](https://www.facebook.com/shalhousing)

Don't forget to pay the rent

Between December 2021 and February 2022 we saw a sharp increase in rent arrears. They increased from 2.68% on 6 December to 3.63% on 21 February. They've struggled to get below 2.75% since then.

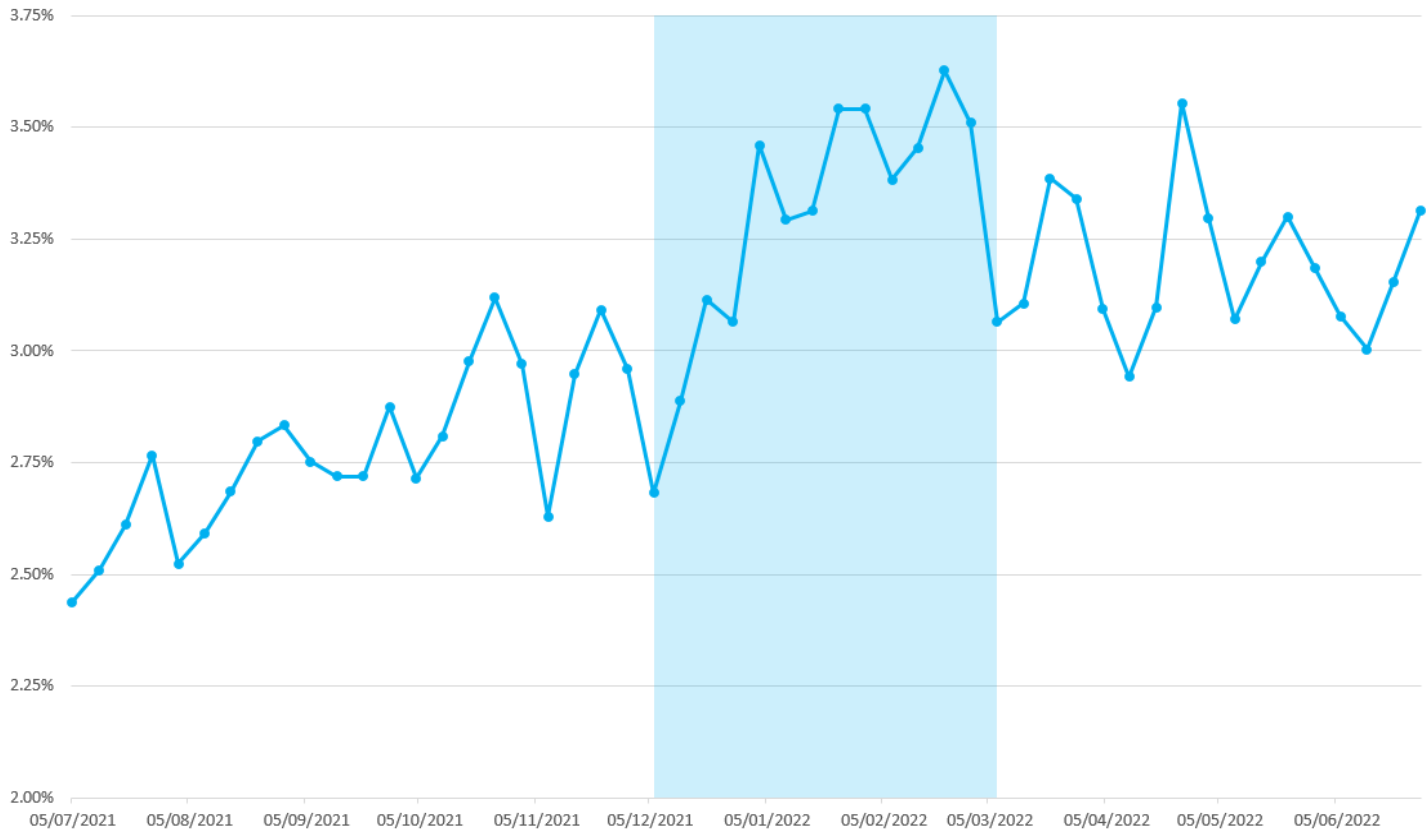
Christmas is a tough (and expensive) time of the year for many – and this year will be even worse for some. We're reminding everyone of the importance of paying the rent – especially if you're on a starter tenancy.

On 7 November, 62% of all tenants were in credit with their rent. 285 tenants were in arrears owing a total of £107,072.

49% of tenants who have claimed Universal Credit (UC) were in credit with their rent, compared to 77% of those who haven't claimed UC.



Rent owed as % of rent payable
July 2021 - June 2022



What happens if I don't pay my rent?

If you owe £500 or more you'll be issued with a Notice of Seeking Possession. While this doesn't necessarily mean we're going to evict you it is the first step in the legal process.

If you're in debt we want to work with you to reduce it and keep a roof over your head.

We can agree a realistic and affordable repayment plan. Failure to make the payments as agreed could result in legal action being taken against you. We could refer you to the County Court and ask for possession of your home. This will mean you are evicted.

Your debt will increase as you will become liable for additional court costs. We could also ask for a County Court Judgement and an Attachment of Earnings Order.

What's happening with the rent next year?

Your rent is due to change in April 2023. How it changes is regulated by the government. They're still consulting with the sector about next year's change.

At the moment we don't know how your rent will change in April.

House & home

Energy crisis pushing people onto prepayment meters, says Uswitch

The energy crisis is pushing more households onto prepayment gas and electricity meters, research suggests. Comparison website Uswitch said 60,000 new meters were installed in Britain in the six months to March, reversing a long-term trend of the number falling. It says prepayment customers are more likely to be vulnerable and at risk of being, in effect, disconnected when they cannot afford to top up. **Ministers promised to focus energy support on the most vulnerable in 2023.**

Uswitch said suppliers may put customers on prepayment meters if they struggle to keep up with bills, because it helps them control how much and how often they pay for energy. But it also said prepayment customers could choose to "self-disconnect" when costs got too high and faced higher standing charges for electricity. They are also unable to smooth bill rises over the year.

The anti-poverty collective, which includes Asthma + Lung UK, want the government to immediately suspend all forced transfers of households onto more prepayment meters, whether by court warrant or remotely via smart meters.

The current rules state that prepayment meters can only be installed if it is "safe and reasonably practicable" to do so. The End Fuel Poverty Coalition believes it's not possible that any enforced installation could meet those conditions this winter so the government should make sure energy companies are sticking to the rules.

Help for households

Countries around the world are facing rising goods and energy prices, inflation and cost of living pressures after the pandemic and Putin's invasion of Ukraine.

We know people are worried so the government is offering help for households. See what cost of living support you could be eligible for including:

- Household costs
- Help with energy bills
- Help with childcare
- Income support
- Help with transport
- Help finding work
- Discounts and offers





Think it's a scam?

Energy scams are on the rise. Scammers have different ways of getting hold of personal information or bank details. For example, by pretending to:

- be a supplier offering a refund
- be from Ofgem - asking for information so you can get the £400 energy rebate
- be a debt collector asking for money owed to a supplier that's gone bust
- offer green home improvement grants
- offer energy investment opportunities
- offer cheap prepayment meter top up keys or cards
- offer energy-saving devices

You [check if something is a scam](#) with Citizens Advice if you:

- think you might have found an online scam
- need advice about scams
- want to report an online scam

You can also [speak to a scams adviser](#).



www.citizensadvice.org.uk/consumer/scams



Looking after your windows

Your windows need to be maintained to prevent repairs and breakages. Maintenance is important but straightforward.

- Keep the friction stay track free from dirt and grime and keep the hinge mechanism clean
- Lubricate the metal parts regularly with light oil, concentrating on the pivot points
- Maintenance of locking systems is simple: apply light oil to the moving parts, once a year. Similarly, a little grease should be applied to the locking slots to facilitate smooth running.

Good old WD-40 does the trick!

Ventilation

Windows can be fitted with a trickle ventilation unit, located at the top of the frame. This is designed so that you can control ventilation and minimise any build up of condensation. Simply open or close the ventilator.

To engage the window in its night vent position, open the window to approximately 15mm and then return the handle to its locking position. Check the window is held securely in the night vent position by pushing gently on the vent – if held securely it should not move.

Cost of living payments

If you claim certain benefits or tax credits, you may be eligible for an extra payment to help with the cost of living. If you're eligible, payments will be made automatically. [You can find out more online.](#)

Discounts and offers

Find out what offers are available from businesses to help with the cost of living (see left).

Warmer & healthier homes

Our work to make our least energy efficient homes warmer and healthier continues, despite all the challenges 2022 continues to throw at us.

Our planned improvements for the first 30 homes are with the Retrofit Coordinator and we hope to start work soon. **We remain on course to improve 30 homes a year until 2030.**

You can find out more on page 17 ►

Christmas lights?

Window hinges and mechanisms are easily damaged or bent making them hard to operate and needing to be repaired.

It may not seem like a lot but running cables out through the windows and shutting them can bend the hinges and mechanisms.

Have a safe and happy Christmas

Did you know December is the busiest month of the year for Devon and Somerset Fire and Rescue Service.

Make Christmas fire-safe

Before considering how to stop a fire happening in the first place, you should make sure you have a system to alert you and your household (guests included) to a fire.

1. Smoke alarms - you should test them at least once a month
2. Escape planning - make sure everyone staying in your home over Christmas period knows how to escape in the event of a fire. Door keys should be easy to access by each door to make an escape easy

Cooking is the cause of nearly half of all domestic fires

1. Never leave your (Christmas) dinner cooking unattended
2. Make sure you switch off the oven and hob if you're leaving the house
3. Take care around alcohol and don't cook if you've had a few too many. Alcohol can cause you to take risks, be distracted, and sometimes even fall asleep

Never leave your white goods on when you are not home or asleep

Dishwashers, tumble dryers and washing machines are all high-powered appliances and can catch fire. Reduce the risk of this causing serious damage to your home by never leaving them on when you go out, or when you're asleep.

Electricals

Christmas lights, and electrical presents such as games consoles are a fire risk.

1. Check your Christmas lights are in good working order, make sure they are British Safety Standard and bought from reputable retailer
2. Extension leads generate heat so should be used carefully. Never make a chain of extension leads, and always fully extend wind-up extension leads
3. Always turn your (Christmas) lights off before bed or going out
4. Laptops, games consoles, phones and tablets can heat up when in use or being charged. Place on a hard surface and always use the official charger



Health & wellbeing

Christmas and mental health

Whether or not Christmas is part of your life, your mental health might be affected by it happening around you. It's a time of year that often puts extra pressure on us, and can affect our mental health in lots of different ways. For example, if you:

- feel alone or left out because everyone else seems happy when you're not
- wish you didn't have to deal with Christmas or find it stressful because of other events in your life
- feel frustrated by other people's views of a 'perfect' Christmas, if these feel different to your experiences
- want to celebrate with someone who's struggling



The festive period could affect your mental health in other ways too. For example:

- Your mental health problem might make it hard for you to spend Christmas how you want
- Difficult and stressful experiences at Christmas could make your mental health worse
- Enjoying Christmas might also affect your mental health, for example if it triggers hypomania or mania
- It can be harder to access services that normally help you. Some of these services may be closed during the Christmas period
- Your experiences of last Christmas, during the coronavirus restrictions, may affect how you feel about this Christmas
- If you celebrate other religious festivals or holidays, you may feel overlooked if it feels like Christmas is given special attention
- New Year may also feel like a hard time, if it makes you look back at difficult memories or worry about anything in the coming year



Age UK Somerset

For many of us the festive season is a highlight of the year, but new research from Age UK shows a massive 1.4 million older people are expecting to feel lonely this Christmas, and worrying numbers are feeling depressed and anxious about the prospect of spending it alone.

However, the analysis also found that a phone call from a loved one is the best Christmas present many older people feel they can receive, so Age UK is encouraging everyone to make the effort to phone an older friend over the Christmas season, so they know they are not forgotten.

You can visit [Age UK Somerset](#) online for more information or call them on 01823 345613 between 9:00 am and 3:00 pm.



What can I do to get through Christmas?

If Christmas is a hard time for you, it's important to remember that you are not alone. There are things you can try that might help, such as:

- learn about [why Christmas is hard for many people](#)
- read [tips to help you cope at Christmas](#)
- find [ways to support others during Christmas](#)
- discover [useful contacts for finding support at Christmas](#)



Condensation and mould

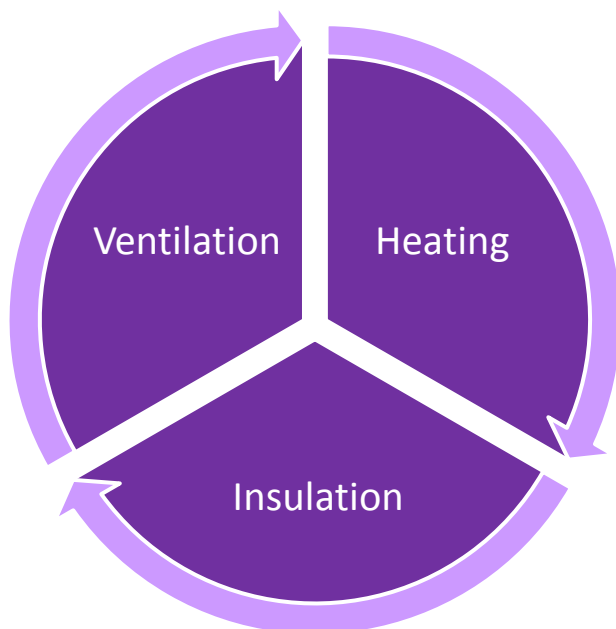
You've probably started to notice an increase in the amount of condensation on your bedroom window in the morning. As temperatures start to drop, the warm air and moisture we produce living in the home condensates on the cold windows and walls.

This year more than most we're reminding everyone about the importance of ventilating the home. Letting stale, damp air out and fresh air in is always important. Good ventilation means we can:

- Reduce the levels of Volatile Organic Compounds (VOCs) in the home
- Reduce smells from cooking, cleaning, pets and smoking
- Reduce allergies from dust mites, pollen and pets

Bringing fresh air into a room and removing older stale air can also help reduce the spread of germs. **The more fresh air that is brought inside, the quicker any airborne viruses and germs will be removed from the room.**

[You can find out more online.](#)



"At a time when energy bills are through the roof we may feel like keeping all the doors and windows shut and turning the heating off to save money.

"However, this will increase the levels of condensation and create more mould in the home."

Simon

What will SHAL do?

If you report a problem with condensation and mould 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.

- 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



Condensation & mould



We're making our homes warmer & healthier

We've been working hard over the last 18 months to improve the energy efficiency of our least efficient homes.

Despite all the challenges thrown our way we've been determined to keep calm and carry on with this important work. It's proved more complicated (and taken longer) than we'd hoped. Our work continues. In addition to upgrading ventilation and windows we have worked in 34 homes and invested in:

- 17 solar PV panels
- 4 internal wall insulations
- 13 new cavity wall insulations
- 11 loft insulations

The total cost of these improvements is £273,000. We've worked hard with other organisations in the south west to secure grants and funding towards these costs. We've secured a total of £161,000. That means the overall cost to SHAL is £112,000.

We haven't done this to save ourselves money; we've done it to ensure every £1 we spend can go further and more people benefit from the improvements while continuing to invest in other homes.

In addition we've installed 7 air source heat pumps and 4 quantum storage heating systems. 23 of our homes have solar PV panels and 31 have solar thermal panels.

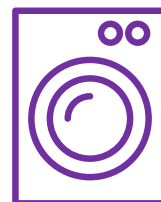


What can I do?

One of the easiest solutions is to produce less moisture. However, we know that's easier said than done in busy family homes. You can:

- Keep lids on pans when **cooking** to reduce the steam. The warm damp air can move into other rooms and cause condensation and mould elsewhere
- Try and dry **clothes** outdoors and not on radiators. Using an airer and leaving the washing in a separate ventilated room will help
- If you have a **tumble dryer** make sure it's vented outside and ventilate the room it's in. Close the door to the room so the warm damp air doesn't move into other rooms and cause condensation and mould elsewhere. This applies to condenser tumble dryers too
- Aquariums or **fish tanks** can produce excess moisture in the air. Make sure they're covered with the correct lids that contain the warm air. Also, move tanks away from windows and leave space for air to ventilate around it

"Even condenser tumble dryers need to ventilated as they create warm, damp air that causes condensation and mould."

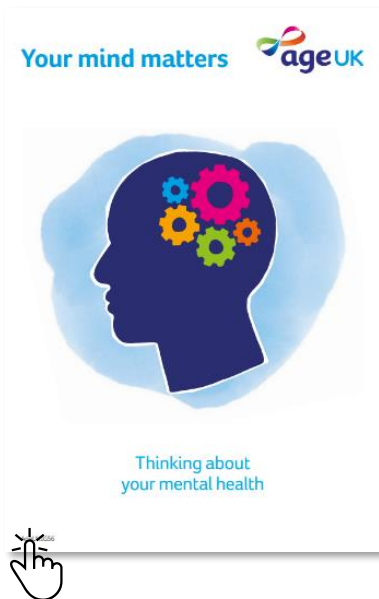


Loneliness

If you're feeling lonely, remember you're not alone. Feeling lonely doesn't necessarily mean you have no one nearby. **You can be surrounded by friends and family but still feel lonely.**

There are different reasons why you might be feeling lonely – perhaps you've lost a loved one, moved away from friends and family, lost the social contact and enjoyment you used to get from work, or have health problems that make it difficult for you to go out and do the things you enjoy.

There also might not be any clear reason at all to explain how you're feeling, and that's fine too.



Your mind matters

Being worried, low or out of sorts aren't just part and parcel of getting older - they're important signs that you're not feeling as well as you should be.

Our mental health affects how we think and feel, and how we cope with life's ups and downs.

As we move through different stages of life and our circumstances change, our [mental health](#) can change too.

How can you tell if someone is feeling lonely?

It can be really difficult for anyone to admit they're feeling lonely and it can be even harder to ask for help. Pride and independence are important for a lot of us, but these things can feel even more important as we get older. We all go through ups and downs, which can make it difficult to spot a longer-term problem. But there are some clues that could indicate a person is feeling lonely, these include someone:

- having a significant change in their routine (e.g. getting up a lot later)
- neglecting their appearance or personal hygiene
- not eating properly
- putting themselves down
- not being themselves

You may spot [signs that someone is lonely](#) before the person you care about does or before they are able to talk about it. Or you may find it hard to admit that you think someone you care about is lonely.

You might not want to think of them as feeling low or you might feel guilty. **But recognising someone is lonely can help you start to help them.**

www.ageuk.org.uk/information-advice/health-wellbeing/mind-body/mental-wellbeing

Parents' A-Z mental health guide



Our A-Z guide gives you advice on how to help your child with their feelings and behaviour, as well as mental health conditions and life events. We'll also show you where you can get help.

For information and advice on the cost-of-living crisis, including where to find financial support for you and your family, read our guide to money and mental health.

[Money and mental health >](#)



Supporting you and your mental health

Whether you want to understand more about how you're feeling and find ways to feel better, or you want to support someone who's struggling, we can help.



I am a young person



I am a parent



I work with young people



Mental health conditions



Just as your body can become unwell, your mind can become unwell too. And just like with physical illnesses, treatment and support is available. Use our guides to find out more about different mental health conditions, how to cope with your feelings and what support is available to you.

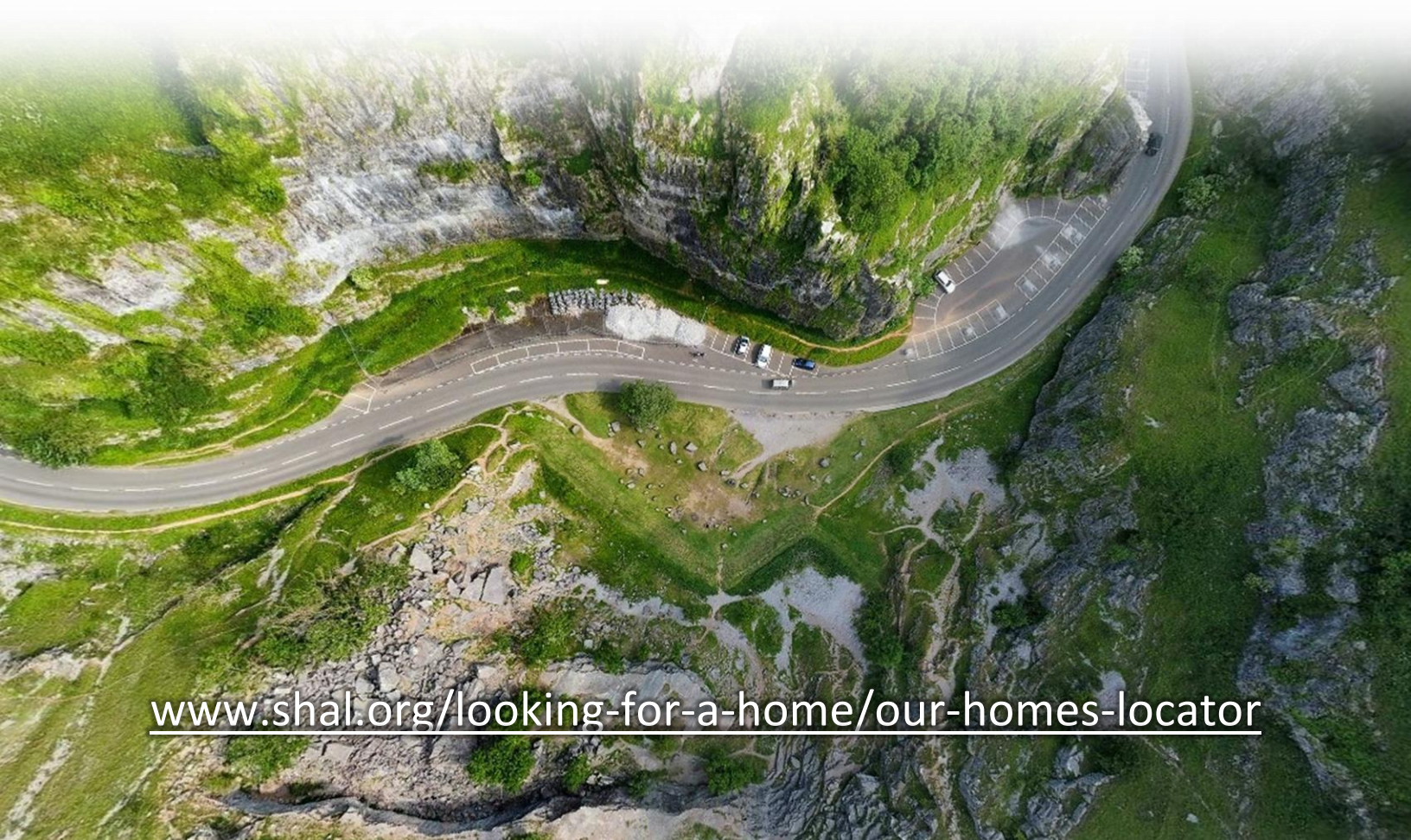
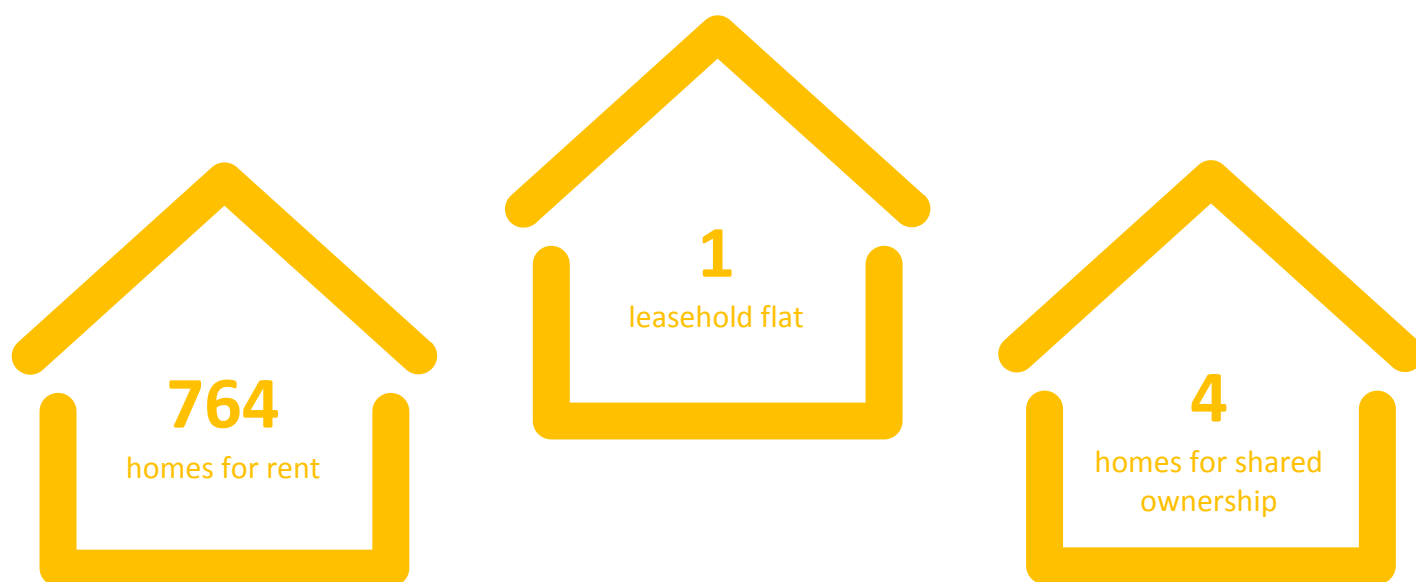


www.youngminds.org.uk/young-person

Social housing

New homes in Somerset

We've let 3 new homes in Curry Rivel and 3 in Wedmore since the end of September. We've also sold a home for shared ownership in Curry Rivel. A further 12 homes in Wedmore are due to be let in the next few months.



www.shal.org/looking-for-a-home/our-homes-locator



Christmas safety checklist

- ☐ Check your Christmas tree lights carry the British Safety Standard sign
- ☐ Never place candles near your Christmas tree or materials that can catch light easily.
- ☐ Test your smoke alarms at least monthly and only remove batteries when replacing them
- ☐ Most fires start in the kitchen. Avoid leaving a cooker unattended. Avoid cooking when under the influence of alcohol
- ☐ Make sure your family and visitors know how to escape in an emergency
- ☐ Make sure cigarettes are put out properly
- ☐ Decorations can burn easily – so don't attach them to lights or heaters
- ☐ Keep candles, lighters and matches out of children's reach. Never leave burning candles unattended
- ☐ Never overload electrical sockets. Always switch Christmas lights off and unplug them before you go to bed
- ☐ Store fireworks safely. Never go back to a lit firework and keep a bucket of water nearby
- ☐ Take care around open fireplaces as clothes may catch fire
- ☐ Take time to check on older relatives and neighbours this Christmas as they are at greater risk from fire

**WISHING YOU A
SAFE AND HAPPY
CHRISTMAS**

