

# Newsletter

MERRY CHRISTMAS

WARM WISHES



**December 2023**



Pictured: Staff and Scrutiny Panel

Tis the season to be jolly so our staff and our Tenant Scrutiny Panel would like to wish all of their tenants and their families a joyful, peaceful and memorable Christmas, as well as a hopeful and happy New Year.

## Office Christmas Shutdown

Our office will be closed from 4.30pm on  
Friday, **22nd December 2023** until  
9am on Tuesday, **2nd January 2024**.

Our **out of office number – for emergencies only – is 07964 034354**. You can still email us but these won't be picked up until we return after the festive break.

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For anyone feeling the pressure of Christmas

# Farewell Lily, welcome Sandra

We were sad to say goodbye to our popular Customer Services Advisor Lily Karagiannopoulos after more than five years with us.

It was an emotional farewell with flowers, gifts and a few tears but we wish her well in her next role.

In her place we welcome Sandra Herbert, an experienced advisor who says she believes that “customer service is everything” in a business. She has joined from a role with a pet food franchise company, where she helped and advised franchisees.

Sandra, who lives in Calne and has been renovating a house for the last four years with her builder husband, has a wide range of customer service experience, which she’ll be using to help tenants with queries. She says: “My last role involved a lot of working from home so I’m really looking forward to being part of a team in the office and talking to people, that’s the bit of the job I really enjoy.”

We are delighted to have her aboard and wish her all the best in her new job.



Pictured: Sandra Herbert, our new Customer Services Advisor

# Grateful thanks as Tenant Scrutiny Panel chair stands down

Our first Tenant Scrutiny Panel chair, Nicola Carpenter, is stepping down after a hugely productive year in the role.



Pictured: Outgoing Tenant Scrutiny Panel Chair, Nicola Carpenter receiving gifts and flowers from new Chair, Shakira Hilton

Nicola says pressure of work commitments has forced her into the decision. Belinda Eastland, White Horse Housing Association’s Operations Manager, said: “It’s a real shame because Nicola has worked really hard and has had a fantastic year. She has been very passionate about the role and we are going to miss her input.”

Nicola received gifts and flowers, not just from everyone at WHHA but also her fellow panel

Taking over is Shakira Hilton, who will be supported by vice chair Nigel Nash. “We’re looking forward to working with both of them and I’m sure they will prove to be very effective.”



Pictured: New Tenant Scrutiny Panel Chair, Shakira Hilton with Vice Chair, Nigel Nash.

# Still time for your opinion to count - and it could win you £100.

Every one of our tenants will by now have had an email containing our 2023 Tenants' Survey and soon you'll be receiving a copy through the post in case you find that is easier to fill in.

The survey asks a series of questions about our services, tenants' experiences and what you feel about how White Horse Housing Association works.

Chief Executive Steve Warran says its most important purpose is to gauge how WHHA is performing against the high standards of response, performance and satisfaction it sets itself.

"What our tenants think of us is hugely important to us and by asking all of these questions we can get a good picture of how we are performing and where we need to do better," he says. "Our last two surveys have returned very positive results, in 2021 we received an overall satisfaction rate of 95 per cent, but that doesn't mean we are complacent."

To thank tenants for their participation, all respondents are being entered into three separate draws to win £100.

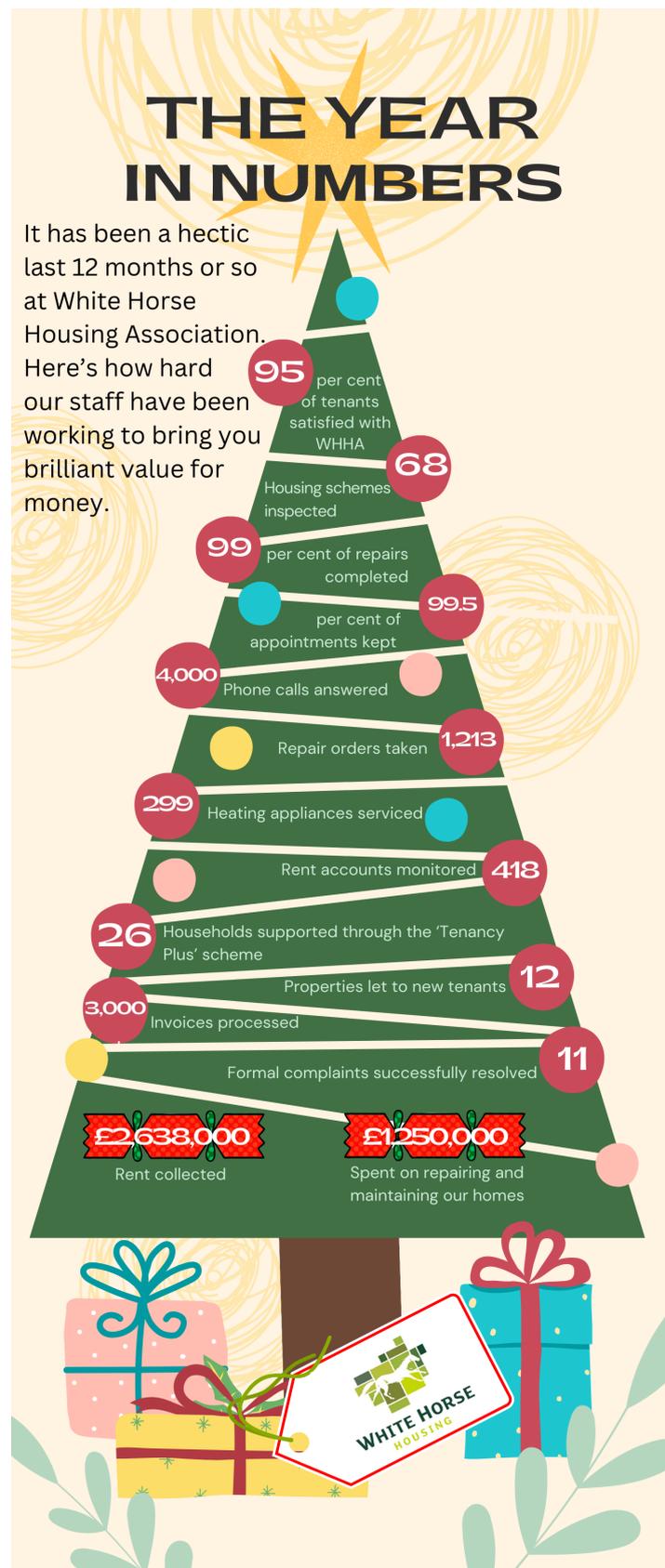
The first winner, is David Brooks of Coles Gardens in Kilmersdon.



There will be two more draws, again offering £100 prizes.

Steve adds: "I urge all our tenants to fill in the survey because the answers we get give us good, accurate feedback on what people think of what we do, where the best bits are and where we can make improvements.

"Our last survey was in 2021 and there are some good examples from that where, because of the responses we got, we have made some important changes."





## Help available as rent increase from April

The Regulator of Social Housing (RSH) has issued its guideline for a rent increase of 7.7 per cent from April 2024. This is calculated on September's Consumer Price Index of 6.7 per cent plus 1 per cent to reach the 7.7 per cent.

Rent increase letters for those tenants who have a rent review in April will be sent out in mid-February. Those who have rent increases in November 2024 and February 2025 will also have the 7.7 per cent rise and will receive their letters one month before the rise takes effect. Fair rent tenants have their review in June 2024 and will receive a letter in May detailing it.

Shared Owners will also have a rent increase this year of CPI plus 1 per cent instead of their usual Retail Price Index plus 0.5 per cent (which is higher). They will receive a letter in February explaining this.

Service charge statements will also be enclosed within the rent increase notification letters.

It is important to note that the financial year of April 1, 2024, to March 31, 2025, contains 53 Mondays and, as tenants' weekly rent is calculated from a Monday, there will be 53 rent weeks during 2024/2025 for all tenants on a weekly tenancy. This means tenants will need to plan their payments through the year so that they do not go in to arrears at week 53.

Tenants who receive Universal Credit are reminded that Universal Credit will only pay 52 weeks rent, so even those who do not usually make any payments will need to make a one off payment – or divide the amount over a number of payments, to cover this additional week.

Anyone with concerns about making their rent payments should contact Housing Officer, Ann Norvill or Housing Assistant, Tracy Crook as soon as possible.

There is a lot of help and advice we can provide during these difficult times.

## Help is at hand in the cost of living crisis

We know that many people are finding it tough going after more than a year of rising prices and stagnating wages. Wherever we turn, whether it's food, energy or fuel, the bills are getting higher.

But there is some help at hand and below are some avenues of assistance, advice and guidance that could help.

### Help from White Horse Housing Association

A recent grant from Wiltshire Council has boosted our discretionary support fund and consequently we've been able to provide some tenants who have found things particularly challenging with grocery vouchers.



There is also money available to help tenants with electricity, gas and water bills too. Please don't struggle on alone, get in touch with us – we may be able to help. **Call our Housing Officer, Ann Norvill or Housing Assistant, Tracy Crook for a friendly, non-judgemental and confidential conversation about your situation. They are waiting to hear from you on the number below.**

If you have younger children who are finding the cold uncomfortable, particularly at bedtime, we have some fleecy Paw Patrol throws and cute teddy hot water bottles to give away, just get in touch.

Everyone benefits from a hot meal at this time of year but having the oven on every day, even for a short time, can be costly. We have some easy to use and cheaper to run slow cookers to distribute. They are perfect for cooking nutritious, warming winter meals.

**If you'd like to chat or ask about our giveaways, call us on 01380 850916 during office hours or email [info@whitehorsehousing.co.uk](mailto:info@whitehorsehousing.co.uk).**



Pictured: Paw Patrol fleeces and teddy hot water bottles are available FREE from White Horse Housing Association.

## Help from Wiltshire Council

At this time of year it's too cold to spend a lot of time outdoors but many people are afraid to have the heating on all day at home. Spending long periods of time in a cold house can be harmful to your health.

There is an alternative thanks to Wiltshire Libraries, who have once again this winter become warm spaces, providing a warm and friendly welcome to support anyone who needs help through the cost-of-living crisis.

Although of course the libraries are open to anyone throughout the year, they are making a particular effort to welcome people into the warm, during the usual opening hours with hot drinks, where possible, activities and a chance to chat to staff and pick up some useful information.

Working with **Warm and Safe Wiltshire and The Rural Communities Energy Support Network**, staff will be able to assist with basic energy advice and make referrals to experienced energy advisors in all but its smallest libraries. All libraries will be able to signpost people to community partners and agencies that can support people through the rising cost of living.

Libraries are also offering 'warm packs' including a scarf, thermal hat and gloves, fleece blanket, a hot water bottle with a cover. They also have an enhanced offer of heated throws and radiator reflectors for vulnerable people.

Wiltshire Council has a range of support and advice on its dedicated cost of living webpages. It contains information on council tax and benefits, energy advice, housing information, mental health support, local practical help, and support available for businesses. The council's recently launched interactive community directory can also be found there, which contains details of other warm spaces in the county as well as community food providers.

**Find more by searching online for: Wiltshire Council, supporting you through the rising cost of living.**



## Help from Warm and Safe Wiltshire

If you are worried about your heating bills, the friendly and knowledgeable advisors at Warm and Safe Wiltshire are here to help.

The service provided by Wiltshire Council and Swindon Borough Council in partnership with the Centre for Sustainable Energy, helps residents in Wiltshire live in warmer, safer and healthier homes.

They can provide expert support on the phone and through and home visits to help people save money on their gas and electricity bills.

***Their advice line service is open from 9am to 5pm, Monday-Friday.***

***Just call 0800 038 5722.***

***More information on [www.warmandsafewiltshire.org.uk](http://www.warmandsafewiltshire.org.uk).***



Pictured: Energy advisors at Warm and Safe Wiltshire

## Help on avoiding loan sharks and payday loans

A report published by the Centre for Social Justice last year reveals more than a million people in the UK have fallen prey to loan sharks, triple the number of victims in 2010.

When we are in desperate financial situation an easy, no forms, no credit references loan seems either the perfect solution or the last resort. But illegal money lenders demand extortionate levels of repayment once their victims are trapped in a cycle of debt and can threaten violence if they don't get their money.

Payday loans look like another easy way out but their crippling interest rates can bury loanees in further an unending debt.

Community banks, like Acorn in Swindon and Wiltshire, or credit unions, like Somerset Community Credit Union or Great Western Credit Union in BANES, offer safe borrowing and saving at low interest rates. They operate under the same rules and regulations as any other bank. But unlike, high street banks, they are a co-operative, owned by their members and run for their benefit.

**Contact** Acorn Community Bank at [office@acorncb.co.uk](mailto:office@acorncb.co.uk) or call 0303 030 0147.

**Contact** Somerset Community Credit Union at [info@somersetccu.uk](mailto:info@somersetccu.uk) or call 01823 336425.

**Contact** Great Western Credit Union at [info@gwcu.org.uk](mailto:info@gwcu.org.uk) or call 0117 9247 309.



Pictured: The team at Acorn Community Bank

If you think you are paying a loan shark – or even if someone you know is charging you high interest for a loan, contact the Illegal Money Lending Team in total confidence through the form at [stoploansharks.co.uk](http://stoploansharks.co.uk), on **0300 555 222** or by emailing [reportaloanshark@stoploansharks.gov.uk](mailto:reportaloanshark@stoploansharks.gov.uk). You can also text the lender's details to **07860 022116**.

# Repairs and Maintenance

**Maintenance Manager, Darrel Smith gives us his regular update on what his repairs and maintenance team are up to.**

People will be fed up with hearing me mention two things this winter – condensation and smoke alarms.

I mentioned in the last newsletter that this time of year is when we get the most queries about condensation. It's a natural occurrence when it's warm inside and cold outside. The two things to remember to stop it building up and causing mould are to have a consistent temperature indoors and make sure there is ventilation.

Smoke alarms are as easy to keep an eye on as condensation – but if they aren't checked they can be far more deadly. You are ten times as likely to die in a house fire if you don't have a working smoke alarm.

I urge everyone to check their alarms and replace the batteries if they need it. This is the time of year we spend most time indoors and if you add Christmas tree lights and festive candles into the mix, you can see why the risks are higher than at the rest of the year.

I've got one other festive job for you as well, make sure your stopcocks are working because winter is when pipes are more likely to burst and being able to turn your water off will save a lot of damage and clearing up.

For my part, I was pleased to receive a certificate recently for passing the Institute of Occupational Safety and Health's Managing Safely course. One of mine, and White Horse Housing Association's, priorities is to stay well on top of every aspect of health and safety for the benefit of our tenants. Your safety is important to all of us.

The end of 2023 has been a busy one for our team. We've had a battle on to carry out major roof work on houses at Ammerdown Terrace in Kilmersdon. We managed to get just under a third of the way through before we had to stop to let the bats, which are a protected species and are nesting in the roofs, hibernate for winter.



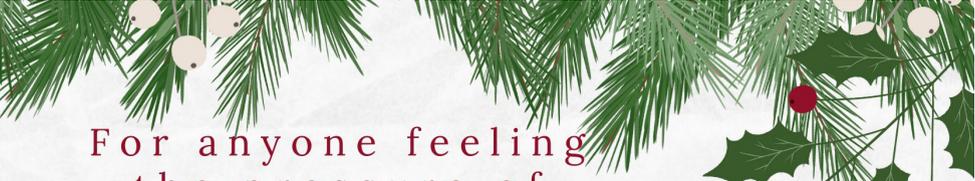
**Pictured: Maintenance Manager, Darrel Smith with his certificate for passing the Institute of Occupational Safety and Health's Managing Safety Course**

As soon as they are awake again in the spring we'll be back on site to finish the job as quickly and smoothly as we can. Next year we'll be embarking on Phase Two of the decarbonisation programme on more houses in the village.

Until then we'll be targeting housing schemes with trees that are likely to have shed their leaves into the gutters and planning our work for 2024. It doesn't seem more than a few months since we were doing the same for 2023.

**Have a peaceful Christmas and a Happy New Year.**





For anyone feeling  
the pressure of  
**Christmas**



You don't need matching Christmas pyjamas to be happy



You don't need 100 Instagram pictures with Santa in different places to have a good Christmas



You don't need a Christmas Eve box to have a magical Christmas Eve



Children need presence more than presents - family and friends are everything



A Christmas movie night does not have to be in a picture perfect home on a 65ins TV



Colour co-ordinated decorations mean nothing to children



The size of your present pile isn't a reflection of you as a parent, whatsoever



When your children grow up they will only remember the love, laughter and fun at Christmas, not what they received



However you celebrate Christmas is perfect, stop letting social media make you think otherwise

Have a very Happy Christmas, from us all at



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**[www.whitehorsehousing.co.uk](http://www.whitehorsehousing.co.uk)**



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