Newsletter October 2023



Your opinion counts - and it could win you £100.

Over the next few weeks an important email will be arriving in tenants' inboxes, followed shortly after by an equally important envelope through your doors, as we launch our 2023 Tenants' Survey.

Once again we will be asking 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: "I would urge all of 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 there may be some weaknesses so we can look at the service as a whole, see where improvements may be made and then work with our tenant scrutiny panel to plug those gaps.

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

All respondents will go into a draw to win a £100 prize. Read more about the survey on page 5.



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Notice Board

Congratulations! Winner of resident draw - fridge magnet for emergency nos. - Grow your own

Tenant's joy at moving into village home

Mum Claire White says she shed tears of joy and relief when she learnt she'd been given the home that will keep her and her daughter close to family and friends.

"I cried when I was told I had got this place, I was just so relieved," she says. "It gives us some certainty and security. I'm just so grateful to White Horse Housing Association."

She was handed the keys to her brand new two-bedroom home at Hazel Green, Urchfont, by White Horse Housing Association chair David Trethewey. The house is one of four on the 13-home development built for White Horse Housing Association by Acorn Homes.

Claire says she was becoming desperate for somewhere and her six-year-old daughter Meredith to live after her private landlord in Devizes decided to sell up. "It was a nightmare, I had been searching for somewhere for a year," she says.

"I tried to do shared ownership but you still had to have the deposit and the mortgage rates were just going up and up. I was going to rent again but I had been paying £925 a month in Devizes and anything similar was now costing £1,200."

Miss White, who works as a catering assistant at The Trinity C of E Primary School in Devizes, said she applied to the housing association because her daughter's father and grandmother live locally and it aims to help people with local links. Her new monthly rent will be £658.

The housing association has one other rental home and two available for shared ownership purchase on the development. For more details about its homes go to whitehorsehousing.co.uk







Pictured: Claire White receives the keys to her new home at Hazel Green in Urchfont from White Horse housing Association Chair David Trethewey.



Q

Staff Profile: Ann Norvill, Housing Officer

In the second of our new regular feature, meet our housing officer Ann Norvill, who has many years' experience working in social housing with local authorities and housing associations.

How long have you been working at White Horse Housing?

Three years in November, 2023.

Tell us about your role, what are your main responsibilities?

Allocate void properties and sign-up new tenants, collect rent and arrears, offering benefit and debt advice if required, estate management and scheme visits. I am also an IT super-user, helping to improve the computer system.

What do you most enjoy about your job?

The variety, no two days are the same. There is plenty of opportunity to help people in all sorts of ways.

Where did you work before White Horse Housing?

I worked in social housing for nearly 30 years. I have also worked for a housing management software company and as a swimming instructor.

How do you like to spend your free time?

I love travelling with my partner, family events, working on my allotment growing vegetables and going swimming. I also volunteer teaching water safety and lifesaving at Bradford on Avon swimming pool.

Where's your favourite place to visit?

I don't tend to go back to the same places - there is too much of the world to see!

Blooming great response to tree appeal

In our last newsletter we asked if anyone still had the apple trees we gave out to tenants ten years ago to mark Rural Housing Week.

We had some lovely shots in response and it seems as if quite a few are thriving out there. If anyone else has a picture of their apple tree we'd love to see them. Just email them to info@whitehorsehousing.co.uk or post it on our facebook page.



Pictured: A few surviving apple trees from across our developments.



Pictured: Ann Norvill, Housing Officer





Steve Warran's Column

Once again we are going out to our tenants to ask them how we are doing and what they think of our services.

I won't lie, I always get a bit nervous at survey time because even though the last two have been really positive I never want to rest on our laurels. You never know what's going to come back and I know all of the staff who work so hard to make life as good as possible for tenants feel the same way.

This time things are slightly different because the answers that come back from the questions won't just be used by us to measure how we are performing. We are also taking part in a pilot project with many other smaller housing associations where survey responses will be compiled into a national league table. It means people will be able to see how we compare to others of the same size.

Our survey gives us lots of useful information and although each one is anonymous, we can break them down by age, gender and area. Last time the breakdown by area indicated we had specific problems in one particular development and that allowed us to bring forward some work we already had planned to address it.

I remember also we were told that people weren't clear about what the service charge was for, so we now break it down so that tenants can see how it is spent. It's all about being more open and transparent.

I would urge everyone to fill in the survey, it really helps us do our job better.

You may have seen stories in the news about the government scrapping energy efficiency targets for landlords. We have been clear about our asset management strategy, which says all our homes will get to a C energy rating by 2030.

That's why we are investing £600,000 in Kilmersdon to make our homes there more draught-proof and installing new roofs and solar panels.

We are going to continue with our policy because we believe it's the responsible thing to do, not just for the planet but for our tenants. Because regardless of any environmental benefits, actually the benefit is to our tenants in warmer, cheaper to heat homes.



I mentioned in the last newsletter that high interest rates and the rising cost of materials has forced us to temper our ambitions for building new homes at quite the same rate as in previous years.

That's still the case but with interest rates starting to look as if they have peaked, we are cautiously confident that we might be able to think more positively in the months to come.

This winter we will see the completion of two beautiful new homes in Kilmersdon as well as the ten new passive homes at Seend Cleeve, and I was delighted to see the first tenant move into Hazel Green in Urchfont, where we have four homes.

We want to continue providing more homes for people in places where they want to live and I can't wait until I'm able to start saying yes to development opportunities again.



Pictured: New homes are Hoares Lane, Kilmersdon

Steve Warran, Chief Executive

Tenant survey will help shape future improvements

Excellent Good Average Poor Bad

The 2023 White Horse Housing Association Tenants' Survey is one of the most important yet because it will help shape the priorities and policies for the years to come – and provide a new perspective on how the organisation is performing.

For the first time the survey is being rolled out on a two-year cycle rather than three years as previously, to meet new government guidelines introduced since the Grenfell Tower fire. The results from the independent survey will be fed into a national database to produce a league table of housing associations ranked on performance and tenant satisfaction.

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

He says: "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. 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."

Feedback from tenants through the surveys gives WHHA the chance to change the way it works to make life better for them. For instance, in 2021 some tenants reported that they can't afford to run their heating system. In response, old style storage heaters are being replaced with more modern and efficient Quantum heaters.

The same year some tenants said in the survey they were dissatisfied with their grounds maintenance so WHHA monitored the grounds maintenance contract, visiting schemes to meet tenants and contractor on site. The result has been higher satisfaction rates but the tenant scrutiny panel will be involved in a further review of the grounds maintenance contract ready for the 2024/25 season.

Other issues addressed because of feedback through the survey include car parking, security lighting, anti-social behaviour and better communication over repairs.

To thank tenants for their participation, all respondents will be entered into three separate draws to win £100. "I encourage everyone, regardless of where they stand, to fill in the survey and send it back because their views are important to us," says Steve. "Without feedback from the tenants, how can we hope to continue making improvements?"





Love at first sight for passive housing project

Love was in the air at the open day to show off our £2.8 million passive housing project at Hook Hollow in Seend Cleeve.



Pictured: Tenant scrutiny panel members at the open day

Not only did the invited guests from Seend Community Land and Asset Trust, our tenant scrutiny panel and Seend Parish Council fall in love with the ten low-energy homes, trust members Colin and Jo Waldeck were celebrating their 56th wedding anniversary that day.



Pictured: Colin and Jo Waldeck share an anniversary kiss at the Hook Hollow open day.



Colin said he and Jo were impressed with the homes, which will be incredibly energy efficient, resulting in relatively lower costs for the new residents in a time of high energy prices. "We really liked the houses, they looked well designed. They obviously fulfil a need, particularly for young people that can't afford houses in Seend," he said.

The land for the homes was made available by the Seend Community Land and Asset Trust in partnership with Seend Parish Council and was identified after a review of many potential sites and a public consultation. The land was bought by White Horse Housing Association and then sold to the community land and asset trust for £1 before being leased back to White Horse Housing Association for 995 years.

Community land trust chairman Steve Vaux says: "It's satisfying to see it come together because it's a good example of a community-led development.

"I know of so many couples that have left the parish to start families and would have preferred to stay here. The rural life is a lifestyle choice really but for those folks who want to start a family who can't afford the property, it's not a lifestyle choice, it's an economic choice to move out of the parish. All we're trying to do is to service that small amount of need."

The development, which is due to be completed early next year, has four two-bedroomed, one three-bedroomed and two one bedroom homes for rent as well as two three-beds and one two-bed for shared ownership sale. Both the rental and the shared ownership homes will be occupied by families and people with a local connection.

Anyone interested in purchasing a shared ownership home and has a local connection to Seend or neighbouring parishes can contact White Horse Housing at **info@whitehorsehousing.co.uk** or on **01380 850916**. For the rented homes, register at **www.homes4wiltshire.co.uk**.

Bats will be protected by housing association during major £600,000 refurbishment of village homes

Our work to make 151-year-old homes warmer and cheaper to heat at Ammerdown Terrace, Kilmersdon has been delayed to protect a colony of bats who have made their home in roof spaces.

The bats were discovered during preparations for the first phase of the £600,000 major refurbishment programme. The work, which will include new roofs, better insulation, double glazing, new heating and solar panels, is aimed at raising the energy rating standards of the housing association's 32 homes in the village.



The first phase of the work will be at the row of 15 two and three-bedroomed cottages just outside the Somerset village near Radstock. The two and three bedroomed homes, which were built in 1872, will all have new double glazing to the front, internal ceiling, cavity wall and loft insulation. Solar roof panels will be installed to reduce heating costs and also divert any excess power generated to heat the water.



Pictured: Pipistrelle bats were among those found in the roof spaces of Ammerdown Terrace in Kilmersdon.



Chief Executive Steve Warran says the work was delayed while a licence to work around the bats were sought from Natural England. "We've had some experts in to assess the colony and DNA testing has identified the long-eared, pipistrelle and serotine bat," he says.

"We won't be able to work between mid-November and March when the bats are hibernating but we'll be keeping tenants fully informed about when we are carrying out the work to minimise the disruption."

Repairs and Maintenance

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

It's that time of year when the days are getting shorter and the temperatures ought to be dropping (although as I write this it is 22 degrees!). When the thermometer finally starts to drop we all spend a lot more time indoors, which brings a couple of issues to the fore.

The first is really important and can be a matter of life and death – I'm talking about smoke alarms. We're usually busy at this time of year testing smoke alarms and CO2 monitors and I can't tell you how often we come across them not working.

A smoke alarm is a very efficient way of keeping you safe if there's a problem with the wiring or anything electrical in your home.

We still see instances where we go out to properties in relation to the smoke alarm and there it is with no battery because it's been beeping and getting on everyone's nerves. Do please test your alarms and if there's a problem and you can't fix it, call us.

I don't really want there to be a reason why somebody can say to us 'but the smoke alarm didn't work'.

My parents are both in their eighties and although their house is all in order, obviously, I still dread to think what would happen if they had a problem and they had to try and get out quickly. A working smoke alarm really can be a lifesaver.

The other issue we get calls about from now until the end of spring is damp and mould. As we start getting colder mornings and evenings we're in that interim period where people aren't necessarily putting their heating on and that's when you we're starting to hear about mould growth and condensation.

On page 9 you'll find some useful advice about preventing damp and mould but there are two golden rules – keeping your heat at a reasonable temperature throughout the property and plenty of ventilation.

The old adage I always use is, if you go out to your car on a winter's morning and it's all misted up, what do you do? You put on the ventilation, wipe the condensation away and open your windows.

That's how you get rid of it out of your car and essentially, that's kind of what you need to do in your house as well.

Elsewhere across our area we are finishing up our grounds maintenance for the year with a last bit of hedgecutting and our attention is also focused on the major roof replacement work at Ammerdown Terrace in Kilmersdon, Somerset. There's always something to keep us busy.

Enjoy the autumn and stay warm and safe.



Darrel Smith Maintenance Manager









The dos and don'ts of damp

As the nights draw in and the weather gets colder, it can be a challenging time for homeowners battling damp because the combination of cold temperatures and increased humidity indoors can lead to condensation and mould growth. To help you keep your home dry and cosy during the winter months, here are some dos and don'ts to follow.

Dos:

DO open windows and doors regularly to allow fresh air circulation, especially when cooking, showering, or doing laundry.

DO use extraction fans in bathrooms and kitchens to expel moist air outside.

DO invest in a good-quality dehumidifier for damp-prone areas, like bathrooms.

DO set the dehumidifier to maintain a humidity level of around 30-50 per cent in your home.

DO check for gaps and cracks in walls, floors, and ceilings, and seal them with appropriate insulation materials.

DO insulate windows and doors to prevent cold drafts and moisture intrusion.

DO ensure your heating system is regularly maintained to ensure it operates efficiently and reduces indoor humidity.

DO wipe down windows, mirrors, and other surfaces prone to condensation regularly to prevent moisture buildup.

DO use moisture-absorbing materials like silica gel or moisture-absorbing packs in damp areas.

Don'ts

DON'T crank up the heat excessively, as higher temperatures can increase humidity levels indoors.

DON'T block radiators or heaters with furniture or drapes, as this can trap moisture and hinder proper heat distribution.

DON'T skip insulating your home properly, as inadequate insulation can lead to cold spots and condensation.

DON'T forget to insulate pipes in unheated areas to prevent freezing and potential leaks.

DON'T use your roof for storage purposes.

DON'T hang wet laundry indoors, as it releases moisture into the air.

DON'T place clothes on radiators to dry, as this can also contribute to indoor humidity.

DON'T overlook leaks as they can lead to structural damage and severe damp problems.

DON'T delay on reporting roof leaks, gutter problems, or damaged window seals.

DON'T use humidifiers in the winter unless your home is excessively dry, as they can add unnecessary moisture to the air.

DON'T forget to clean and maintain humidifiers regularly to prevent mould growth.

By following these dos and don'ts, you can effectively prevent dampness in your home during the winter and help to ensure a comfortable and healthy living environment for you and your family.

Check you are entitled to winter benefits



The Department for Work and Pensions (DWP) has unveiled a series of payments aimed at providing crucial financial support during the winter months.

While most of these payments are automatically processed, some may need claiming.

The second instalment of the three-part cost of living payments for 2023-24, totalling £300, is set to be distributed in the autumn. This payment is available to individuals claiming specific DWP or HMRC benefits, including Incomebased Jobseeker's Allowance, Income-related Employment and Support Allowance, Income Support, Pension Credit, Universal Credit, Child Tax Credit, and Working Tax Credit. Payment is likely to follow a pattern similar to the previous year when payments were made between November 8 and 23.

The Winter Fuel Payment, ranging from £100 to £300, is accessible for those born before September 24, 1957, who have resided in the UK for at least one day during the qualifying week of September 18 to 24, 2023. The payment, which is to help with heating costs, is typically disbursed in November or December.

Pensioner households already receiving the Winter Fuel Payment will also receive an additional £300 this winter, automatically accompanying their regular Winter Fuel Payment.

The Cold Weather Payment scheme, starting in November and running until March 31, provides £25 for each sevenday period when temperatures fall below zero degrees. Eligibility for this payment is linked to specific benefits, including Pension Credit, Income Support, Income-based Jobseeker's Allowance, Income-related Employment and Support Allowance, Universal Credit, and Support for Mortgage Interest.

The Warm Home Discount offers a £150 reduction in electricity bills for winter 2023/24. This amount is applied directly to the energy account by the supplier or, for pre-pay meters, sent as a top-up voucher. Eligibility depends on energy suppliers' participation and specific qualifying criteria.

The DWP also pays a £10 bonus to all recipients of qualifying DWP benefits each year just before Christmas. This payment is tax-free and has no impact on other benefits. To receive this bonus, claimants must be present or 'ordinarily resident' in certain regions during the qualifying week, with no need to submit a claim.

Married couples, those in a civil partnership or those who are living together who both get one of the qualifying benefits will each receive the Christmas bonus.



Worried about the Cost of Living this winter?

We are here to help you; we don't just care about your home, we care about your wellbeing too. Last year the Board approved a budget for assistance to be given to those households finding the cost of living hard with the rise in fuel and food costs. This year we have added to that budget by obtaining a grant from the Council who want to reach out to households in rural areas in particular.

So please come to us if you are struggling to buy food, pay your utility bills, purchase clothes or school uniforms or buy essential items for your home. Our Housing Officers will have a confidential discussion with you regarding your needs and then try to find a way to assist you with the funding we have especially put in place for that reason. There is discretion in the budget to provide a variety of assistance and not just those examples mentioned above, so do tell us what you need and we will see if it is possible to help you. Last year we helped many households as it was not unusual to be struggling to make ends meet with the price of food and fuel soaring. The applications came in from a wide area and we expect that many people will be getting in touch for assistance again this Winter - so please don't be afraid to come forward.



Are you eligible for Healthy Start?

If you're more than 10 weeks pregnant or have a child under 4, you may be entitled to get help to buy healthy food and milk to the value set out below:-

 \pounds 4.25 each week of your pregnancy from the 10th week \pounds 8.50 each week for children from birth to 1 year old \pounds 4.25 each week for children between 1 and 4 years old



If you're eligible, you'll be sent a Healthy Start card with money on it that you can use in some UK shops. You can use your card to buy: cow's milk, infant formula milk, fresh, frozen and tinned fruit, vegetables and pulses.

Also you can use your card to collect: Healthy Start vitamins - these support you during pregnancy and breast-feeding and vitamins drops for babies and young children - these are suitable from birth to 4 years old.

To find out more about Healthy Start and to see if you are eligible visit: https://www.healthystart.nhs.uk/how-to-apply.

You can apply by either: emailing: **healthy.start@nhsbsa.nhs.uk** or calling **0300 330 7010** Phone lines are open 8am to 6pm Monday to Friday (except public holidays)

To apply online: you'll need your: name, address, date of birth, national insurance number, baby's due date (if you're pregnant), benefit award letter if you're over 18

Congratulations!



Pictured: Mr Nash - Winner of the Resident Draw. Hope he enjoys using his patio set.

Fridge Magnet Enclosed.

The Scrutiny Panel thought it would be a good idea to have all your emergency numbers to hand, so they came up with designing a fridge magnet. Do pop it on your fridge!



Want to grow vegetables for yourself, neighbours and maybe, food banks or community larders?

Then we want to help.

Do you have a garden which can have a vegetable plot?

Do you have a garden area you would be happy to share with neighbours?

Is there a communal area which could have raised beds(s)?

Why not set up a gardening group of all ages, which could mean you and your neighbours could tend for the plants and benefit from the produce?

We can help with setting up the scheme, providing the tools and seeds.



Contact Us

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