

Newsletter - Vol. 2



Welcome to our second newsletter from Radcliffe Housing Society.

We are delighted to be able to share the latest news from RHS and importantly to offer support to those who need it.

Since our last newsletter there have been multiple issues affecting everyone in the country. In addition, Queen Elizabeth II sadly passing away provided an opportunity for the country to unite.

The Cost of Living crisis has hit most of our residents and stakeholders exceptionally hard. We hope the Government can provide much needed stability for the UK, considering the increased awareness of those struggling to heat their homes and making tough choices between staying warm, and being able to afford to eat. These economic challenges are also affecting landlords and businesses including our own contractors. The Government has stated there will be tough choices to come, with the Budget recently announced. In turn, this also means we will refocus our efforts to review your heating systems to ensure absolute efficiencies in them. We would also encourage all residents to review utility bills and contracts to ensure you're receiving the best value for money in your key services.

We are geared towards supporting our residents who are suffering significant financial hardship. We would encourage you to contact us to tell us how we can help, and what we can do to support you, increase income and to reduce any expenditure.

In this newsletter we offer insight into the many benefits you may be entitled to, irrespective of your financial status.

We would like to say a big THANK YOU to our residents who completed the satisfaction survey in July 2022, with intriguing results. We're grateful for the feedback and will in turn use this feedback to drive further service improvements across our services. We have made some huge strides in property investment over the last few years, but we are mindful that with inflationary rates at the highest peak for 40 years, we will continue to be robust in our asset delivery and improve our self-serve offer for our residents.

In addition, we have reached the halfway point for our first new build in years at Llewellyn Court, SE20. Progress has been swift and we remain on track to be completed by April 2023.

Thank you for your time again, and I do hope you find this newsletter useful.

Best wishes and stay safe

Jermaine Sterling
Director of Operations



COST OF LIVING PAYMENTS

You may be able to get a payment to help with the cost of living if you're getting certain benefits or tax credits. If you're eligible, you'll be paid automatically in the same way you usually get your benefit or tax credits. This includes if you're found to be eligible for a Cost of Living Payment or a Disability Cost of Living Payment at a later date.

You could get up to 3 different types of payment depending on your circumstances on a particular date or during a particular period:

- Cost of Living Payment, if you get a qualifying low income benefit or tax credits
- Disability Cost of Living Payment, if you get a qualifying disability benefit
- Pensioner Cost of Living Payment, if you're entitled to a Winter Fuel Payment for winter 2022 to 2023

These payments are not taxable and will not affect the benefits or tax credits you receive.

Low income benefits and Tax Credits

You should get a payment of £650 paid in 2 lump sums of £326 and £324. The second payment of £324 was due on or around 8 November 2022. You could qualify if you get any payments below:

- Universal Credit
- Income-based Jobseeker's Allowance (JSA)
- Income-related Employment and Support Allowance (ESA)
- Income Support
- Pension Credit
- Child Tax Credit
- Working Tax Credit

Disability Cost of Living Payment

You may also get a lump sum payment of £150 if you're receiving any of the following:

- Attendance Allowance
- Constant Attendance Allowance
- Disability Living Allowance for adults
- Disability Living Allowance for children
- Personal Independence Payment
- Adult Disability Payment (in Scotland)
- Child Disability Payment (in Scotland)
- Armed Forces Independence Payment
- War Pension Mobility Supplement



Further Support Available



The price of energy, food and bills have risen steeply in recent months and many people are struggling to keep up with the cost of living. However, there is support available for you from Jo Williams, Housing Income Officer



Council Tax Rebate

Households in Council Tax bands A to D, who pay their Council Tax by Direct Debit, should receive their £150 rebate.

If you pay by any other method, or have an exemption, you should have received a form asking for your bank details from your Local Council.

Help with your rent

In some circumstances, your Local Council can help residents who claim Housing Benefit or Universal Credit with a discretionary housing payment, you fall behind with the rent.

Please speak with your Local Council or us if you wish to apply to determine eligibility.

Income help

If you're on a low income, you may be entitled to Universal Credit, Tax Credits and other benefits. There are many different forms of support available depending on your individual and household circumstances.

It may be worth checking www.gov.uk/benefits-calculators to see if you're entitled to additional help.

Ensure your details of any household savings, income and outgoings ready.

Local Authority Hardship Funds

Most Local Councils have a hardship or local support fund available for those on low incomes or those struggling to make ends meet. Most cover elements of support including:

- Food vouchers
- Gas or Electric bill payments
- Water Bills
- Essential white goods; fridge / freezer, microwaves
- Gas or electric cooker
- Bedding







Other support including: Furniture and school meals

If you are on a low-income and unable to afford furniture and white goods, there are a number of ways in which you can get help.

The most useful are:

- Your council's local welfare assistance scheme
- A grant-giving organisation
- A preloved furniture provider
- Affordable credit

You could consider a budgeting advance through Universal Credit (UC), although please remember this has to be repaid and will mean lower benefits payments in the near future.

If you need more than one item of furniture, you may need to go to more than one organisation get everything you need. Many organisations have eligibility criteria so remember to check you're eligible for support from an organisation before spending time on an application.

In some cases you may need a support worker to make the application for you, this particularly applies to grant-giving organisations. If you don't have a support worker like a social worker or health visitor, your local Citizen's Advice Bureau (CAB) can help.

Your local council may provide help in getting essential items of furniture – as well as helping with other issues, such as debt advice, food and fuel poverty. They provide this help through what is known as local welfare assistance, although each council calls it something slightly different.

There are a number of grant-giving charities and organisations who provide support through the provision of essential furniture and white goods items. Some provide a grant, others provide the item itself, and the majority have eligibility criteria to offer targeted support to specific groups of people.

Pensioner Cost of Living Payment

If you're entitled to a Winter Fuel Payment for winter 2022 to 2023, you will get an extra £300 for your household paid with your normal payment from November 2022. This is in addition to any Cost of Living Payment you get with your benefit or tax credits.

The full amount of Winter Fuel Payment you will get for winter 2022 to 2023 depends on your circumstances.

Free School Meals

If your child is below 19 years old and in full time education, they may be eligible for free school meals.











Ways to reduce your energy consumption

With the costs of running household appliances to increase even more this Winter, there are many ways to reduce your energy consumption for domestic applicances.

On 8 September the Prime Minister announced an 'Energy Price Guarantee', holding the cost of energy for a household with typical consumption at an annual level of £2,500 over two years from October. It also announced that prices of gas and electricity will be capped for businesses, charities and the public sector for six months from October, with support for specific sectors beyond next March to be announced in the coming months.

The Resolution Foundation's analysis shows that capping energy prices at £2,500 will save the typical household £1,074 on their energy bills over the next six months. This, together with the previously announced £400 energy bill rebate, covers 76% of the increase in bills compared to last winter (October 2021-March 2022). However, pre-payment meter customers will still need to find an additional £264 this January for that month's energy alone (although down from £550 without further government support).

Whilst the support package will soften the coming squeeze on incomes by reducing short-term inflation (estimated at around four percentage points in January 2023, rising to almost six percentage points for the poorest tenth of households), this comes at the cost of potentially prolonging elevated inflation and/or higher interest rates. Analysis also suggests that the support will not prevent a significant number of households still struggling.

Here are 7 quick steps to support you in reducing your energy usage

Whilst the Government has intervened and applied a £2,500 energy price cap, Which? magazine suggests the following to help reduce your fuel bills.

Fridge Freezers

To ensure your fridge freezer is running as efficiently as possible, Which? suggests cleaning the condenser coils on the back, as dust on them can prevent the fridge from cooling properly.

If you have damaged door seals, it is important to replace them, so cold air cannot escape, and ensure food is cooled down properly before refrigerating.

Energy grants

The Warm Home Discount is available to pensioners and those who get certain benefits. It was £140, but increased to £150 in October 2022.

Those born before 26 September 1955 can claim a Winter Fuel Payment of £100 to £300 every winter, and energy companies also have their own hardship funds.

Washing machine costs

The average cost to run a washing machine yearly will rise from just over £63 to more than £117 under the new energy price cap. Which? suggests lowering costs by waiting until you can fill the machine to about 80% capacity, rather than repeatedly washing smaller loads.

If clothes are not stained, then consider washing at 30C, as it will cut energy usage by 38% on average compared with a 40C wash, while a 20C wash will use 62% less energy.

Use Smart heating systems

'Smart' heating controls can cut your bills and improve your comfort by making better use of the heating energy you pay for. Which? estimates a medium-sized household could save at least £100 a year by using smart controls and could cut a home's carbon emissions by 320kg a year.

Reduce dishwasher use

The average annual running cost for a full-size dishwasher will rise from £83 to £153, and for a slimline model it will cost £136, up from £73.

While washing-up by hand may seem like a cheaper option, handwashing uses more water than a dishwasher.

Cooking tips

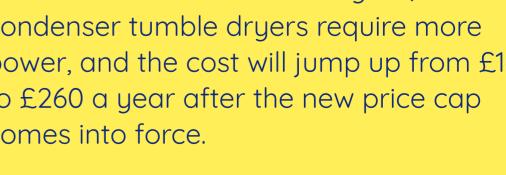
A built-in electric oven costs £66 a year to run which will rise to £122 following the price cap rise, while a single gas oven costs £20 and will rise to £43.

It is possible to reduce costs by cooking larger amounts of food at a time and eating them as meals spread across the week, rather than running the oven every day. You can defrost frozen food in the fridge in advance, so your oven does not have to work as hard to cook it, Which? says.

Smaller items such as air fryers or combi microwaves might be more cost-efficient than ovens for cooking smaller items.

Tumble dryer usage

Which?'s calculations found the cost of an average heat pump tumble dryer will increase from £56 to £104 a year, whereas condenser tumble dryers require more power, and the cost will jump up from £140 to £260 a year after the new price cap comes into force.





Development update

We continue to support the Mayors objective of addressing the urgent need to provide homes for those most vulnerable.

We remain determined to build new affordable homes for those most in need. Works are well underway at Howard Road, Penge, SE20.

Purcell Close

We will aim to build five new apartments, on our existing car park land at Purcell Close. This existing land currently has use of garages.

A new three storey building providing five flats, with accommodation in the roof space, will be built after the existing garages have been demolished.

Five brand new homes of 4x One bed and 1x Two bed apartments.

We will also regenerate the land with new access points, new cycle and refuse storage facilities.

Whilst we have planning approved, we have paused the start of these works until further notice.

Howard Road

This new development is being built on our existing car park land, at Howard Road, Penge.

Six new homes comprising of 4x One bed and 2x Two bed apartments.

A new three storey building is being built, comprising of six new affordable residential flats with an undercroft car park and new associated cycle storage and refuse storage.

As part of the planning conditions, we will install new windows in the existing block to counter concerns raised about any 'loss of light'.

These homes will be made available for 'families in priority need' from the Bromley Housing register

The practical completion date for this scheme is scheduled for April 2023.

Howard Road - New Build



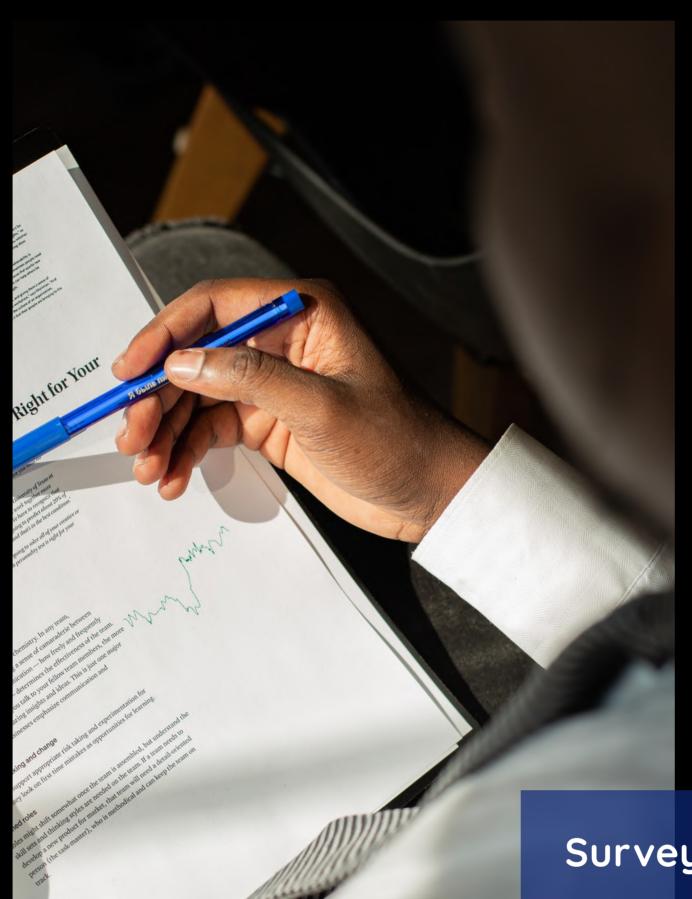






You have an opportunity to name this new scheme at 28 Howard Road. If you have any suggestions as to what we could call this New Build, please contact us at housing@radcliffehs.org

Satisfaction Survey 2022



Overall Satisfaction - 79%

Handling ASB - 63%

Treated with respect - 87%

Repair satisfaction (in last 12 months) - 90%

Being kept informed - 86%

Home is safe and well maintained - 87%

Survey Outcomes

Almost nine in ten residents are satisfied that their home is well-maintained and safe (87%).

However, fewer are satisfied that their communal areas are clean, safe and well-maintained (72%).

Four-fifths of residents are satisfied with how Radcliffe Housing Society deals with repairs and maintenance generally (81%).

However, more are satisfied with the repairs service in the last 12 months (90%).

84% are satisfied with the time taken to complete their most recent repair after reporting it.

When asked what could be improved, residents say the time to do work and dealing with outstanding or forgotten repairs.

In June and July 2022, 190 (around 60%) of you took part in an important survey.

The survey focused on how happy you are with the way Radcliffe Housing Society delivers key services and maintains your homes. The survey was anonymous and carried out by the independent market research company Acuity Research & Practice.

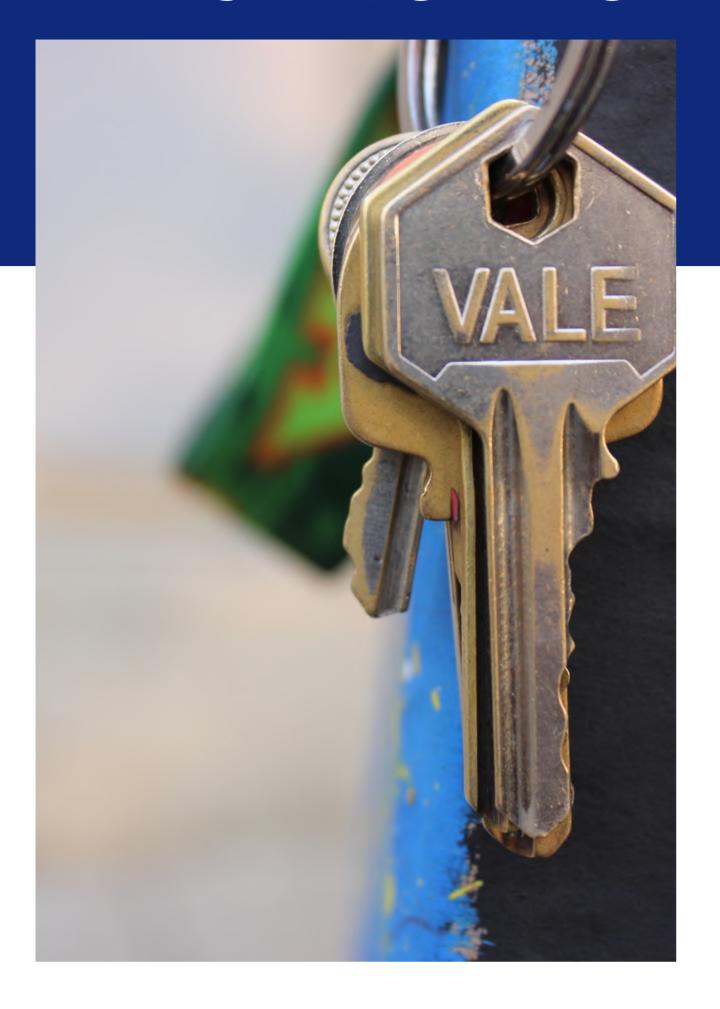
The survey was carried out by telephone, with residents being called and invited to take part in the survey.

Carrying out this survey is just part of the work Radcliffe Housing Society does to involve you in developing services.

As well as publishing the results of the survey, Radcliffe Housing Society plans to put the findings to good use by working with residents to further improve the services they provide.

Thank you to those who took part.

Wish to move home?



Lettings

We have had a unusual number of available homes this year. So far, we have achieved 21 lettings, which is almost as many lettings as all of last year. Due to this we are keen to increase the number of internal and external applicants we hold on our register.

If you wish to be considered for a move, contact us at: housing@radcliffehs.org

Whilst we would always encourage non-residents to join their local Council's housing register, if you know anyone who may wish to join our waiting list, ask them to contact us for eligibility discussions.



MyTenancy is a service which will allow you to access your tenancy information, including rent statements, personal information and raise maintenance requests.

https://radcliffehs.mytenancy.co.uk/signin













Repairs & Estates

Parking

As you are aware, UK Car Park
Management Limited are now
responsible for all parking
management issues and are the single
point of contact for all parking
queries. This is a warden controlled
service, which we hope will solve the
issues we had at some locations
involving unauthorised vehicles
parking in car parks.

- UK Car Park Management website https://www.ukcarparkmanagement.co.uk/
- To appeal a parking fine –
 https://www.ukcarparkmanagement.co.uk/appealscentre
- To obtain a new permit send an email to - permits@uk-cpm.com

Just Ask

We are aware of improvements needed for some of our estates in relation to communal cleaning.

We have listened to your feedback and changes are being implemented, including an increase in quality assurance inspections, with some changes of personnel and local action plans being implemented.

We continue to work with some key residents around this as we know how important communal cleaning and also grounds maintenance is, to our residents.

We will continue to monitor. Should you have any local issues with standards, we would be grateful if you could contact us at repairs@radcliffehs.org

Policies

So you're clear on the services and expectations provided to you, this year we have updated many of our Policies.

These are available to you on our website at:

https://www.radcliffehs.org.uk/tenants/ourpolicies/

Smoke Detectors

In the last 2 months, we have had two fires within our homes.

Your health and safety is of paramount importance to us. You may have seen an increase in media reports of recent fires or major incidents in residential homes. As you know, these incidents can have a devasting impact on the lives of those involved and the wider communities. We also acknowledge that adverse weather conditions can also play a part.

In light of updated regulations, we will continue to ensure you have working smoke and carbon monoxide alarms on 'every storey of your home where there is a room used as wholly or partly as living accommodation.'

We replace detectors when we carry out gas or electrical servicing if the detectors are due for a replacement or are faulty. However, if you're aware that your smoke detector or carbon monoxide detector is not working or requires replacement, please contact us on 01732 459 144 (option 1 to speak to Max) or at compliance@radcliffehs.org

It is our responsibility to replace or repair faulty alarms, but it is your responsibility to let us know and we will replace it. Please also ensure you're regularly testing your alarms and replace batteries if need be. This is a really important step to ensuring the quality and safety of your home. So do not delay and let us know how we can help you.

Anti Social behaviour

There have been a few incidents at some of our sites recently, involving people gaining access to communal areas and committing crime or behaving in an antisocial manner. Please ensure you report these incidents to police.

In addition, please ensure you do not grant access to anyone you don't know, and under no circumstances should communal doors be propped open.

Please be extra vigilant about increases in anti-social behaviour with the football World Cup on the horizon.



RIP Queen Elizabeth II





Contact us

By Email:

enquiries@radcliffehs.org housing@radcliffehs.org repairs@radcliffehs.org rents@radcliffehs.org

By TEXT:

Send a text message to: 07497 301 013

To contact your income support officer: text RENTS

To get latest account balance: text BAL

To report a repair: text REPAIR



Postal Address

Radcliffe Housing Society Limited Radcliffe House Homefield Road Riverhead Kent TN13 2DU

Telephone: 01732 459144