

YOUR NEWS

WWW.YOURHOUSINGGROUP.CO.UK

DECEMBER 2022




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Your
HOUSING GROUP


Get in touch

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 0345 345 0272

Creating more places for people to thrive and be recognised as a sector leading landlord

CELEBRATING 20 YEARS OF RYFIELDS

Ryfields Retirement Living Village in Warrington celebrated its 20-year anniversary this month!

The residents of the independent living scheme for those aged 55 and over successfully pulled together a great day of food, fun and entertainment all decorated in gold, sage, and cream.

The Mayor of Warrington, Cllr Jean Flaherty came along, as did Jacque Allen, our CEO and Paula Marshall, our Director of Housing & Customer Service.

Paula said, "What a fabulous party, well done to everyone involved. A big thank you to all the residents at Ryfields, they have been amazing, and to our renovation specialists, Casey for all the work they have carried out here and all the support they have shown our residents."

OVER 1,000 RESIDENTS HAVE LIVED AT RYFIELDS

10 CURRENT RESIDENTS HAVE LIVED HERE SINCE IT OPENED

The party was months in the planning and was organised by a resident planning group.

Tracey, Chair of the Resident Committee, said "This has been the finale of a hard three years, but it has been an amazing journey and I think what we have got here now is exceptional. The party today is the icing on the cake, it shows how much we care about the residents, and it is a big thank you to them from Casey and Your Housing Group."

Resident Margaret Ellis said "It's been a wonderful afternoon. It's lovely living here, I'm really enjoying it, it's great."

And Dot, who's lived at Ryfields for nearly 18 years, said, "It's brilliant. It's nice doing it for the 20 years. It's lovely."



Your Housing Group's Operations Manager, who looks after Ryfields, Danielle McCann, added "All our residents really matter to us so a big thank you to the planning group who worked so hard in bringing together everyone's suggestions for today's party."

This celebration comes shortly after we, along with our partner Casey, carried out major renovations to the building and its grounds, upgrading safety as well as décor and outside.

DOES YOUR HOME HAVE DAMP AND/OR MOULD?

DAMP AND MOULD CAN BE A RISK TO YOUR HEALTH AND SHOULD BE REPORTED TO US IMMEDIATELY

We understand that you may have previously told us about damp and mould in your home, so if you have, and the issue hasn't yet been resolved, please contact us again.

Your safety is always our top priority and although this is your home, we are your landlord, and it is our responsibility to fix this.

www.yourhousinggroup.co.uk/customers/home-improvements/damp-and-mould

CONTACT US

需要翻译文本?
Czy potrzebują Państwo tłumaczenia?
تحتاج إلى ترجمة?
ترجمہ کی ضرورت ہے؟

☎ Call 0345 345 0272

✉ dm@yourhousinggroup.co.uk

www.yourhousinggroup.co.uk/customers/home-improvements/damp-and-mould

Meet Your Money Advice Team

"I help with **benefits and debt advice** and believe we should be empowering you to make informed decisions about your finances."

CAROLINE GALE
Money Advice Team Leader

"My role is to talk to new customers and I really enjoy getting to know everyone and sharing advice about how they can **maximise their income**."

LEIGH REDMAYNE
Tenancy Onboarding Officer

"I am the **first point of contact** for all customers contacting money advice and **ensure they get to the right person and receive the right service and support**, whether it's for **benefits, debts, fuel, rent** or something else!"

MARCOS SHAW
Money Advice Triage Officer

Money Advice Team

Our Money Advice Team is always on hand.

0345 345 0272

Find out what support you could be entitled to via our benefits calculator available at www.yourhousinggroup.co.uk/customers/money-advice/

BENEFITS ADVICE

CRISIS ASSISTANCE

DEBT ADVICE

SIGNPOSTING

BENEFIT APPEALS & CLAIMS

Our Money Advice Officers

"I look after all of you who live in **Yorkshire and parts of Lancashire** with your **benefits and debt advice**. I hope I give my customers the right support and strive to leave our interaction in a better situation than what we started."

GILLIAN BOWDITCH

"I help to ensure people are getting all of the **benefits they are entitled to** as well as supporting people with energy advice."

DAN HAMPTON

"It's me you'll talk to if you live in the **Trafford** area and want to discuss **benefits and debt**."

DAVID HILL

"I look after **Halton, Sefton, Knowsley** and Lancashire and I help anyone who is struggling financially to find **grants and benefits** and be a safe space when someone needs extra support."

NICOLA LOWE

"**Cheshire East and West, Warrington and Halton** are where my customers live and I understand that peoples' lives are often very complex."

LINDA GREEN

"I look after you in **St Helens** and I try to help you navigate the sometimes complex systems and hopefully get you where you need to be!"

SHIRLEY DERBYSHIRE

"My area is **Staffordshire Moorlands, the High Peak and Stoke** and when I help people with **benefits and debt problems**, it makes me proud to help them assert their rights and fight unfair decisions."

MARK VALENITNE

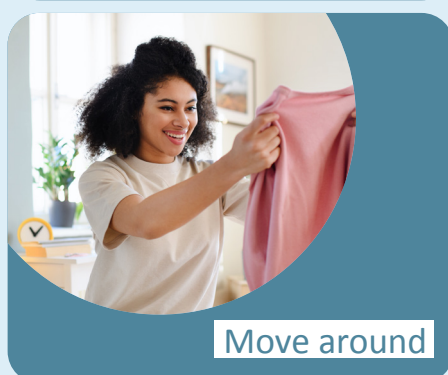
"I cover **Lancashire and Wigan** and I find my job so rewarding. If I can help someone get more control of their money and feel safe and secure, then I'm doing my job right."

LAURA BEETHAM

"I look after **Greater Manchester** and work with customers to ensure they have sufficient income to cover their basic needs and **stay on top of their rent**."

ANN MARIE CUSHNAHAN

Heat the person, not the home



And if you want to save more money...



Wash your clothes at 30 degrees



Reduce your time in the shower



Dry clothes outside when possible or use a heated rail
(Drying on radiators without adequate ventilation will create condensation which can lead to damp and mould)



Use LED energy saving light bulbs



Only fill the kettle to the amount of water needed



Where possible, stop wasting standby energy and switch off



Fully load your washing machine and dishwasher before using

Useful websites

National Energy Action www.nea.org.uk/get-help/
Energy Saving Trust www.energysavingtrust.org.uk/

FIRE DOORS

If you spot a fire door that doesn't appear to comply with the rules, please email us at general@yourhousinggroup.co.uk

Your safety is our top priority and we have been working hard over the last year and beyond to update and enhance fire and building safety for you.

In January 2023, new fire safety legislation is coming into effect and following the tragedy at Grenfell Tower in 2017, there are numerous proposed changes to many aspects of fire safety regulations.

One of these is specific to fire doors. Fire doors, used correctly, stop fires from spreading through a building, giving people time to escape and the Fire and Rescue Service time to attend.

The Fire Safety (England) Regulations 2022, specifically Regulation 10, states that flat entrance fire doors must be inspected every year, and all communal fire doors every quarter, in all buildings over 11m tall.

Fire Emergency Plan

A Fire Emergency Plan (FEP) for a building (also known as an Evacuation Strategy) lets you know what to do if a fire starts in your home or in another part of the building.

Please note: for customers living in blocks of flats with shared spaces which residents would use for evacuation, a copy of your full Fire Emergency Plan is displayed in the communal areas and is also sent to you each year.

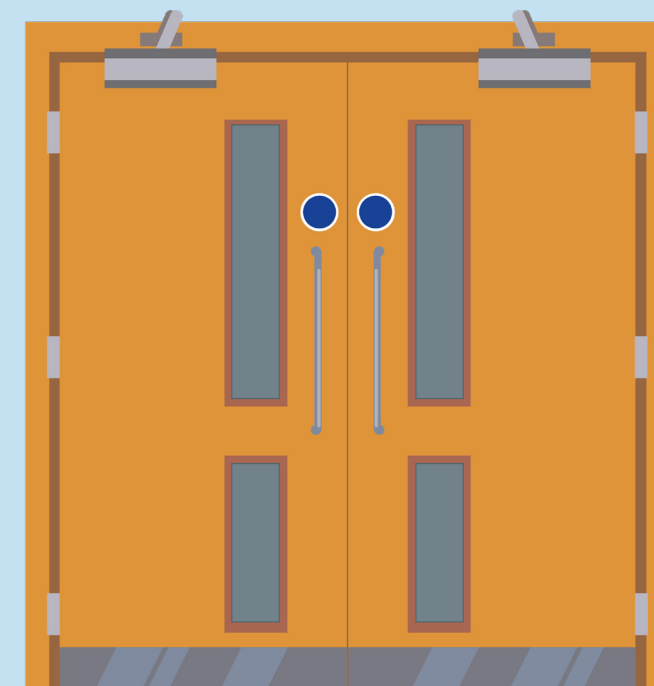
What else have we been doing?

We've developed a new app which quickly and efficiently allows us to record our fire door safety inspections, and findings.

We've started writing to all our residents in both high-rise and larger multi-occupancy buildings, such as blocks of flats and retirement living schemes, to share their building's Fire Evacuation Plans.

CHECKLIST

- ☒ Any damage to the door's glazing or air transfer grille
- ☒ The door closer shuts the door
- ☒ The door closes correctly around the whole frame
- ☒ Any gaps around the door frame, seals and hinges
- ☒ No visible damages



For more fire safety information and how to contact us please visit www.yourhousinggroup.co.uk/customers/safety-and-support/safety-in-the-home/

TOP TIPS FOR AVOIDING CHRISTMAS DEBT



COST OF LIVING PAYMENT 2

The second payment of £324 was made by DWP to eligible customers between **8 and 23 November**, and by HMRC between **23 and 30 November** (to customers receiving tax credits only and no other eligible DWP benefits). The payment is separate from your benefit. This is in addition to the £400 discount on energy bills.
helpforhouseholds.campaign.gov.uk/help-with-your-bills/



HOUSEHOLD SUPPORT FUND ROUND 3 IS NOW OPEN

To help you with the cost of buying **food, fuel, warm winter clothes and in some circumstances other household essential items and white goods**. To find out more or apply contact your local authority. You can find out who is your local authority here:
secure.dwp.gov.uk/report-a-missing-cost-of-living-payment/welcome



FREE AND LOW COST FOOD

OLIO app connects neighbours with each other and with local businesses so surplus food can be shared, not thrown away. You can sign up to the app here: web.olioex.com/login
Too Good to go offers low cost food from retailers which would otherwise go to waste. You can sign up for the app at www.toogoodtogo.co.uk/en-gb/consumer



SOCIAL TARIFFS – LOW COST BROADBAND & PHONE PACKAGES

Social tariffs are cheaper broadband and phone packages for people claiming Universal Credit, Pension Credit and some other benefits. Some providers call them 'essential' or 'basic' broadband. You can find social tariff offers at
www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/costs-and-billing/social-tariffs



GET HELP WITH TRAVEL COSTS IF YOU CLAIM UNIVERSAL CREDIT

JOBCENTRE PLUS TRAVEL DISCOUNT CARD

This is provided to those unemployed claiming Jobseekers Allowance or Universal Credit for 3-9 months (18-24 year olds) or 3-12 months (over 25s). People can apply through their Work Coach and local Jobcentre Plus. Contact your nearest Jobcentre for more information at
find-your-nearest-jobcentre.dwp.gov.uk/

YOUR MONEY MATTERS

AVAILABLE SUPPORT SCHEMES & FINANCIAL HELP (NATIONALLY)

ENERGY BILLS SUPPORT SCHEME

EVERYONE is getting £400 off their energy bills which is being automatically deducted from your bill over six months from October 2022 – March 2023. ***Please note: Customers on shared heating schemes will receive further information in January about this.***

WINTER FUEL PAYMENTS

In the winter months **pensioners can get between £100 and £300 to help pay heating bills**. This winter, there will also be an extra one-off £300 Pensioner Cost of Living Payment, which will be paid as an automatic top-up to the Winter Fuel Payment.

COLD WEATHER PAYMENTS

Also, there is **an extra £25 a week if you're getting certain benefits** during the winter, if the temperature is zero or below for more than seven days.
coldweatherpayments.dwp.gov.uk

WARM HOME DISCOUNT

And, nearly **three million low-income households are eligible for a £150 rebate** on their winter electricity bills.

COST OF LIVING PAYMENT

And, households on means tested benefits, including Universal Credit, Pension Credit and Tax

Credits, will receive a payment of £650 this year, paid automatically in two instalments. The first payment of £326 was made in summer and the second payment of £324 was made by DWP to eligible customers between 8 and 23 November, and by HMRC between 23 and 30 November (**to customers receiving tax credits only and no other eligible DWP benefits**).

PENSIONER COST OF LIVING PAYMENT

A one-off £300 Pensioner Cost of Living Payment will be paid to those eligible for the Winter Fuel Payment in addition to the Winter Fuel Payment.

HOUSEHOLD SUPPORT FUND

£1.5 billion has been made available to support the most vulnerable to cover their essential daily costs, like energy bills. Recipients include pensioners and families with children. Plus, local authorities can also issue food vouchers to families during the school holidays.

BUDGETING LOANS

You may be eligible for a Budgeting Loan if you've been on certain benefits for 6 months. This can be used for household items, rent in advance and travelling costs. Visit helpforhouseholds.campaign.gov.uk/help-with-your-bills/ for more info on all this and more!

Useful websites

Great ways to boost your income

www.moneysavingexpert.com/family/boost-your-income

Budget Planner

www.moneyhelper.org.uk/en/everyday-money/budgeting/budget-planner

Your Housing Group's Benefits Calendar

www.yourhousinggroup.co.uk/customers/money-advice

General discounts and offers

www.helpforhouseholds.campaign.gov.uk/discounts-and-offers

ANTISOCIAL BEHAVIOUR UPDATE

What ASB Is – And What It Isn't

Antisocial behaviour is defined in law as “conduct that has caused, or is likely to cause harassment, alarm or distress to any person”. The law also gives specific definitions of antisocial behaviour in housing; “conduct capable of causing nuisance or annoyance to a person...or in relation to [their] occupation of residential premises”.

ASB can include:

LOUD NOISE FROM NEIGHBOURS

HARASSMENT SUCH AS VERBAL ABUSE OR THREATS

VANDALISM, PROPERTY DAMAGE AND GRAFFITI

FLYPOSTING, DUMPING RUBBISH AND ABANDONED CARS

ANIMAL NUISANCE

What isn't classed as ASB can include:

A ONE-OFF INCIDENT OF LOUD NOISE (BARKING DOG OR CHILDREN PLAYING)

HEARING FOOTSTEPS FROM ANOTHER HOME

PARKING ISSUES

REPORTING ASB

We want to make it as easy as possible for you to talk to us and report a problem.

Contact us confidentially through our website at www.yourhousinggroup.co.uk/customer-safety-and-support/antisocial-behaviour or by phone on 0345 345 0272

What You Can Expect

Once we've received your report, our specialist team will carry out an early assessment of the matter. We will ask you questions about the incident and the events leading up to it, to identify any urgent actions that need to be taken. An action plan will be agreed with you, setting out the following:

- **How the initial investigation will be carried out**
- **How you can work with us to provide the necessary evidence (this may involve keeping a log)**
- **The most appropriate method of resolution, with realistic outcomes.**
- **How often you will be contacted via your preferred method throughout the case.**

We aim to resolve cases quickly, but antisocial behaviour can be a complex, lengthy process so it may be difficult to give timescales.

We aim to look at all cases and review them and contact you within two working days, to assess immediate risks and agree an action plan with you. We will work alongside agency partners, such as the police and local authorities, to solve issues as quickly as possible.

Further Information

If you want to read more, see our Antisocial Behaviour and Hate Crime policy at www.yourhousinggroup.co.uk/about-us/policy-strategy

ALWAYS DIAL 999 IF YOU, A NEIGHBOUR, OR ANYONE IN YOUR NEIGHBOURHOOD IS IN IMMEDIATE DANGER.

HOUSING OMBUDSMAN

We are committed to providing a consistently excellent service for all and in line with the Housing Ombudsman's dispute resolution principles, by **'being fair, putting things right and learning from outcomes.'**

We value all feedback from our customers, and use this to continually improve the services that we offer.

We want to support you through both the compliments and complaints, our internal complaints procedure is a simple process, illustrated below:



We have signed up to the Housing Ombudsman's Complaint handling code, you can find further details via www.housing-ombudsman.org.uk. You can contact the ombudsman by e-mail at info@housing-ombudsman.org.uk or use their complaint form at any point through our internal complaints procedure.

Generally, the ombudsman will ask that any complaint has been through our complaints process before they will carry out a review.

When cases are reviewed by the ombudsman, we will work with them to ensure that any recommendations are implemented.

Overall the ombudsman has found that YHG is offering reasonable redress, with only one case involving determination of maladministration. This means that the ombudsman feels that we needed to do more or got something wrong. It is an opportunity for us to learn and ensure that we are improving our services

Below are some extracts from the determinations we have received from The Housing Ombudsman in recent cases:

"As per the tenancy agreement, the landlord is not responsible for accidental damage caused to the resident's personal possessions. In the Ombudsman's experience, this approach is common in social housing tenancy agreements."

"Where a landlord had failed to act in accordance with its repair responsibilities resulting in damage to a resident's personal possessions, the Ombudsman would expect a landlord to consider compensation or remedial works. In instances where the landlord is not responsible for damage caused, it is reasonable to recommend that a resident makes a claim on their contents insurance."

COMPLAINTS LOGGED
APRIL TO OCTOBER 2022

1609
COMPLAINTS

1109
CLOSED

WITHIN OUR TIMESCALES

24
REFERRED TO THE OMBUDSMAN

OMBUDSMAN DETERMINATIONS

3 NO MALADMINISTRATION BY YHG
3 WHERE YHG OFFERED REASONABLE REDRESS
1 OF MALADMINISTRATION BY YHG

7
DETERMINATIONS RECEIVED SO FAR

LIGHT UP LIVES

Lighting up the lives of our residents at Charter Brook House!

Being able to get out and about as a group was a real challenge for many of our older residents following the pandemic and we know how much they all love being together!

This year, we've been delighted to learn about two events. The first was back in June for HRH Queen Elizabeth II's Platinum Jubilee and, more recently, they went to see the illuminations in Blackpool!



Andy Woods, is the man behind the events and this time even drove the minibus and told us;

"I had spoken to several residents who were just no longer getting out and were spending all their time in their flats....13 Charter Brook residents,...plus my Mum and some friends of the residents...all 17 of us to the illuminations."

"We all enjoyed some fish and chips and the scenes around Blackpool before heading home. The residents had a really good time!"

We are often sent photos of the wonderful events that you arrange for your scheme or community. If you would like your event to feature in a future newsletter, please send details to engage@yourhousinggroup.co.uk

RESIDENT YOUR NEWS

This year we have worked extremely hard to make as many home improvements as we possibly can. In our Older Person schemes we have completed 6 communal upgrades in the last financial year and 6 communal upgrades in our general needs.

SANDY BROOK HOUSE

Our latest communal upgrade which we have recently completed was at Sandy Brook House in Preston, one of our Older Person Schemes.

Your Housing Group and our contractors Bells and PPG have completed a full communal upgrade.

Updated internal and external lights. ✓
New fencing and paving outside. ✓
New painting internally and externally. ✓
New carpets throughout the scheme. ✓



Residents celebrated the new communal upgrade at their home by hosting an event, which they attended with a singer and plenty of food.

One resident from Sandy Brook House commented on the event which they held at their home; **'It was an absolutely wonderful afternoon had by all, the event has really lifted everyone's spirits, we all had a good song and dance. The singer was just fantastic. We love the new communal upgrade its very warm, homely, and modern. Thank you to the reinvestment team at YHG and Bell Group.'**

Another resident from Sandy Brook House said; **'I wish I could do this every week, what a fabulous afternoon celebrating with everyone! The food was lovely, the singer was fabulous, and the building looks wonderful, thank you to all involved.'**



Since April 2022 we have spent £407,000 on making a positive change to our homes.

GARDENING AND GROUNDS MAINTENANCE

We’ve just started collecting leaves again as we always do at this time of year. We always wait until now and it’s actually more beneficial to leave the leaves in the hedgerows rather than send them away to landfill. From now until March 23 we only attend once a month to collect leaves.

Benefits
of leaving
leaves

They create a great
weed barrier to
prevent weeds and
other grasses from
growing.

Mulch also helps to
preserve your garden’s
soil from erosion and
reduces water lost
through evaporation.

Fallen leaves, provide
food, shelter, nesting
and bedding materials
to a variety of wildlife.

What we do for you

Our Grounds Maintenance teams look after all communal areas that we own or manage, which includes seasonal works:

GRASS CUTTING

SHRUB PRUNING

LITTER PICKING

HEDGE TRIMMING

LEAF BLOWING

WEED SPRAYING



We also carry out coppicing which is a woodland management technique of felling trees at the base and allowing them to regrow. It also allows us to assess our trees and will usually take place between November and February, to ensure the birds are not nesting and the leaves have fallen.

There may be varying levels of service depending upon your tenancy agreement but it’s important to us that we’re looking after all the outside shared spaces we’re responsible for, so if you do have queries, please don’t hesitate to get in touch.

A programme of what we will do throughout the year will be on your communal noticeboard.

GROUNDS MAINTENANCE ANNUAL PROGRAMME												
TASK	WINTER				SPRING/SUMMER				AUTUMN			
	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct
Leaf Collecting (March - Oct)												
Leaf Clearance			1	2	2	2	2	2	2	1		
Grass Cutting	1	1	1									
Other Clearance	1											
Mowing Planting Areas											1	1
Herbicide Application	1	1	1	2	2	2	2	2	2	1	1	1
Hedge Maintenance	1	1	1	2	2	2	2	2	2	1	1	1
Wood Pruning				1	1	1	1					
Wood Thinning												
Hedge Cutting		1										

PUZZLE PAGE

AUTUMN WORDSEARCH

S	I	D	H	F	C	G	J	I	C	R	J	U	R
S	Z	B	G	X	B	P	F	A	R	C	O	Q	B
H	R	K	Y	K	Z	C	M	Z	U	H	D	C	F
A	D	H	Y	F	Z	H	V	K	N	I	V	O	U
R	H	H	M	E	C	I	U	L	C	B	U	N	B
V	M	Z	B	V	N	L	F	E	H	E	L	K	S
E	Z	J	P	D	P	L	A	Y	I	R	V	E	Y
S	V	P	X	W	D	Y	M	Q	N	N	V	R	T
T	A	F	D	X	E	S	B	M	G	A	V	A	I
M	C	W	A	L	F	F	E	C	E	T	P	U	S
H	O	R	R	C	R	Y	R	L	Q	E	U	T	K
P	R	I	K	D	A	R	K	E	R	J	X	U	R
H	N	L	E	Z	Y	Z	B	S	T	S	W	M	V
R	J	Y	R	J	F	Q	I	V	C	E	R	N	C

Can you find
the words?

- AUTUMN
- CRUNCHING
- DARKER
- AMBER
- CHILLY
- ACORN
- HIBERNATE
- LEAVES
- CONKER
- HARVEST

Bubble & Squeak

If your Christmas involves serving up a lot of food, the chances are it'll also involve a lot of leftovers, Boxing Day bubble & squeak is the perfect solution

Prep: 10 mins
Ready: 20 mins
Serves: 4

INGREDIENTS

1 tbsp duck fat, goose fat or butter
4 rashers of streaky bacon, chopped
1 onion, finely sliced
1 garlic clove, chopped
15-20 cooked Brussels sprouts, sliced, or leftover boiled cabbage, shredded
400g cold leftover mashed potato, or cold crushed roast potatoes

METHOD

STEP 1

Melt 1 tbsp duck fat, goose fat or butter in a non-stick pan, allow it to get nice and hot, then add 4 chopped streaky bacon rashers. As it begins to brown, add 1 finely sliced onion and 1 chopped garlic clove.

STEP 2

Next, add 15-20 sliced cooked Brussels sprouts or shredded boiled cabbage and let it colour slightly. All this will take 5-6 mins.

STEP 3

Add 400g cold mashed potato. Work everything together in the pan and push it down so that the mixture covers the base of the pan.

STEP 4

Allow the mixture to catch slightly on the base of the pan before turning it over and doing the same again. It's the bits of potato that catch in the pan that define the term 'bubble and squeak', so be brave and let the mixture colour.

STEP 5

Cut into wedges and serve.

SWAPS

Add leftover turkey for extra protein or remove the bacon and add in extra vegetables for a vegetarian option.

Easily doubled



Healthy

Reduce Waste

BBC
goodfood