

plusdane.co.uk

unity

customer magazine

Plus Dane Housing Issue 42 | Summer 2022



inside:



Cost of
living
help and
advice

Join
our new
customer
panel

hello and welcome to the summer edition of **unity** magazine

This issue takes a look at the rising cost of living, and the support available to you from us at Plus Dane and our partner organisations that could make all the difference. From help paying the rent to drop-in sessions to improve your mental health, we hope we can do our bit to make things a little easier for you at a stressful time.

We hope you find the information in Unity useful, and if there's anything you would like to see featured in future editions, let us know at communications@plusdane.co.uk.



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We continue to follow the latest government advice to keep you safe.

Don't forget, check out our website www.plusdane.co.uk for the latest updates and any changes to our services.

If you need to visit our offices, please book an appointment with the relevant person.

Our new **Customer Portal** is coming soon !

In the autumn we will be launching our customer portal. It will be accessible through our website, and allow you as a customer to have more control over your account details. You will have 24-hour access to review and change your personal information, like your contact details; and you will be able to check your rent balance and other charges. You will also be able to make requests, like 'can I have a pet?', review your repairs history, let us know if you are not happy about something or report anti-social behaviour.

We are working on a roll out plan so that we can make sure customers have the right support to make the most of the portal once it launches.

We are also looking at how we can develop the portal further to give you greater digital access to Plus Dane and our services.





A message from the chair of our Board

Now more than ever it's important for us to invest in our homes to make them warm, comfortable and safe for our customers, and continue to provide new affordable homes to meet the needs of our communities.

I'm pleased to say we are on track to invest more than £66m in our neighbourhoods over the next 12 months.

We have a number of exciting new schemes underway, including a specialist extra care scheme in Liverpool of 30 flats for over 55s. Thirty nine one and two- bedroom flats on a piece of land in Crosby that has been derelict for more than a decade and a development in Crewe called Alexandra Gardens development, a joint project between Plus Dane and Watkin Jones of 245 new homes, 159 of these being affordable.

Over the next 12 months we are reinvesting £23m into existing homes. This money includes planned investment, delivering our responsive repairs service and making sure the necessary safety checks are undertaken to keep customers safe.

We know the biggest concern for lots of customers now is the cost of energy bills. This, alongside the targets to make homes more energy efficient looms large in everything we do – with a deadline to meet net zero carbon by 2050, and also achieve a C rating on Energy Performance Certificates (EPC) across all homes by 2030.

We were successful in obtaining a £1m grant from the government's Social Housing Decarbonisation Fund to help us with this. We've supplemented this funding with £1.7m of our own so that we can begin the work to improve the energy efficiency of some homes across Cheshire and Merseyside but we know, this will require significant and continued investment over the next two decades and we are planning for that.

Improvements will include established solutions such as external wall insulation and loft insulation as well as new and innovative technologies including shared ground loops and ground source heat pumps. These have all been developed to make homes easier and cheaper to heat for customers. Our new extra care scheme in Liverpool is one of the places that will benefit from these, and we have already started using an underfloor robot – Q-Bot – to spray insulation under the floorboards of some of our older properties in Congleton as part of an exciting pilot project.

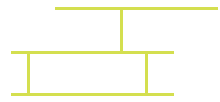
We are expecting these initiatives could save our customers hundreds of pounds a year in fuel bills.

Our budgeting over the next financial year has created many positive opportunities that will make a real difference to how we weather the challenges that are affecting customers, Plus Dane and the wider sector in the coming months and years.

Sir Peter Fahy, Chair,
Plus Dane Housing

Sir Peter Fahy was a police officer for 34 years, including five years as Chief Constable of Cheshire Constabulary and seven as Chief Constable of Greater Manchester Police.





DIRECT Debit scam

Watch out for an online scams tempting you with 'hassle free' cash back on your direct debits.

The scammer will ask for your bank details, and can use this to cancel one of your direct debits - often rent or other bills. They then claim back payments you have already made. When the money goes back into your account, the scammer takes a hefty 'fee' of up to 50%, or even more.

Whatever they might tell you, it's not easy money - what is really happening is called an illegal direct debit reclaim, and it is fraud.

To make things worse, victims could even face a criminal prosecution as an accomplice, and be asked to pay back all the money in full – even the amount taken by the scammer.

We have had customers who have been taken in by this common scam. Some didn't realise what had happened until they were asked to give the money back, or were contacted by the police.

Never pass your bank details over to a stranger or an organisation you don't trust, and always reach out to us if you are struggling to pay your rent. We are here to support you.

A reminder

If you claim Universal Credit and haven't updated your rent charges since they were increased in April, you could now start falling into arrears. **Please log in to your journal and provide up-to date details of your rent charges, so that the DWP can pay the correct amount of housing costs.**

We are able to refer customers struggling with their finances to **RAISE**, an independent charity that provides free, confidential, high-quality advice on welfare benefits, debt, and money issues.

Contact us or visit www.raiseadvice.org.uk/ to find out more



beware loan sharks

Loan sharks are illegal lenders who often target people who need to borrow money. They might seem friendly at first but borrowing from them is never a good idea, even if you feel you have no other options.

There are many risks attached to borrowing from a loan shark:

- You pay far more back in interest than you would through any legal borrowing
- you might be harassed or threatened if you fall behind with your repayments
- or you might be pressured into borrowing more money to repay one loan with another, and
- end up in a spiral of debt that you can never repay.

If you are worried about this or need support, you can contact the welfare team in confidence. Also, the Illegal Money Lending Team has a fantastic website where you can report a loan shark at

www.stoploansharks.co.uk



cost of living support

The price of energy, food and many other things is still rising, and this is something that is having a serious effect on us all.

We know this and we understand. If you're struggling to cope, there is help out there - **you don't need to struggle and suffer in silence.**

Start with letting us know. Our friendly **Welfare Team** can help you find out if there are benefits you could claim, help with your household budget, and put you in touch with other useful organisations.

We have a range of **support services** in place to help anyone who might be struggling, including support to access employment and training opportunities, or if you are feeling isolated or lonely.

Visit the 'supporting you' section of our website at www.plusdane.co.uk for more information. If you are worried that you might be falling into arrears, then give us a call on **0800 169 2988.**

energy



A big worry for many is energy costs - they have already risen this year and will do so again in October.

If you're **falling behind with your bills**, the best thing to do is **contact your supplier as soon as possible.** Under rules from the regulator Ofgem, your supplier has to help you – usually by working out a payment plan you can afford.

So don't panic – you won't be cut off. Support measures put in place during the pandemic mean that disconnections of standard credit meters are still suspended.

Money Saving Expert Martin Lewis is a great first port of call, at www.moneysavingexpert.com. National Energy Action (NEA) and the Fuelbank Foundation, are also good places for help and advice.

food



If you don't have enough to eat, your local foodbank is there to help anyone who needs it. The largest foodbank organisation in the UK is the **Trussell Trust**. It has more than **1,200 foodbanks across the country**, so use their website to find your nearest. There are also smaller organisations running foodbanks too.

Social supermarkets distribute surplus food donated from retailers, charities or individuals for free or at a discounted price, like a set number of items for £5.

Places we work with who can help you with cheaper food include the New Beginnings Community Store on Rocky Lane, Liverpool; the Runcorn Community Shop; and Congleton Social Supermarket.

water



For help with your water bills, **United Utilities** has **tips and resources** to help you **save water and money** on it's website.

If you're a customer of theirs and are struggling with debt, **you can apply for their trust fund.**

crisis



Sometimes things can get out of control and you may need urgent help. There is help available through your local council if you're in a crisis situation.

You can talk to the Samaritans any time of day or night on 116 123, or email jo@samaritans.org and they will get back to you within 24 hours. They also have a self-help app to help you manage.



fire safety in communal areas

If you live in a home with communal areas, it is important to make sure nothing is left in the way of fire exits. Please keep common areas free of items like bikes, prams, mobility scooters and bags of rubbish. These are vital escape routes and should be kept clear to ensure people can escape in the event of a fire.

FIRE ALARM



Doors in the common areas help to stop the spread of fire through a building. Some are fitted with devices so they shut when the fire alarm is sounded, but those that aren't should be kept closed at all times. It is important that these doors are not propped open.

help with your personal emergency evacuation plan



- If you live in a flat or one of our shared schemes, is important to know how to get out safely in an emergency. **A PEEP is your personal plan for this.**
- If you have developed any health or mobility issues since moving into your home that we are not aware of, **let us know so we can work with you to develop a PEEP.**
- Look out for notices near the main entrances of your scheme which **give you more information on PEEPs.**



keep safe from Legionella

Legionella is a type of bacteria that can be found in water. Breathing it in can cause Legionnaires' disease, a kind of pneumonia that can be fatal.

Your indoor and outdoor taps, shower heads and toilets collect stagnant (non-flowing) water when they are not being used. If you use them every day, there shouldn't be a problem. But you should make sure any taps and water outlets which are not normally used are flushed through regularly. Turn the taps on slowly to avoid splashing and releasing water droplets into the air, and let the water run for a few minutes. If you are away from home for more than two weeks, then your hot and cold taps and shower should be flushed and cleaned on your return.

Shower heads should be flushed out on a regular basis – run the shower on its hottest setting for a few minutes at a time. Bacteria can also breed in limescale, which can grow on taps and shower heads. Soaking them in white vinegar or lemonjuice can help clear limescale, or you can buy specialist cleaning products in the supermarket. Controlling water temperature is important too.



- **All water heaters in your home should be permanently switched on and set at a temperature of 60°C.**
- **Combi boilers should also be permanently switched on, and set between 50-60°C.**



reviewing your complaints

Over the 2021-22 financial year, we received 613 customer complaints. This was a 5.4% decrease from last year.

We also received 99 enquiries from MPs on behalf of customers, and 183 compliments.

Of the 613 complaints, 553 were closed at stage 1 of the complaints process, with 50 (8.9%) reviewed at stage 2.

A total of 12 took longer to respond to than the timescales in our Customer Complaints and Feedback policy. Normally this will be a result of us waiting for information from a third party. In these cases, we kept in regular contact with the customer to let them know what is going on.

Reason for complaint	No	%
Service delivery	338	55.1%
Communication	99	16.2%
Property condition	72	11.7%
Quality of repair	39	6.4%
Policy and process	35	5.7%
Staff attitude / behaviour	23	3.8%
Administrative / system error	7	1.1%
Total	613	

To help us improve our services moving forward, a **scrutiny review** has been completed over the last 12 months, as well as a customer experience task and finish group, resulting in an improved work plan.

This year we have also introduced a new '**lessons learnt**' framework, including regular discussions with senior teams in each service area of the organisation, to discuss the common themes of complaints and help us focus on getting the basics right, like:

- Doing things within the correct timescales
- Responding to customer requests for contact
- Letting customers know if there is a delay, or if an appointment time has been changed or cancelled



our complaints process



help and support into a new career



Rohey's story

Rohey's journey into a new career in nursing began when she replied to a text message we sent out to customers about local work opportunities. From there, we put her in touch with Liverpool in Work, where she was given her own advisor, Lisa.

Rohey was interested in nursing, so they talked about how care work could be a good way to build up her experience, as well as something she could keep up to support herself through further education.

From there, Rohey attended a virtual event to meet some employers and find out more about available roles, and was later offered a place on an eight-week training course that covered things like dementia awareness, moving and handling, and administering medication. **As the course was online, Plus Dane was able to provide a tablet for Rohey to attend online lessons and complete work.** She loved the course and gained a qualification.

Next came interviews - Rohey struggled at first with doing these online, and also because she was nervous making a career change from retail into care. Liverpool in Work was able to provide a two-hour

session to help improve her interview technique, and she eventually found a full-time role. After that, Rohey enrolled in a local college and studied for an access to higher education qualification, while still working full time. However, a long commute made finding time to study hard, so again she worked with her advisor Lisa to find a role closer to home.

Rohey started her new job earlier this year - and her hard work has paid off, as she was also accepted to university to start her nursing training.

Lisa from Liverpool in Work said: ***"Although times have been hard throughout lockdown for people finding employment, and for employers too, Rohey's dedication to move forward and find employment has paid off for her. She stepped out of her comfort zone and has come such a long way in the space of 12 months."*** Liverpool in Work is based at the Irene Milson Resource Centre at Kelvin Grove in Toxteth every Tuesday and Thursday from 9.30am to 3pm.

It can support Plus Dane customers in finding employment, education and training opportunities, whether you want to get back into work or are looking for a change of career. The team there can also help you with writing CVs, filling in application forms and give you information and advice on how to achieve your career goals.

If you are interested in finding out more information please contact our strategic partnerships manager Jade Morris on 07827843973 or alternatively email engagement&partnerships@plusdane.co.uk

employment & training a springboard to work

Springboard is a local training provider based in Congleton.

Since 2003, it has been supporting the residents of Cheshire East – including Plus Dane customers – to give you the help you need to gain new qualifications, improve skills and find work.

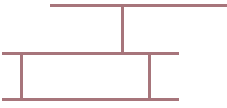
The courses are fully funded and delivered by experienced tutors in an informal, adult focused setting at their work hubs in Congleton, Sandbach, Macclesfield and Crewe.

Courses include:

- Digital skills for work
- International Computer Driving Licence
- Construction skills
- Functional skills English
- Functional skills Maths

If you'd like to find out more, visit their website at springboard.me.uk and book an appointment, or you can call on 01260 290 682





new customer assurance panel

We are looking to strengthen the voice of customers in Plus Dane and are in the process of setting up a new customer assurance panel to help us do this. Working alongside the Plus Dane team and our Board, the panel will make recommendations about how we can best deliver services for the benefit of all our customers - putting customers at the centre of our thinking.

The panel will have four virtual meetings a year and once a year it will come together for time to network.

We already have a scrutiny panel made up of customers who we have been working with over the past five years – our plan is to merge the scrutiny panel with this new panel, and build on the success of the work we have done together.

In return for your time we will:

- Cover all out of pocket expenses
- Make sure you have the tools and training you need
- Give you the opportunity to take part in accredited training

We are looking for a wide range of customers to join the panel, from all backgrounds and with different life experiences. **No formal qualifications are required.** So, if you share our values, have the ability to listen to the views of others, make balanced decisions and work as a team to get results – **this could be the perfect opportunity for you!**

If this sounds like something you would be interested in, please get in touch by emailing irene.crone@plusdane.co.uk



summer healthy holidays in bromley farm!

Free 'stay and play' sessions for children will be taking place at the Bromley Farm Wellbeing Hub every Friday in August.

Activities will include messy play, story time and free play, and healthy snacks, like fruit, yogurt, beans and toast will be provided. They are open to children aged 0-8 and are aimed at supporting communication, motor skills, relationship-building skills, and health and wellbeing.

Primary school aged children will also be able to take part in gardening sessions including activities like planting, outdoor exercise and play, bug hunts, healthy eating, and making a bug hotel.

There will be two sessions every Friday on August 5, 12, 19 and 26, at 10am to 11.30am and again at 1pm to 2.30pm.

For more info please contact Susie on susiebean@yahoo.co.uk



look after yourself



Making time to look after our mental health is really important.

We have teamed up with **First Person Project C.I.C.** to deliver bespoke mental health support to our customers across the Liverpool City Region.

It is a **Community Interest Company**, which means it invests in local communities by **providing specialist, accredited mental health training**, education programmes, coaching and action support workshops. It's aim is **to create stronger communities and improve mental health and wellbeing for all.**

Founder Matty Caine calls it **“a system for the people, run by the people”**, and is passionate about achieving social justice and tackling deprivation across Liverpool.

He says the **First Person Project gives people the tools to understand and manage your own wellbeing**, to give you the confidence to make positive changes for yourself and your community.

They are currently running **free sessions** at the **Irene Milson Resource Centre in Kelvin Grove, Liverpool 8** every Friday.

Fill Your Cup is a drop-in session **between 11.45am and 1.15pm**. The **Resilient Minds** course covers different subjects every week and takes place **from 9.30am to 11.30am**.

For more information, visit their website at www.firstpersonprojectcic.co.uk or email community@firstpersonprojectcic.co.uk





historical finds at Crosby site

Work on a new **Plus Dane development in Crosby** was halted so an **archaeological dig** could take place! Finds included some **pots from the 17th and 18th century**, and what was thought to be a **medieval well**. Building has now been allowed to continue on the site in Coronation Road, where 39 one and two bedroom flats will be available for affordable rent.



jubilee fun

Our community centres and schemes across Merseyside and Cheshire were among those enjoying garden party get togethers for the Queen's Platinum Jubilee. Pictured are members of St Johns Community Centre luncheon club in Congleton, and residents of Sandy Lane in Goostrey.



welsh streets completed

Back in the spring, we celebrated the end of our major redevelopment of Welsh Streets homes in Toxteth.

After years of delays in finding a way forward to improve the area, work began in 2018 and was completed over three phases. It has brought some properties back into use that have been empty for years, and transformed 127 terraced houses into 99 modern, affordable homes.



The final happy customers got their keys in early May.





new homes for you



right to buy and you

You might have heard in the news about government plans for the Right to Buy scheme, which gives people who live in rented council properties the chance to buy their home at a discount.

Most housing association tenants can't do this at the moment. But Prime Minister Boris Johnson has said he would like to see Right to Buy be offered to housing association customers in future. This is currently just an idea, with no real detail. We do not know if or when it will happen.

However, under the existing rules there are certain criteria under which you as a Plus Dane customer could be able to buy your home.

- To be eligible for Right to Buy, you must have a secure tenancy. If you have lived in a Plus Dane home since before January 15, 1989, this could apply to you.
- A lot of our homes are former council houses. If you were a secure council tenant when your home was transferred from your council to Plus Dane, then you may have a Preserved Right to Buy.
- If you have lived in a Plus Dane home for three years or more, you might be able to buy it at a discount through the Right to Acquire scheme. Your home must have been built, bought or transferred to us after March 31 1997, and been grant funded to be eligible.

When there is more information on the detail around this, we will let customers know.

new homes for you



Our **HomesHub** team has been **established across Cheshire and Merseyside for 15 years**, delivering the **best possible service** to customers looking for affordable home ownership across the region.

We believe that **home ownership should be open to everyone** and offer our homes **through shared ownership**, giving you the opportunity to spread the cost to suit your budget.

We have **a range of homes across Merseyside and Cheshire** available to buy, both in new developments coming soon, or ready to move in.

Visit the find a home section on our website at www.plusdane.co.uk/find-a-home for more details about Shared Ownership and our homes for sale.



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