



Resident Broadcast

Winter 2023

Welcome to the Winter Edition of our e-newsletter.

In this Broadcast you will find useful information about our services and how you can get involved.

Service Access During the Festive Season

Our offices will be closed from 5pm on Friday 22nd December and will reopen on Tuesday 2nd January 2024. If you need to report an emergency repair, please call our Homeforce team on 0300 555 0302.



Damp, Mould & Condensation

It's that time of the year when colder, wetter weather makes homes more prone to condensation. This happens when warm indoor air contacts colder surfaces. Here's a few things to know, and some tips and pointers to prevent damp, mould and condensation in your home.

Damp:

Dampness refers to the presence of unwanted moisture in buildings. It can result from various sources, including leaks in roofs or walls, rising damp from the ground, or water infiltration through poorly sealed windows and doors. Persistent dampness can lead to structural damage, compromising the building's stability.

Mould:

Mould is a type of fungus that thrives in damp and humid environments. It often appears as black or green patches on walls, ceilings, and other surfaces. Mould releases spores into the air, which can pose health risks when inhaled. Allergic reactions, respiratory problems, and other health issues may result from exposure to mould. Controlling dampness is crucial to preventing mould growth.

Condensation:

Condensation occurs when warm air containing moisture comes into contact with a colder surface, causing the moisture to turn into water droplets. Common areas for condensation include windows, cold walls, and uninsulated roofs. Condensation can lead to dampness and mould growth if not properly addressed. Adequate ventilation and insulation are essential for controlling condensation.



10 tips to prevent condensation:

1. Keep your home's temperature consistent - adequate insulation prevents temperature differences that lead to condensation.
2. Increase ventilation - proper ventilation helps reduce humidity levels by allowing moist air to escape.
3. Carefully place furniture
4. Try not to dry clothes indoors
5. Purchase a dehumidifier - using dehumidifiers can help control indoor humidity levels.
6. Make sure tumble dryers are managed properly
7. Make sure extractor fans are switched on
8. Ensure the property is well-sealed - this helps prevent water infiltration
9. Regular maintenance - promptly address leaks and fixing damaged areas can prevent dampness.
10. Regularly cleaning and maintaining the property can prevent mould growth.

Further advice, help and support: <https://www.endsleigh.co.uk/blog/post/what-causes-condensation-7-tips-prevent-it/>

Addressing dampness, mould, and condensation is crucial for maintaining a healthy indoor environment and preserving the longevity of buildings. It is important that issues are identified early and addressed to ensure your wellbeing and the integrity of the structure.



Typical mould growth from condensation.



Signs of high levels of humidity that could be present in your property.



Signs of a leak or water ingress in your property (brown staining).

Useful links:

- Condensation Leaflet (PCA): <https://www.bchg.co.uk/media/e0pncha2/condensation-leaflet.pdf>
- Damp, mould and condensation video - <https://www.youtube.com/watch?v=TP7D-t5wfZc>
- Government advice: <https://www.gov.uk/government/publications/keep-warm-keep-well-leaflet-gives-advice-on-staying-healthy-in-cold-weather/top-tips-for-keeping-warm-and-well-this-winter>
- Leap energy advice: <https://applyforleap.org.uk/>

Not in? Please tell us.

If you have a repair appointment booked, but can't make it, please let us know! We can easily rearrange your appointment to a convenient time that works for you. Please call our Homeforce Team on 0300 555 0302 to tell us the best time to re-book as soon as you know you're unable to make it.

Some Benefits Are Ending in 2024

If you receive Tax Credits or Housing Benefit and are of working age, the Department of Work and Pensions (DWP) will write to you from 4th January 2024 to tell you that these benefits will stop. You will need to apply for Universal Credit instead within a 3-month deadline. The letter you receive will look like this: <https://www.bchg.co.uk/media/ogdbugm1/universal-credit-migration-notice-example-letter.png>

When you receive the letter, it's really important you don't ignore it. If you choose to ignore it, you may lose all your benefits and income. If you are unsure of what to do, you can call the helpline number on the letter you received or call your Customer Relations Manager: <https://www.bchg.co.uk/my-home-neighbourhood/my-customer-relations-manager-crm/>

There is lots of support available from the DWP and Citizens Advice to help you manage this change, please see:

GOV.UK - <https://www.gov.uk/government/publications/completing-the-move-to-universal-credit/completing-the-move-to-universal-credit--2>

Citizens Advice - <https://www.citizensadvice.org.uk/about-us/contact-us/contact-us/help-to-claim/>

What you will need to do:

1. Take action when you receive your letter by applying for Universal Credit or calling the DWP helpline.
2. Ensure you have access to the internet and email address to make your claim.
3. Ensure you have a bank account where your Universal Credit can be paid into.
4. You will need to set up a direct debit with us to pay your rent.
5. You should start to build up some credit on your rent account. Universal Credit is paid in arrears and there may be a gap between the time your last benefit payment is made to the time you get your first UC payment. Paying a little extra now will help your rent account be in a healthy position when your move to Universal Credit actually happens.



Winter Wellbeing

Christmas can be an expensive and challenging time, even more so this year with the increase in cost of living. It is good to start with a budget to know your income and expenditure. Knowing how much you can spend at Christmas is essential to know what you can and can't buy. Citizens Advice have more information to work out your budget here: <https://www.citizensadvice.org.uk/debt-and-money/budgeting1/work-out-your-budget/>



Be Loan Shark Aware

There is help available if you are struggling financially. It is important that approach the right agencies for help and avoid asking for help from anyone that is not regulated. Unfortunately, illegal money lending is on the rise at the moment. Illegal Money Lenders are also known as Loan Sharks – they can appear friendly at first but become threatening and violent if you can't pay them back. If you need financial help, its best to get support from Citizens Advice or contact your local council's welfare rights team to see if you can apply for any grants or funding. You can also contact your CRM for advice about this.

Red flags to look out for:

- A loan with no questions asked
- Huge amounts of interest
- No paperwork or receipts
- Threats to you or your family
- Forces you to hand over valuables as security

IT COSTS A LOT MORE THAN THE PRICE

TAG WHEN BORROWING FROM A

LOAN SHARK

Report Today
0300 555 2222

STOPLOANSHARKS
Intervention . Support . Education

If you are in debt, there are a number of charities and services which you can contact for support, including:

- Step Change – 0800 138 1111
- Turn2Us – 0808 802 2000
- National Debtline – 0808 808 4000
- Welfare rights teams:
 - o Sandwell - 0121 569 3158
 - o Dudley - 0300 555 2345
 - o Birmingham - 0121 464 7000
 - o Wolverhampton - 07966 292321
 - o Walsall - 01922 650000





2024 is a 53-week rent year

April 1st, 2024 will be the day your new rent charge applies, for which you will receive a letter in February. For one year from April 1st 2024, there are 53 Mondays in 12 months. If you pay your rent monthly, you'll need to calculate your rent over 53 weeks rather than 52. This is just to ensure you're paying the right amount.

Universal Credit only pays over 52 weeks. If you receive Universal Credit, you'll need to make sure you pay the extra difference. If you're unsure how to work this out, please give us a call.

It will help if you can start to pay the extra weeks rent now, which can be in instalments. We're here to help, if you're struggling to pay your rent. Please call your Customer Relations Manager who can assist you.

Customer Voice Matters

Learning from your complaints matter. There has been a slight increase in the number of complaints we receive, and it shows that more customers are aware of how to do this. You can find more details about our complaint procedure at <https://www.bchg.co.uk/feedback/comments-or-complaints/>, where you will also find the learning we have taken. Here are a few recent examples:

- We are working with our gas contractor to get communication right and be better at keeping customers informed when parts will take longer to obtain.
- We are working on improving appointment times by making sure we understand the customer preference.

To keep a focus on this, we have a Panel of staff that meet every two months to review your feedback so we can learn and improve. We often find that it the small things that can make a big difference.





Tenant Satisfaction Measures

You will remember from our previous newsletters we told you that the Regulator of Social Housing has introduced the Tenant Satisfaction Measures to see how well Social Landlords, including BCHG, are doing at providing homes and services. So, your survey feedback really matters.

Through an independent organisation, IFF Housing Research, we continue to hear what's good and where we need to improve. If you receive a call, text or email message from IFF to take part, please do so. By sharing your experience, we learn and can improve.

Our Performance

At the end of the year, it is good point to take a look at how we are performing, and you can find the full details by clicking the link below:

<https://www.bchg.co.uk/media/wvtdu4ni/customer-satisfaction-results-2023-2024-q2.pdf>

We're doing well and compared to other social landlords in a very good place, but we can improve on complaint handling. To do this we are working on our response times and seeing customers face to face to discuss their issue and resolution.



Improving our response

A few customers have given feedback that our communication with them can improve. For the New Year, we're looking to understand what we can do to involve you more in the conversation.

By collaborating together, we are keen to work with our customers to improve this area. To register your interest, please call us on 0121 561 7921 or email Ramesh.Malhan@bchg.co.uk



Contact details

The easy way to know more about what's going on at BCHG is by following us on Facebook. In 2024 let's increase our engagement and improve our conversation.

Website: www.bchg.co.uk

Phone: 0121 561 1969

You can **email** us via the following form here:
<https://www.bchg.co.uk/contact-us/>

Facebook page: BCHGLtd

