

# Tenant Newsletter



Housing People

November 2022



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# Hello and welcome from Janet



The Performance Panel are still working very hard on your behalf, the Young Persons Panel is also about to become 'live' and we need people who are 16 - 24 years of age and either tenants or members of the families living in Cornerstone properties. The Young Persons Panel will improve representation for young people within Cornerstone properties, both now and in the future. Becoming a member is a great way to gain experience within a housing association, and you will gain plenty of transferable skills for your C.V. Further information is on page 5 of this newsletter. If you, or someone you know would like to join the Young Persons Panel, please contact 01392 273462.

With Christmas fast approaching and decorations coming out of storage, please be aware of any candles, do not leave them unattended, unless they are battery operated.

If you are experiencing any problems with the cost of living, Cornerstone has so much information that may help and advise you, do not hesitate to contact them, they will be only too happy to help you. This months' newsletter contains many tips and hints which I am sure will be of interest to us all.

If you would like to chat with the Performance Panel either by phone or in person, again call Cornerstone for contact numbers.

Your Senior Housing Officer and the Panel have been having meetings and chats with local Community Builders to find out what is going on in your areas, this information will be made available on the website for you to see or Facebook.

Keep warm,

**Janet Gale**

**Chair of the Performance Panel & Cornerstone Board member**

## Tenant annual survey

Thank you to all 417 of you that completed the annual tenant survey, congratulations to our lucky customer who will be getting a £100 shopping voucher just in time for Christmas. The results of the survey will be published shortly in our Tenant Annual Report.



# Healthy Homes

We want all your homes to be great places to live, and especially to be dry, warm and healthy. If any of your homes have damp and mould this is a great concern for us, and we will work closely with you to find a solution.

During the last few months we have been working with our customer Performance Panel to agree a new 'healthy homes' policy. This ensures that we take an active approach to managing damp and mould, and work in partnership with you to solve the problem.

Sometimes the answer to damp and mould is physical improvements to the property and sometimes it is about managing the balance of heating and moisture within the home. Often it is a combination of all of these.

As part of finding the right solution in each home we will take an individual approach based on what is needed. We will always ensure that we treat you with respect and empathy and that we are fair and consistent.

We know that this winter, high energy costs are going to make it even more difficult for people to manage heating and ventilation in their homes. As part of our individual approach we will listen to your individual circumstances and offer advice, practical help and property improvements depending on what the best answer is.

If you are experiencing damp or mould, you can report this at any time using our online repairs form, or please call us on 01392 273462 (Monday to Friday 9am – 5pm), or email [repairs@cornerstonehousing.net](mailto:repairs@cornerstonehousing.net)

**Tom Woodman**  
**Chief Executive**

**Speak to us if you are struggling**

We might not have all the answers, but we may be able to help you access financial or wellbeing support.

[hubofhope.co.uk](http://hubofhope.co.uk)

[www.cornerstonehousing.net/support-directory](http://www.cornerstonehousing.net/support-directory)

## Christmas colouring

Our Christmas colouring competition is running. The colouring sheet is at the end of this newsletter, or email [mail@cornerstonehousing.net](mailto:mail@cornerstonehousing.net) to get a copy. Get your entries in before the 13th December for the chance to win a voucher!







## Breath easy

Fresh air is important for the health of you and your home. Opening windows to allow ventilation helps prevent damp and mould, as well as helping improve your health and well-being.

Opening windows, even for brief periods, will circulate fresh air into your home. Studies have shown that having good ventilation in your bedroom can improve sleep quality, as well as concentration the following day.

Benefits of good ventilation include;

- Improved sleep
- Reduced sickness
- Reduced risk of respiratory infection
- Reduced risk of damp & mould

Visit the World Ventil8 day website for more information and tips on improving ventilation in your home.

[www.worldventil8day.com](http://www.worldventil8day.com)



## Healthy heating

Fire services have warned against using “inappropriate and potentially toxic materials” to warm homes, following a recent case which saw a person suffer carbon monoxide poisoning after burning coal in a tin bucket in their living room.

Please ensure any heating in your home is safe, and ensure that you are saving money safely.

- Test smoke and carbon monoxide alarms regularly
- Visit our support directory to find help and advice on cost of living expenses

Cornerstone want to help ensure people are safe in their home and work in partnership with Devon & Somerset Fire & Rescue Service (DSFRS), who offer free home safety advice and visits, please contact us if you would like us to refer you to the DSFRS Home Safety team.

## Christmas Fire Safety

Christmas lights, and electrical presents such as games consoles are a fire risk.

- Check your Christmas lights are in good working order, make sure they are British Safety Standard and bought from reputable retailer.
- Extension leads generate heat so should be used carefully. Never make a chain of extension leads, and always fully extend wind-up extension leads.

Visit the Devon & Somerset Fire & Rescue Service website for more fire safety advice.

[www.dsfire.gov.uk](http://www.dsfire.gov.uk)



**DEVON &  
SOMERSET**  
FIRE & RESCUE SERVICE

- Always turn your (Christmas) lights off before bed or going out.
- Laptops, games consoles, phones and tablets can heat up when in use or being charged. Place on a hard surface and always use the official charger.

# Cornerstone

## Young Persons Panel

- Aged 16-24?
- Living in a Cornerstone Home?
- Want to represent yourself and other young tenants within Cornerstone?
- Want to have a say in policies that affect you?
- Have an interest in how Cornerstone is run?
- Want to learn more about how Housing Associations operate?

**Applications are now open for our Young Persons Panel.**

The panel is open to all Cornerstone residents aged 16-24 and sits once every 3 months, with meetings in person and online.

Discussions will be facilitated by Cornerstone and structured in the same way as our Board meetings. The panel is a great way to gain experience in how organisations like ours are run. You will be fully supported by Cornerstone staff with opportunities for involvement in running community events and others areas of Cornerstone's operation.

Discussions will include Cornerstone policies, issues affecting your community, what's happening in your neighbourhood, environmental initiatives and other issues affecting young Cornerstone residents.

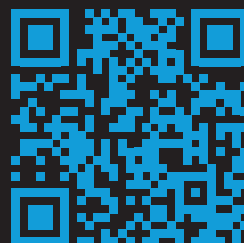
We are keen to create a diverse panel and no previous experience is required. If you would like to join, but feel there are barriers to you doing so, please tell us what they are and we will see what we can do to overcome them.

- **Make your voice heard**
- **Help represent young people**
- **Learn new skills and improve your C.V.**
- **Access training**
- **Have a real impact on your community!**

All appointments to the panel are on a voluntary basis, reasonable travel costs will be reimbursed.

Scan the QR code to complete an application form, or use the link below.

<https://forms.office.com/r/Z7rVXRz4SM>



# Complaints

When you contact us with a concern we will always try to resolve it there and then if we can. If we can't we will log this issue as a formal complaint. Below is a timeline of our complaints process. If you want to talk to us about a concern or complaint please call us on 01392 273462 (Monday to Friday 9am – 5pm), or email [mail@cornerstonehousing.net](mailto:mail@cornerstonehousing.net) or visit [www.cornerstonehousing.net/how-we-deal-with-complaints/](http://www.cornerstonehousing.net/how-we-deal-with-complaints/)

## Stage One: Complaint

If an initial attempt by our staff to resolve your issue is not successful, a formal complaint will be recorded. Complaints at this stage will usually be dealt with by a senior member of staff

We aim to resolve the complaint within 10 working days

We will acknowledge the complaint has progressed to this stage within 5 working days

If we're not able to resolve your complaint within the timeframes set out, we will:

- Explain the reasons why
- Provide a revised timescale
- Keep you informed

We will log and acknowledge your complaint within 5 working days

## Stage Two: Review

You can request a review or an escalation of the complaint if it is still not resolved once stage one has been completed. Complaints at this stage will usually be dealt with by a member of our Executive Team who has had no involvement in stage one so that the review can be independent. You can also ask for a member of our Board or Tenant Performance Panel to be involved.

We aim to resolve the complaint within 20 working days

Cornerstone is registered with the Housing Ombudsman service, and follows the Housing Ombudsman Complaint handling code.

If you want to make a complaint about Cornerstone you can contact the Housing Ombudsman Service for assistance at any stage before or during the complaints process.

Further information about how they can help can be found here.

Information on how to make a complaint, and how we deal with complaints can be found on our website.


[www.cornerstonehousing.net/how-we-deal-with-complaints/](http://www.cornerstonehousing.net/how-we-deal-with-complaints/)


**Housing**  
Ombudsman Service

We can help if you have a problem complaining to your landlord

## Contact us

 0300 111 3000

 [info@housing-ombudsman.org.uk](mailto:info@housing-ombudsman.org.uk)

 Housing Ombudsman Service,  
PO Box 152, Liverpool L33 7WQ

 [www.housing-ombudsman.org.uk](http://www.housing-ombudsman.org.uk)





# Cost of living & Looking after your mental health

Everyone is experiencing increasing costs of living, and it's important to remember to look after ourselves, and each other, especially during difficult times.

Cornerstone have invested in extra mental health awareness training for staff, including mental health first aid training for housing officers, and we can help people in accessing organisations offering support, resources or guidance.

Exercise, taking time for yourself, and eating healthily can all help improve your mental health. Our online support directory has links to organisations providing support in all these areas, and we can also provide referrals to foodbanks and other organisations.

Visit the Mental Health foundation blog for some great advice on looking after your mental health.


[www.mentalhealth.org.uk/explore-mental-health/blogs/cost-living-and-your-mental-health](http://www.mentalhealth.org.uk/explore-mental-health/blogs/cost-living-and-your-mental-health)

## This Christmas we are supporting Stop Loan Sharks #SleighNoToLoanSharks campaign.

Experts have warned that unscrupulous lenders could try to cash in on the festive period as households struggle to cope with rising food, fuel and energy bills.

Loan sharks are targeting vulnerable people seeking credit and trapping them into a cycle of debt with exorbitant interest rates and threats of violence.

Are you worried about a friend or family member who is being taken advantage of by a loan shark? Contact the Stop Loan Sharks 24/7 Helpline on 0300 555 2222 for support or visit [www.stoploansharks.co.uk](http://www.stoploansharks.co.uk). Live Chat is available on the website between 9am and 5pm, Monday to Friday.



It was only £100 to help towards Christmas but now he's threatened my wife and children

#SleighNoToLoanSharks

**STOPLOANSHARKS**  
Intervention . Support . Education

# Help for Households

## Accessing government cost of living support

### Cost of Living Payment

If you claim certain benefits or tax credits, you may be eligible for an extra payment to help with the cost of living. If you're eligible, payments will be made automatically.

Find out more: Cost of Living Payment – GOV.UK

### Family support

Find out what benefits and financial support you may be able to get, including childcare, holiday activities, breakfast clubs and accessing the Household Support Fund

Find out more: [helpforhouseholds.campaign.gov.uk](https://helpforhouseholds.campaign.gov.uk)

### Energy Bills Support Scheme

£400 off energy bills for households in Great Britain from this October. This automatic, non-repayable discount will be applied in six instalments between October 2022 and March 2023 to help households through winter.

There is no need to apply for the scheme and you will not be asked for your bank details.

### Help finding work

Get help looking for jobs, personalised job support, or claim tax relief on work related expenses.

Find out more: [helpforhouseholds.campaign.gov.uk/help-finding-work/](https://helpforhouseholds.campaign.gov.uk/help-finding-work/)

[helpforhouseholds.campaign.gov.uk/](https://helpforhouseholds.campaign.gov.uk/)



## Further information on the Energy bills support scheme if you have a traditional prepayment meter

You'll get the discount from the first week of each month. You'll get the discount automatically in one of the following ways, as:

- Redeemable vouchers, sent by SMS text, email or post
- An automatic credit when you top up at your usual top up point

Your electricity supplier will let you know in advance how you will get your discount.

Your supplier should have your contact details, but if you're not sure or you don't receive any information from them, you should check that they have your latest number and email.

If you get vouchers you'll need to redeem them at a top-up point. Your supplier will tell you where to redeem them, for example at a Post Office branch or a PayPoint shop.

Payzone outlets are unable to accept the vouchers.

Money saving expert have an in depth guide on ensuring you get the discount.

[www.moneysavingexpert.com/news/2022/11/energy-prepay-voucher-ebss-claim/](http://www.moneysavingexpert.com/news/2022/11/energy-prepay-voucher-ebss-claim/)

## Winter Fuel Payment

If you were born on or before 25 September 1956 you could get between £250 and £600 to help you pay your heating bills. This is known as a 'Winter Fuel Payment'.

Visit [www.gov.uk/winter-fuel-payment](http://www.gov.uk/winter-fuel-payment) for information on eligibility and how to apply.

## Turn down the heat!

Turning your thermostat down by just one degree can have a bigger impact on your energy bills than many people expect. The World Health Organisation says that 18 degrees is sufficient for most healthy adults.

## Take the Nesta money saving boiler challenge

Visit [moneysavingboilerchallenge.com](http://moneysavingboilerchallenge.com) to see how you could reduce energy use safely with a simple change to your boilers settings.

## What to do if you are struggling to pay your energy bills

Money Saving Expert have a useful guide on what to do if you are struggling to pay your energy bills. The guide includes information on what help is available, what actions to take, and where to go for extra support.

[www.moneysavingexpert.com/utilities/how-to-get-help-if-you-re-struggling-with-your-energy-bills-/](http://www.moneysavingexpert.com/utilities/how-to-get-help-if-you-re-struggling-with-your-energy-bills-/)



# Unacceptable behaviour towards our staff

We are aware that some of our customers may be facing increased pressures and worries at the moment and we know that sometimes we might not get things quite right. We are sorry if there are times where our services let you down, we will do what we can to resolve the issues as quickly as we can or signpost you to the right help.

However, we will not tolerate unacceptable behaviour towards our employees. We want our team to be able to carry out their duties free from abusive, threatening or intimidating behaviour and we have zero tolerance approach to abusive communication.

If you are not happy with our services or how we are handling an issue for you, please use our complaints process, you can find more details on our website.  
[www.cornerstonehousing.net/how-we-deal-with-complaints/](http://www.cornerstonehousing.net/how-we-deal-with-complaints/)

## Be aware of false messages about the Energy Bills Support Scheme

A number of customers have told us that they received an email purporting to be from Ofgem, asking them to apply for the government energy discount.

**These emails are a scam** - you do not have to apply for the Energy Bills Support Scheme, and your discount will be paid to you directly by your energy supplier.

[www.gov.uk/report-suspicious-emails-websites-phishing](http://www.gov.uk/report-suspicious-emails-websites-phishing)

Libraries  
Unlimited

# Co-working space

@St Thomas Library

Mon, Tue, Thu, Fri 9.30-4.30



Free Wi-Fi

Warm drinks

Zoom Room

Ask for more info!

## Donations accepted

01392 407061

[stthomas.library@librariesunlimited.org.uk](mailto:stthomas.library@librariesunlimited.org.uk)

## Check if you are entitled to benefits, or claiming the right support.

You might be entitled to benefits your not claiming! And they can give access to other support, like cheaper broadband.

[www.gov.uk/check-benefits-financial-support](http://www.gov.uk/check-benefits-financial-support)

[benefits-calculator.turn2us.org.uk/](http://benefits-calculator.turn2us.org.uk/)

[www.entitledto.co.uk/](http://www.entitledto.co.uk/)

[www.moneysavingexpert.com/family/benefits-check/](http://www.moneysavingexpert.com/family/benefits-check/)



## WEEKLY COMMUNITY CAFÉ

**Come and meet other people,  
enjoy a hot drink and a chat in a  
warm, friendly environment**



**When: Thursdays  
time: 10.30-12  
Where: St Sidwell's  
community centre  
cafe'**

**Find out more from Maisaa Sweid  
Duryard & St James Community Builder**

**Email:**

**duryardandstjamescb@eci.org.uk**

**Facebook: Duryard St James CB**

**Mobile: 07746472581**



## Belle Vue Rise, Uffculme

We are now welcoming applications from families with more than one child living with them and a local connection to Uffculme, neighbouring parishes, or Mid Devon, for a three bedroom Shared Ownership house located in Uffculme.



Initial purchase is set at 50% of the market price and the remainder will be rented from Cornerstone on a 125 year lease. The rest of the property can be purchased in stages or in one go at a later date, through a process known as staircasing.

Details on the property and how to apply are available on our website;

[cornerstonehousing.net/property\\_listings/belle-vue-rise-uffculme/](https://cornerstonehousing.net/property_listings/belle-vue-rise-uffculme/)

Estimated completion January/February 2023

## St. Sidwell's Community Centre

Are you currently struggling  
with rising food & energy costs?

- ☆ We can help...
- ☆ We can provide you with a free warm wholesome meal to eat here or take home
- ☆ Please speak with a member of Sid's staff
- ☆ Alternatively email [cafe@stsidwells.org.uk](mailto:cafe@stsidwells.org.uk) or phone 01392 666222

### Head Office

Cornerstone House  
Western Way  
Exeter  
EX1 1AL

### Customer Services & Repairs

01392 273462

Opening hours: 9.00am - 5.00pm

Monday to Friday

[mail@cornerstonehousing.net](mailto:mail@cornerstonehousing.net)

[repairs@cornerstonehousing.net](mailto:repairs@cornerstonehousing.net)

If you have an emergency that requires our attention outside of office hours please call us on 01392 273462, your call will be forwarded to our out of hours team



