

RESIDENT NEWSLETTER

Creating places that people love to come home to
October 2024 Issue



Great Places, Great Service, Great Business and Great People



Inside this Issue

Best young gardener winner



SERVICE CHARGE
INCREASE
INFORMATION



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SOCIAL RATES



WINTER REPAIRS
SERVICE

CONTACT US



Postal
Cornerstone House
Western Way
Exeter
EX1 1AL

Please note our office is
appointment only



Customer Service
01392 273462
(Option 3)

mail@cornerstonehousing.net



Repairs
01392 273462
(Option 1)

repairs@cornerstonehousing.net

We are open Monday to Friday
from 9.00am – 5.00pm.

What you can do on our website

- Report an ASB Incident
- Report a repair
- View your tenant handbook
- Apply for a mutual exchange
- Make a complaint, give feedback or a compliment

Out of hours

If you have an emergency with your home outside of our normal opening hours, you can call **01392 273462** (option 1) and your call will be diverted to our out-of-hours team.

WELCOME FROM JANET

Welcome everyone to your new style Newsletter.

Our wonderful Resident Engagement Panel, are hard at work, looking at policies and visiting new schemes and all whilst they are having additional training to make things better for you all.



With the run up to Firework time, please remember those residents that may not like loud noises, and also the animals. Keep Fireworks away from the house and please handle with care - remember these are explosives.

We are still looking for more people to join our team of REP's, if you think you could help in anyway, then please contact the Office for more information about the various ways you can do this.

If anyone has any issue they would like to talk to the REP's about we would be very pleased to help, so call us.

Keep warm and keep safe.

Janet Gale

Janet Gale
Chair, Residents Engagement Panel

WESTERN WAY RECEPTION OPENING

Reminder to all residents that our reception is open on a Wednesday for people to drop by and speak with Housing Officers, customer services and other support services from around Exeter. The office will be open from 12 noon till 3 pm each Wednesday.

Reception open every
Wednesday 12pm - 3pm



OPENING HOURS OVER CHRISTMAS

Over the Christmas period we will have slightly different opening hours

Customer Service

Our customer service team will close at 1pm on 24th December 2024, reopening on 30th December at 9am. (Closed 1st January 2025)

Customer Services - 01392 273462 option 3

Repairs service

Our standard repairs service will close at 1pm on 24th December. From then our repair service will be for emergency repairs only and will be directed to our out-of-hours team. Call 01392 273462 option 1.

The types emergency callouts we will be responding to are

- making Gas / Electric Safe
- loss of Heating & Hot water
- loss of drinking water
- uncontrolled leak prevention
- securing premises

See www.cornerstonehousing.net/tenant-handbook for more information on an emergency and what is classed as routine.

2nd January, all services return to normal.

You can pay rent, report a routine repair, or make an anti-social behaviour report via our website seven days a week.

CANDLE SAFETY

Decorations are slowly coming out of storage, and more candles are being lit over the winter months. Flameless candles are safer to use and we would suggest using them over flamed candles.

The benefits of flameless candles are

- You can leave them unattended
- You don't have to worry about pets or children knocking them over
- If you doze off while a flameless candle is on, it's not a problem
- You can use them outdoors
- You can buy flickering, rechargeable, coloured and waterproof versions

MAKE YOUR RENT A PRIORITY

Remember to prioritise your rent and prevent arrears. It is easy to get carried away in pre-Christmas spending and forget about rent, especially if your rental payment date is towards the end of the month.

Setting up a direct debit from your bank account is an easy way to avoid missing a rent payment.

If you would like to set up a direct debit or if you find yourself in financial difficulty, please contact us for help and advice. Email us at mail@cornerstonehousing.net or phone us at 01392 273462, Option 3.



SOCIAL TARIFFS

Have you checked if you can apply for social tariffs to help with phone, broadband, and water bills? Billions of pounds go unclaimed per year.

People may also be unaware that they must apply separately for social tariffs and local support, such as council tax reduction. When making a claim, all major benefits are accepted. These include universal credit, Pension Credit, Employment and Support Allowance, Job seeker's Allowance, and Income Support.

Many broadband providers now offer discounted social tariffs, ranging from £10 to £23 a month.

You can use Ofcom's tool to check if your current provider offers a social tariff. Most tariffs can be applied for online. If your provider doesn't provide a social tariff, you can switch to one that does.

www.ofcom.org.uk/phones-and-broadband/saving-money/social-tariffs

You can also apply for social tariffs on water bills. Water sector regulator Ofwat says all water companies offer a social tariff for eligible customers to reduce water bills.

The WaterSure scheme is also available for specific customers with a water meter, which allows bills to be capped.



homemaker
southwest



Homemaker Southwest has been working with Cornerstone residents since 2005.

Homemaker Southwest is an independent charity that works with residents to enable them to manage their finances better, thus promoting independence.

We know it can be challenging to talk about your money worries, but getting help is better than burying your head in the sand. They can give advice on benefits, debt management, and rent arrears.

Please don't hesitate to contact us if you need a little help. Call us on 01392 273462 or email us at mail@cornerstonehousing.net.



GARDENING COMPETITION

Congratulations to the winners of our gardening competition at Barley Mount, Kevin Locke & Christina Hylton. Many of the items in their garden, including some plants, were obtained free or second-hand from Facebook Marketplace - it's inspiring to see

how such a stunning space can be created on a small budget. Gardening is a great way to boost your mental and physical well-being by getting you outside, providing exercise and giving you goals to work toward. Kevin told us that creating their garden has positively impacted their mental health, and they look forward to doing more work in the lower garden area in the spring. We look forward to seeing the result!

The other winners of our gardening competition were

Best Sunflower - Sarah Tootill at 116 cm!!!

Best creative use of space – Laurence Skinner

Best young gardener - Flora Thorne





WINTER REPAIRS SERVICE

We are now entering our autumn/winter repairs service.

From 1st November till 1st May, we will begin our 24-hour response time for no heating or hot water.

An emergency repair has the potential to:

- cause danger to someone's health and safety
- cause immediate severe damage and destruction to a property, home or building.

Where possible, we will complete emergency repairs the same day, but if this is not possible, we will do so within 24 hours of being reported.

We will attend to investigate your emergency within 24 hours and attempt to resolve the emergency on the same day.

However if this is not achievable due to - spare parts being required, any other materials that cannot be sourced from distributors, then we will make the emergency safe.

We will provide you with 2 temporary electric heaters in the short term to keep you warm.



GRITTING

Cold spells are on the way, along with them are the dangers of ice and snow.

Cornerstone, as much as we would like to, cannot grit all our neighbourhoods. However, we have instructed a company called Ground Control to grit the following sites when there is a high risk of ice.

- Mount Dinham
- The Courts
- Cordery Road (including Cherry Barton)
- Norwood House

These sites are being gritted as they have been assessed as high risk for accidents in slippery conditions. There will also be grit bins provided at these sites.

If you are concerned about the conditions in your neighbourhood, please contact us to discuss how we can help.

Facebook Group

The members of REP have created a residents only Facebook group. Anyone can join to ask the panel questions or give feedback to a policy currently being reviewed.



Search ***Cornerstone Housing residents engagement panel*** to join

HADRIANS WAY, EXMOUTH

We'd like to thank our residents at Hadrians Way in Exmouth, who have created a lovely community garden area. Cornerstone helped by donating a planter and wood chippings, but the majority was done by residents who created something everyone in the street can enjoy.

Thank you to Mrs Walmsley, Mrs Fowlis and Mr & Mrs Moss for all your continuing hard work. If you would like to speak to us about getting help to create a community garden in your area, please contact Cornerstone.



YOU SAID -> WE DID

Residents have reported to us that they are unhappy with the garden maintenance at Wheatley Court. We contacted Exeter Garden Maintenance, reviewed the agreement that is in place, and worked collaboratively with them to improve the service as requested by residents.



Before



After

TENANT SATISFACTION MEASURES 2024 / 2025

Tenant Satisfaction Measures' (TSM) are a way for tenants to understand how we are performing against key service areas.

The TSM were introduced by the Regulator of Social Housing in April 2023. There are 22 measures covering areas like repairs, safety and complaints. 12 of these measures come directly from customer feedback surveys all of which we have published below.

Quarter 1 - April 1st 2024 - June 30th 2024



93% of Residents were satisfied with their overall service



84% of Residents were satisfied with repairs



83% of Residents were satisfied with the time taken to complete their most recent repair



89% of Residents were satisfied that their home is well maintained



78% of Residents were satisfied that we listen to residents views and acted upon them



86% of Residents were satisfied that we keep them informed about things what matter to them



89% of Residents were in agreement that we treat them fairly and with respect



52% of Residents were satisfied with our approach to handling complaints



73% of Residents were satisfied that we make a positive contribution to neighbourhoods



69% of Residents were satisfied with our approach on handling anti-social behaviour



88% of Residents were satisfied that we are easy to deal with



84% of Residents say their rent is value for money



89% of Residents were satisfied that their home is safe



67% of Residents were satisfied that we keep communal areas clean and well maintained



65% of Residents say their charges were value for money



Quarter 2 - July 1st 2024 - September 30th 2024



82% of Residents were satisfied with their overall service



92% of Residents were satisfied with repairs



85% of Residents were satisfied with the time taken to complete their most recent repair



88% of Residents were satisfied that their home is well maintained



74% of Residents were satisfied that we listen to residents views and acted upon them



79% of Residents were satisfied that we keep them informed about things what matter to them



86% of Residents were in agreement that we treat them fairly and with respect



55% of Residents were satisfied with our approach to handling complaints



71% of Residents were satisfied that we make a positive contribution to neighbourhoods



62% of Residents were satisfied with our approach on handling anti-social behaviour



86% of Residents were satisfied that we are easy to deal with



83% of Residents say their rent is value for money



88% of Residents were satisfied that their home is safe



79% of Residents were satisfied that we keep communal areas clean and well maintained



60% of Residents say their charges were value for money

“
Cornerstone are good at maintaining their properties. Its easy to contact them and they are very prompt responding to urgent repairs
”

“
When we view the place, the housing officer is very polite and the staff in the office when we are doing the paperwork are polite as well
”

“
As I got my help with the damp in my house and it hopefully won't come back again. The service is very prompt if I ever ring up and friendly staff
”

“
Cornerstone helped us when we had nowhere else to go and gave us stability after coming from a no-fault eviction and sky-high private rent prices. It's a lovely house, garden and garage, and the local team are very prompt and cheerful, so helpful with my wife's disability needs, and always carry out excellent repair work when asked. It's also lovely to not be banned from having our cat live with us.
”



HOUSEHOLD SUPPORT FUND



Exeter
City Council

If you are an Exeter resident on a low income and you are struggling with the increasing cost of living, you may be able to receive help towards the cost of:

- Food
- Heating and Water
- Other essentials

Awards are made through a voucher posted to your address, which can be exchanged for cash at any Post Office branch.

To apply complete the application form at www.exeter.gov.uk/benefits-and-welfare/help-managing-your-money/household-support-fund/

Eligible households must:

- contain at least one member who is over the age of 16;
- be responsible for household bills (rent or mortgage, utilities etc);
- live in the Exeter City Council area (as their main residence);
- be without sufficient resources to meet the immediate short-term needs of themselves or dependants.

The Council will try, where possible, to use the funding to provide support that has a long-term sustainable impact, for example, household items which would reduce bills in the long term.

If you need any help with this please get in touch with us.

ELECTRICAL SAFETY OVER THE WINTER MONTHS

We want everyone to stay safe over the autumn and winter months, but please be mindful of the dangers within your home now that it is getting colder and darker.

Did you know Firefighters are called out on Christmas Day twice as often as usual.

- Only use fairy lights certified for use – this can be identified by the European Standards Symbol (represented by a CE) and the British Standards Kitemark.
- Don't hang flammable decorations on or above lights or heaters.
- Don't overload sockets or plug multiple extensions into each other.
- Don't leave fairy lights on for long periods, overnight or when you are out – this could increase the risk of fire and overloading.
- Christmas dinner – keep an eye on your cooking!
- Christmas trees are highly flammable; keep them in a well-ventilated area away from heat sources don't leave them unattended with fairy lights on, and remember to water them!



SUPPORT OVER WINTER



Age UK - Is open 365 days a year, including Christmas day, providing answers and reassurance to older people who have no one else to turn to. If you or someone you know needs support, call them free on

0800 678 1602, 8am to 7pm.

For more information visit www.ageuk.org.uk



Mind - If you find Christmas a difficult time of year, Mind have some tips to help you cope:

- Plan ahead - think about what might be difficult about Christmas for you, and if there's anything that might help you cope.
- It's ok to prioritise what's best for you, even if others don't seem to understand.
- Consider talking to someone you trust about what you need to cope.

For more information visit mind.org.uk



Beat Eating disorder - Their helpline is open 365 days a year. Christmas can be a difficult time for people with eating disorders. Changes to routine, whether one developed as part of the eating disorder or one that is helping you in recovery, can be difficult.

Beat Eating disorders offer a range of advice to get you through the festive season

For more information visit www.beateatingdisorders.org.uk



Samaritans - Is open 365 days a year. Whatever you are going through you might be feeling tired more often, be feeling emotional, and you might

not want to do the things that you usually enjoy right now.

Samaritans are there to listen.

You can call them on 116 123, email jo@samaritans.org

For more information visit www.samaritans.org

SOCIAL MEDIA

You can find us on



www.facebook.com/cornerstonehousingpeople



www.instagram.com/cornerstonehousingpeople/



www.linkedin.com/company/cornerstone-housing-limited-exeter



**CHRISTMAS PLANNING
ON THE
TO-DO LIST?**

WE'VE GOT IT COVERED!



Read our tips for keeping Christmas manageable at
www.westcountry.org.uk

SKIP DAYS

Over the summer, we held a skip day at our maintenance depot for Wykes Road and Beacon Avenue residents to help clear their properties of no longer required items.

Our Property Services and Housing team helped our residents fill 6 skips to help clear their homes of unwanted items and make their lives easier.

We will be planning more skip days in the future. If you think your area needs a tidy, please email us at mail@cornerstonehousing.net





UK Government

Are you over State Pension age, or know someone who is?

Pension Credit tops up pension income and can help with day-to-day living costs.

If you are over State Pension age, you may be eligible to claim **Pension Credit**, even if you own your home or have savings. People who claim **Pension Credit** may also be able to get:

- The **Winter Fuel Payment*** and other help with heating costs
- Help with rent and Council Tax
- A free TV Licence for those aged 75 or over
- Help with the cost of NHS services, such as NHS dental treatment, glasses and transport costs for hospital appointments

You could be eligible for **Pension Credit** if your weekly income is below £218.15 or, if you have a partner who lives with you, £332.95. Qualifying income level may be higher in some circumstances.

Don't miss out.



SCAN TO FIND OUT MORE



Check your eligibility at gov.uk/pension-credit or by calling **0800 99 1234**

Eligibility criteria apply
*or the equivalent in Scotland.

UNIVERSAL CREDIT

*** Fake App Alert ***

Just a reminder to all Residents.

Universal credit has no app within the App Store or Google Store. Any apps you see, like the one pictured, are fake.

You should only log in via the gov. uk website to manage your account.



SMOKE DETECTOR REMINDER

This is a little reminder to all our residents: please do not cover your smoke detectors with anything to prevent them from going off. This includes plastic bags and socks.

This stops your detector from operating correctly and will not alert you if an accident was to occur.

Have you tested your smoke detector recently? Press the button today to make sure the alarm sounds.



CORNERSTONE COMPLAINTS – IMPROVING OUR SERVICE TO YOU

We think of complaints as a way for us to improve how happy people are with their homes and the neighbourhoods we help manage.

- we will never judge anyone for reporting something they are unhappy about. You can report issues to us knowing we will take them seriously and help if possible.
- we cannot evict you from your home for raising a complaint or reporting anti-social behaviour.
- we take all complaints seriously and will respond using your preferred method of communication. We will aim to respond to you within the timelines set out by the Housing Ombudsman, this is 15 days for complaints at stage one of the process and 25 days at stage two.

These are some of the things we have learned and actions we are taking from complaints we dealt with last year:

- training for staff on how to identify and record complaints
- in-person visits can be most effective in understanding how to resolve complaints
- keeping to repair appointments where possible and providing sufficient notice of cancellations
- our response to reports of damp and mould needs to be prompt and we need to work together at Cornerstone to provide a consistent response
- neighbourhood management needs to be consistent, quick responses to issues raised with visible improvements for residents in their neighbourhoods



Remember, if you are unhappy with your home, staff performance or how we provide services; you can raise a complaint by visiting our website, Email us at mail@cornerstonehousing.net or call us at 01392 273462.

You can find more information about the Housing Ombudsman at www.housingombudsman.org.uk or calling 0300 111 3000

We are soon to be approaching the holiday season across many different religions. Below are the highlights of what's coming up. Maybe your neighbours celebrate something different.



Diwali 29 October - 3 November

For Hindus, Diwali is a New Year festival lasting one to five days during which fireworks are set off and lights are hung out. It is a festival of light, coinciding with the darkest night of the lunar month. It is generally associated with Lakshmi, goddess of wealth and prosperity, or with the victorious return of Rama and Sita after their exile. Diwali marks the beginning of the Indian financial year.

Diwali is India's biggest and most important holiday of the year. The festival gets its name from the row (avali) of clay lamps (deepa) that Indians light outside their homes to symbolize the inner light that protects from spiritual darkness. This festival is as important to Hindus as the Christmas holiday is to Christians.

Diwali is celebrated over five days.

Day one: People clean their homes and shop for gold or kitchen utensils to help bring good fortune.

Day two: People decorate their homes with clay lamps and create design patterns called rangoli on the floor using colored powders or sand.

Day three: On the main day of the festival, families gather together for Lakshmi puja, a prayer to Goddess Lakshmi, followed by mouth-watering feasts and firework festivities.

Day four: This is the first day of the new year, when friends and relatives visit with gifts and best wishes for the season.

Day five: Brothers visit their married sisters, who welcome them with love and a lavish meal.

Hanukkah - 26 December to 2 January

Hanukkah celebrates the rededication of the Temple in Jerusalem after it was recaptured from the Syrian Greeks by the Maccabee brothers in 165 BCE.

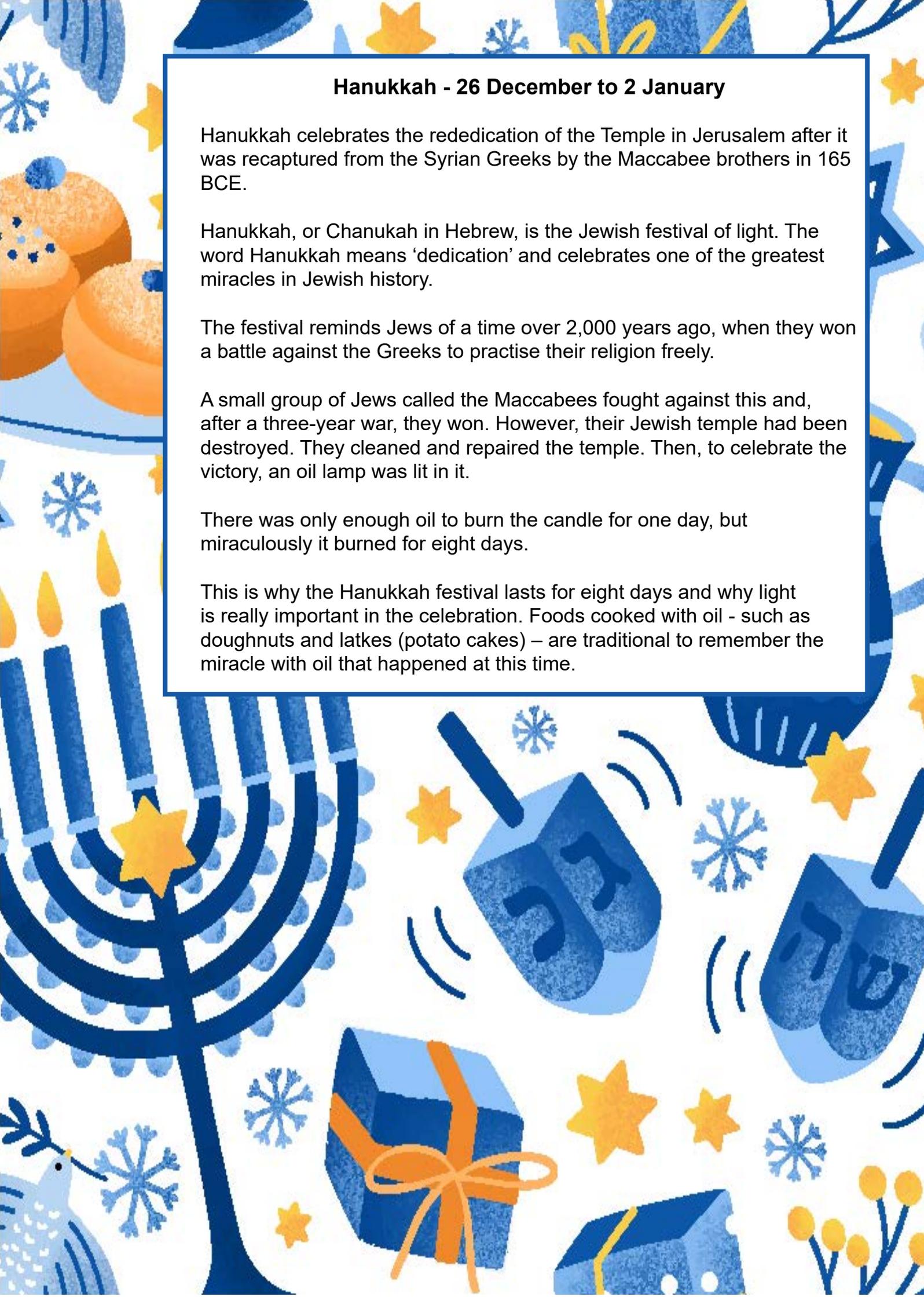
Hanukkah, or Chanukah in Hebrew, is the Jewish festival of light. The word Hanukkah means 'dedication' and celebrates one of the greatest miracles in Jewish history.

The festival reminds Jews of a time over 2,000 years ago, when they won a battle against the Greeks to practise their religion freely.

A small group of Jews called the Maccabees fought against this and, after a three-year war, they won. However, their Jewish temple had been destroyed. They cleaned and repaired the temple. Then, to celebrate the victory, an oil lamp was lit in it.

There was only enough oil to burn the candle for one day, but miraculously it burned for eight days.

This is why the Hanukkah festival lasts for eight days and why light is really important in the celebration. Foods cooked with oil - such as doughnuts and latkes (potato cakes) – are traditional to remember the miracle with oil that happened at this time.





Kwanzaa - 26th December to 1st January

Is a week-long, celebration honouring African-American heritage, culture, and family, culminating in a feast and gift-giving. It ends with a communal feast called Karamu, usually on the sixth day.

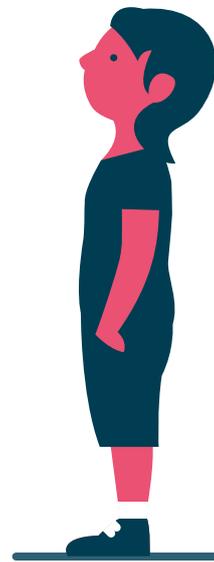
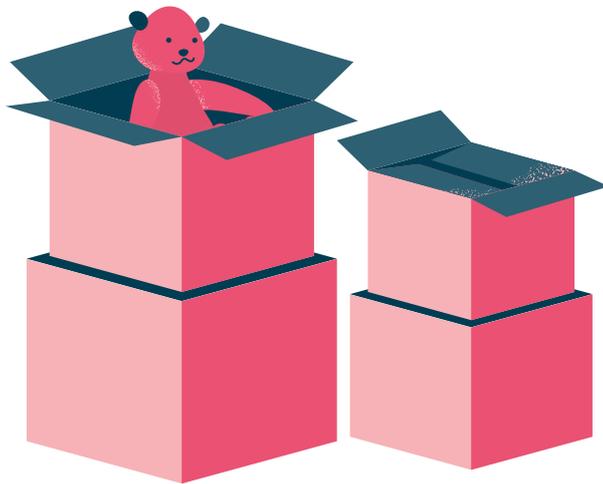
Each of the seven days of Kwanzaa is dedicated to one of the principles as follows:

1. Umoja (Unity): To strive and maintain unity in the family, community, nation, and race.
2. Kujichagulia (Self-determination): To define ourselves and create and speak for ourselves.
3. Ujima (Collective work and responsibility): To build and maintain our community together and make our brothers' and sisters' problems our problems and solve them together.
4. Ujamaa (Cooperative economics): To build and maintain our stores, shops, and other businesses and to profit from them together.
5. Nia (Purpose): To make our collective vocation the building and developing of our community to restore our people to their traditional greatness.
6. Kuumba (Creativity): To always do as much as we can, in the way we can, to leave our community more beautiful and beneficial than we inherited it.
7. Imani (Faith): To believe with all our hearts in our people, our parents, our teachers, our leaders, and the righteousness and victory of our struggle.





Room going to waste or need more space? Moving is easy with House Exchange



There are plenty of reasons you may want to move home. Let House Exchange help you find your ideal swap.

House Exchange is a national website with thousands of opportunities for you to find your ideal home swap. It is also completely free to register because your landlord is a partner.

Why wait? Get started today, visit
www.houseexchange.org.uk



House
Exchange



Condensation and Mould advice

Condensation in houses is caused by a build-up of excess moisture caused by everyday activity; think of it as invisible indoor fog. A family of four could create over 15 pints of moisture per day, but a typical 3-bedroom house may only naturally ventilate 2 pints per day without help.

How to stop condensation

Step 1 - Heat your home

Heat evaporates moisture into the air, which is a good start. It doesn't have to be a furnace, just hotter than outside, preferably above 15°C. However, despite what some people would have you believe, it isn't a magic cure on its own. Because it evaporates moisture into the air, you must also ventilate it.

Top tip: We recommend not using a heater fuelled by a gas bottle heater, as these kick out large amounts of moisture, which adds to condensation problems.

Step 2 - Ventilate

Airborne moisture will build up inside the home from everyday living—like invisible indoor fog. It's now locked in with you and needs an escape route. Open windows, even if they are only ajar an inch or two, for as long as possible. An hour here or there will help. Trickle vents will help, but they may be overwhelmed on their own in winter months, and the windows will need to be opened wider at certain points in the day. Make sure you leave the doors to the rooms open to allow the air to flow between the rooms.

Top tip: Ventilate your home while getting ready for work/school and moving around the building. You will be warmer and not notice colder air coming in.

Top tip: Dehumidifiers act like ventilating your home by drawing the moisture into a tank.

How to clean damp and mould

1. apply a generic anti mould solution (available in most supermarkets) and leave on for required period. (Refer to the instructions on the bottle)
2. wipe off in one direction
3. dispose of wet wipe or paper towel.
4. bag it and bin it.

Do not use washable cloths, as mould should be wiped away and disposed of. Remember to wipe in one direction and bin so as not to move the mould around. Use a kitchen roll or a similar material. Mould spores will only be prevented using mould removal solution with disposable paper cloths.

How to manage condensation to prevent damp and mould.

Drying washing

This is the top contributor to damp and mould. Try to dry clothes outside when possible, and when you can't try the following

- use a vented tumble dryer that ventilates outside, or a condenser tumble dryer.
- use a dehumidifier with closed doors and windows to remove moisture from the air and clothes.



Cooking

When cooking, use an extractor fan. If you haven't got one, open the window a little while cooking for an hour afterwards. If possible, close the kitchen door while cooking to stop steam from entering colder rooms and forming condensation there.

Top tip: Place lids on pans, while cooking. Food cooks up to 30% faster meaning you use up to 30% less fuel. You also stop the moisture being pushed into the air.

Baths and showers

A bath and a shower consist of millions of hot water droplets. Both evaporate moisture into the air and tiles will be wet and continue to evaporate after you leave, so consider wiping down any wet surfaces with a cloth and wringing it out into the sink.

If you have an extractor fan, run it while you're bathing and for an hour afterward. If you haven't got a bathroom extractor, make sure you open the windows for at least an hour afterward and close the bathroom door to keep moist air from spreading to other rooms.



Dehumidifier

It's a powerful addition to the above measures. You should close your windows and keep valuable heat inside. You can also dry your laundry indoors when it's too wet outside. Get one that's effective, cheap to run and quiet.

What is Condensation and Mould?

What is condensation?

Condensation is the most common form of moisture in the home. It generally occurs when the internal moisture level increases, causing warm moist air to meet colder surfaces like a wall or window. If left untreated, mould will begin to grow. It will also occur in areas where the air is still, such as inside storage cupboards, in corners of rooms at low and high levels, and behind furniture placed against walls.



What causes condensation

Condensation is caused by airborne moisture, millions of particles of water suspended in the air. When they meet a colder surface like glass, a cold ceiling, or a cold wall, they reach the dew point and turn back into water droplets.

Example: If you breathe on the surface of a mirror, you can see a fine fog form on the surface. That is condensation in its simplest form, and a few seconds later, it evaporates away into the air. It's not gone, though; it's just invisible again, now floating in the air around you, waiting to form water droplets on a cold surface.

Example: You get in your car in the morning, and the windscreen fogs up as there is an increase in moisture in the car. After a few minutes of running the air conditioning or opening the window to allow airflow into the car, the condensation will clear the window.

Condensation on windows

Everyone is familiar with condensation on windows to some extent. This can be seen in Autumn and Winter, especially after a good night's sleep. If you have visible water droplets on the inside of your windows, you have excess indoor humidity. This can lead to dampness elsewhere and the growth of mould. The room needs to be ventilated to remove some of the moisture.

Do you need help?

If you are struggling in your home and cannot maintain your home, please get in contact, and we can help you get your property to a maintainable standard and find support services you might need. This could be because mould has developed and you are unable to clean it, you might not be able to heat your property. Whatever you are struggling with please contact us.

What Does Condensation and Mould Look Like?

Mould on walls and mould on ceilings

These are typical black mould marks caused by condensation. In well over 90% of cases, mould appears on colder outside walls and ceiling edges. If you see any mould forming in your home, please report any concerns so we can investigate the cause, provide advice, or implement any repairs if required. We take all concerns seriously and will take all reports seriously.



Penetrating Damp:

Occurs if water (rainwater or otherwise) is coming in through a wall or roof (for example, under a loose roof tile) or through cracks. It can be identified by: -

- discolouration of internal walls or ceilings.
- the presence of tidemarks or salt deposits.
- blown or blistered plaster.
- rusted nails in skirting boards and floor timbers.



Random damp patches to walls and ceilings (at any height) may appear, and severe mould on internal walls and window frames may be present.

Rising Damp

Rising damp is a rare form of damp that affects the walls of buildings. It happens when moisture from the ground travels up through the walls by capillary action. Where the water is effectively sucked up through tiny tubes in the bricks.

Normally found around porous building materials such as plasterwork and the timber found in the floorboards, joists and skirtings. These materials will also absorb the ground water quickly, and you may see evidence of wet rot in the timber.



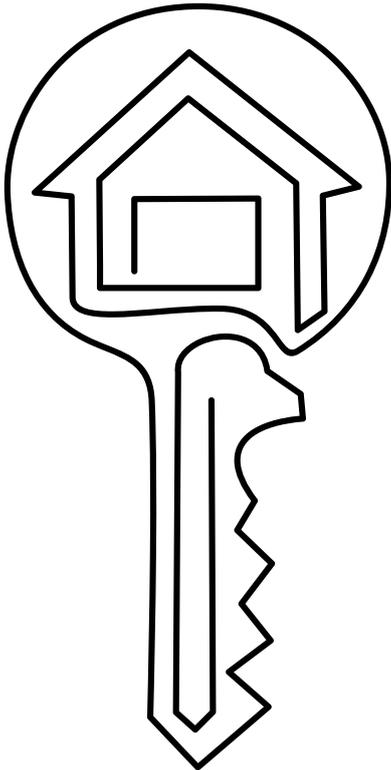
First noticed by the damage it causes to the internal walls. Plaster and paint can deteriorate, and any wallpaper may peel away. A visible stain appears on the wall in the form of a tide mark at the point where the groundwater has reached. You may also see salts blooming on the internal surface.

Mould behind furniture

Mould is often found behind beds or other furniture situated close to outside walls, which hinders airflow and makes it a good place for mould to grow.

It can also be found inside and outside wardrobes, as well as above skirting boards. Ventilation is key in these areas. A gap between the wall and bed/wardrobe will allow air to move between them and remove the moisture that is trapped.

NEW DEVELOPMENTS UPDATE



We are delighted to be signing up new residents for the 5 affordable rented homes and 2 shared ownership houses in Bovey Tracey, near Newton Abbot. This is a new location for Cornerstone, and our Resident Engagement Panel and Board members recently visited it. They were impressed with the quality of the new homes on the grounds of Indio Lodge.

We have a selection of new properties coming soon. Next year, we will have 3 new shared-ownership houses and 5 affordable rented houses on Kings Meadow in Newton Abbot.

Another new location for us will be Okehampton. We are purchasing 4 shared-ownership houses and 5 Affordable Rented houses on a new estate called 'Abbeyford Vale' off Crediton Road. This will be our first development within West Devon Borough Council.

In Exeter, the first phase of shared ownership houses on the Brook Manor estate in Alphington is being built by Tilia Homes. These are 3 shared ownership houses for sale and 4 social rented houses with more homes to follow.

If you are interested in these homes, please check our website for more details.





Development Strategy 2025-28

Have your say in our new Development Strategy 2025-28 and help influence the objectives for the next 3 years.

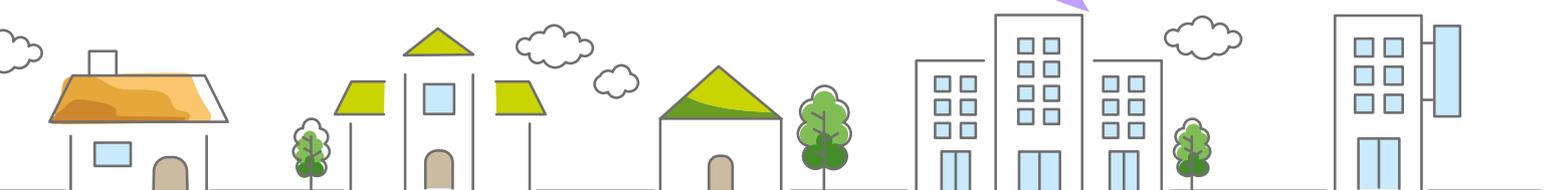
The Development Team would very much appreciate your thoughts on

- 1). What our priorities should be when we are considering new developments to buy or to build.

- 2). How can we improve your experience and make it easier to settle into a new home?

Email us at development@cornerstonehousing.net to be entered in a draw for a £20 Love to shop voucher

Entries for prize to be received by Monday 25th November 2025.



SERVICE CHARGE INCREASE

What are service charges?

You may pay service charges if you live somewhere with communal areas that we maintain. Our services include cleaning, gardening, lift servicing, fire safety, and energy.

The amount we charge for these services is reviewed every two years. At the last review in April 2023, we did not increase the charges as much as possible; they were capped at 7%. We did this to help you during the cost-of-living crisis.

We are reviewing the charges that will be payable from April 2025 and want to let you know in advance that they will be increasing.



Why are they going up?

Our costs to provide the services to you are now much higher than the amount we receive from residents. Since the Grenfell tragedy, we are required to do more on fire safety. This includes inspecting blocks for fire risks, checking fire doors, and testing emergency lights monthly.

We are checking to ensure we are charging you fairly and working with contractors to ensure you get the best service for the money you pay. We will review which contractor provides the service for some things, like cleaning and gardening.

We would like residents to help with this process, as your views are critical to us. If you would like to know more about that, please contact us.

How much are they going up?

We will write to you in early 2025 to explain the charges you will need to pay and the services you will receive for those charges.

Need help financially?

We know that when costs go up, it can be difficult; please contact us if you need help. We can help you through **Homemaker South West**. They help residents maximize their benefits income, manage debts, apply for grants, and support with budgeting. You can get help through **Step Change** and **Lightning Reach** if you are online.



Lightning

If you need help applying online, our reception is now open every Wednesday between 12 p.m. and 3 p.m. Do pop in or give us a call if that time doesn't work for you.



Resident Engagement Panel

www.cornerstonehousing.net/rep

Get involved in your neighbourhood!

Our resident engagement panel is looking for new members. REP is open to all and we would love to have more residents from a diverse range of backgrounds involved. If you would like to engage with the REP but don't want to come to meetings, get in touch, we'd still love to hear from you.

If you are interested contact mail@cornerstonehousing.net

