

Tenant Newsletter



Cost of living crisis

As the cost of living continues to bite, as a Papworth Trust tenant we are here to help and if you need any help or advice with paying your rent or if you are worried about your finances then please get in contact with us. You can do this by:

- Calling your Housing Officer on 0330 678 0008, Option 2
- Emailing - housing@papworthtrust.org.uk

As the festive season approaches; whilst we understand that managing money can be particularly difficult at this time of year, and given this has been an exceptionally challenging year for all, we would urge you to continue to make paying your rent a priority.

It is important that you contact us if you are experiencing any problems with paying your rent or other household bills. We can arrange to speak to you in a way and at a time that suits you.

In addition to the Papworth Trust Housing team who are here to help and listen, there are lots of other organisations you can turn to for help and advice:

Energy Advice for Households	www.ofgem.gov.uk/information-consumers/energy-advice-households
Register for Priority Services with your Energy Supplier. This is a free support service to help people in vulnerable situations.	www.ofgem.gov.uk/information-consumers/energy-advice-households/getting-extra-help-priority-services-register
Your Local Authority You can find your local council using this link	www.gov.uk/find-local-council
Citizens Advice The UK's largest advice provider equipped to deal with any issue, spanning debt & employment to consumer & housing plus everything in between. Advice is available online or at a local Centre.	Website: www.citizensadvice.org.uk Find your local Advice Centre: www.citizensadvice.org.uk/about-us/contact-us/contact-us/contact-us/ Telephone: 0800 144 8848

<p>Money Helper (formally Money Advice Service)</p> <p>Provides help & advice with benefits, budgeting, debt, work & much more</p> <p>Money Helper can provide advice online, over the telephone or face to face.</p>	<p>Website: www.moneyhelper.org.uk</p> <p>Telephone: 0800 138 7777</p>
<p>Age UK</p> <p>Provides advice, support & companionship for older people, their families, friends, carers & professionals.</p>	<p>Website: www.ageuk.org.uk</p> <p>Telephone: 0800 678 1602</p>
<p>Step Change Debt Charity</p> <p>Provides free debt help & advice.</p>	<p>Website: www.stepchange.org</p> <p>Telephone: 0800 138 1111</p>
<p>Turn2us</p> <p>Helps people in financial need gain access to welfare benefits, charitable grants and other financial help – online, by phone and face to face through our partner organisations.</p>	<p>Website: https://www.turn2us.org.uk/</p> <p>Telephone: 0808 802 2000</p>
<p>National Debt Line</p> <p>Provides free & independent debt advice over the telephone or online.</p>	<p>Website: www.nationaldebtline.org</p> <p>Telephone: 0808 808 4000</p>

Energy costs

The energy price caps has increased again from 1 October affecting over 24 million people across England, Scotland and Wales. There are some small changes you can make in your home to help reduce the amount of energy you use and save you money.

<p>Switch off standby</p>	<p>You can save around £55 a year just by remembering to switch your appliances off standby. You may want to think about getting standby saver or smart plug which allows you to turn all of your appliances off standby in one go.</p>
<p>Turn off lights</p>	<p>Turn your lights off when you're not using them or when you leave a room. This will save you around £20 a year on your annual energy bills.</p>

Careful with your washing	By using a 30 degree cycle or reducing your washing by one load a week could save you around £28 a year from your energy bill.
Avoid using the tumble dryer	Dry clothes outside where possible or on a clothes airer inside (make sure your rooms are well ventilated) to save up to £60 a year.
Be savvy in the kitchen	Kettles are one of the most used appliances in the kitchen. Avoid overfilling the kettle and save yourself £11 a year on your electricity bill. Always cover your pans when you are cooking, they heat up quicker and need less energy to continue to boil. Around 4% of your energy bill is spent on powering kitchen appliances including the hob, oven, kettle and microwave.

Washing machines, dishwashers and tumble dryers account for 14% of a typical energy bill. Fridges and freezers also account for around 13% of the average household's energy bill. By their very nature these appliances need to stay on all the time, so they continually draw power to maintain a constant temperature.

Consumer electrics, such as laptops, TV's and game consoles account for around 6% of your energy bill. Lighting takes up around 5% of an average home's total energy bill.

For more energy saving advice go to Energy Saving Trust: www.energysavingtrust.org.uk

Rent cap consultation

In face of exceptionally high inflation, which could have meant rent increases of over 10% in 2023, Papworth Trust has been considering the impact this would have on our tenants. This much higher than expected rate of inflation is already placing considerable pressure on many households.

In August the Government set out a consultation paper asking landlords and residents to comment on a rent increase ceiling of 3%, 5% or 7% for 2023/24. We have been working with other housing associations and the National Housing Federation, to respond on the consultation, considering:

- the impact on our tenants, particularly those with a disability
- the impact on our business plans and any common issues around our ability to provide vital services
- the long-term consequences for decarbonising and investing in our homes
- service charges against a backdrop of exponential energy price increases and soaring costs
- alternative proposals

This is such a difficult time and there will be hard choices ahead, but we will collaborate on our response in the best interests of tenants in our sector and region, our ability to deliver services, and to continue investing in our homes.

Time for tenants

We currently offer an opportunity for tenants to speak to a member of the Executive Team on the last Wednesday of every month. This is held virtually using Zoom. If you would like to find out more about this or have any questions please contact Tracey Croucher, Tenant Engagement Officer (details below).

Sarah Miller, CEO, would like to also offer the opportunity to speak to her face to face and has scheduled a drop-in session for Saturday 3rd December, between 10am and 12noon. This will take place at Papworth Village Hall, Ermine Street South, Papworth Everard, CB23 3RD. Sarah is keen to hear what you have to say about the services you receive, whether these are good, bad or indifferent. Your feedback is invaluable to help us shape our services and make improvements where they are needed.

There is no need to book for the drop in session, just come along. If you would like to find out more about this or have any questions please contact Tracey Croucher, Tenant Engagement Officer at: tenantengagement@papworthtrust.org.uk or 0330 678 0008 option 2.



Knutsford Road



In the last newsletter we announced that work had begun on our exciting new development in Bassingbourn, Knutsford Road.

We are working in Partnership with Pentaco to re-purpose an disused supported living home into 10 new accessible self-contained flats.



Work is well underway with the shell of the building and basic internal layout of each flat complete. Plasterwork has begun and some kitchens and bathrooms have started to be installed.

The work is current on schedule and due for completion at the end of December 2022. You can keep up to date with the development on our website link below:

www.papworthtrust.org.uk/housing/knutsford-road-development/

Papworth Trust website

Thank you to all tenants that have completed the website survey that was sent to you with the last newsletter. We want to ensure our website is the best it can be and meets the needs of those that use it – our tenants.

We would love to hear feedback from more of you, so if you haven't completed it and can spare 5 minutes of your time, please fill out the form on the below link:

www.papworthtrust.org.uk/website-survey

Tenant involvement

We want you to share your experiences & work with us to help improve services for all tenants.

We want to hear about your experiences of the housing service you receive and how you can use these experiences to work with us to improve the service for all tenants that live in our properties. We have volunteer roles available to join our formal panels where you will be able to work with other tenants and us to contribute and influence the strategic direction of the service.

Why should you join us?

- You will be able to improve Housing Services & leave a legacy for future Papworth Trust housing tenants
- You will grow in confidence & meet new people
- You will receive training from both internal & external sources
- You will be able to make a real difference!

If you would like more information about the volunteer roles available or have any questions please contact Tracey Croucher, Tenant Engagement Officer at tenantengagement@papworthtrust.org.uk or 0330 678 0008 option 2.

Thank you to all tenants that provided feedback on our strategy, this will be valuable information ahead of our Strategy Day in October that will bring together our Board of Trustees alongside our Executive and Leadership teams.

We look forward to welcoming one of our Trustee's to the next tenant Scrutiny Panel meeting in October. Andrew Williams has a wealth of experience gained from over 40 years working in the social housing sector and will see the great work the panel do in scrutinising and improving our housing services.

Social media

Did you know you can follow Papworth Trust on social media? We use Facebook and Twitter to keep our customers updated with the latest information.

Follow us here:



@papworthtrust

@papworth_trust

Rent statement

Please find your quarterly rent statement for the period 4 July 2022 – 2 October 2022 enclosed.

A reminder that you can find our video on how to read your rent statement that was created for tenants by tenants on our website here:

<https://www.papworthtrust.org.uk/housing/>

We have also provided the frequently asked questions below to assist you in reading and understanding your statement.

How do I read my rent statement?

Your rent statement shows your weekly rental charge and any payments that have been made on your account between the two dates:

first column - date

second column - details of the payment or charge, e.g. the payment type and for any Housing Benefit/direct Universal Credit any period that the payment covers

third column - if it is a payment the amount will be shown here

fourth column - if it is a charge the amount will be shown here

fifth column - the balance, a credit will have 'pre' after the amount, an arrears will have an 'arr' after the amount.

Question:

Do I have to do anything?

Answer:

NO, the statement is for your records only. If any further action is required on your account you will be contacted by a member of the housing team. If you do have any queries please either contact the housing team by email at housing@papworthtrust.org.uk or by telephone on 0330 678 0008 (option 2).

Question:

Why does the final balance of my statement show an arrear?

Answer:

This may be due to when you pay your rent. Under the terms of your tenancy agreement you are responsible for ensuring that your rent is paid in advance so that there is never an arrear on your account. A member of the housing team will contact you, in due course, if any further action is required on your account.

Question:

My account is showing a credit, can I have a refund?

Answer:

There may be a credit on the account depending on when you pay your rent. You are required to pay your rent in advance so you are not automatically entitled to a refund even if there is a credit showing on your account. If you are due a refund you will be contacted by a member of the housing team.

