

Winter 2022/23

voice

Informative news and advice from Watford Community Housing

- What the government's rent cap means for you
- Money worries – how to get help
- Dealing with damp and mould
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- And more!



watford
community
housing

What the government's rent cap means for you

As part of the Autumn Budget, the government announced a rent cap for social housing tenants. Here's everything you need to know about how this might affect you and your services – and how you can have your say.



In response to the rising cost of living, the government has announced a change to how social housing rents will be calculated from 1st April 2023. This will affect the amount of rent you pay and may also impact on the services we provide, so we are consulting tenants to make sure that we maintain the services that matter most to you while keeping rents affordable.

What did the government say?

The government confirmed that there will be a cap on rent increases for social housing tenants across the country. This means that rents will increase by up to 7% from 1st April 2023. The cap is designed to keep rent levels down for tenants, in light of the current high levels of price inflation

and the cost-of-living crisis.

The government also announced that means-tested benefits, including Universal Credit, will rise by 10.1% from next April, in line with inflation. This means that tenants who receive these benefits will get more to help meet their household expenses, including their rent.

How are rents normally calculated?

Normally, the government allows social housing providers to increase rents in line with the Consumer Price Index, plus up to an additional 1% per year, so that their income keeps up with price inflation. However, because inflation is currently higher than it has been in previous years, this would have meant rent increases of more than 11% for 2023/24.

What will this mean for tenants?

In February, you will receive a letter from us which will confirm how much your new rent payments will be. We are working to keep rents as affordable as possible for tenants, and the rent cap means that your rent cannot increase by more than 7%. This will apply to shared ownership customers too.

Every year, we also review our rent levels against the cost of renting a home from a private landlord – for social rent customers, the average cost of renting a two-bedroom home from us is currently less than 40% of the cost charged on the open market.

What should I do if I am struggling to pay my rent?

Please talk to us. We can give you one-to-one assistance to help you manage your money, make sure you are receiving all the benefits you are entitled to, and stay on top of your bills. We're committed to supporting tenants and we won't evict anyone as a result of financial hardship if they are engaging with us to keep their tenancy on track.

We also partner with a range of other organisations who can help, and we have a dedicated Welfare Fund to support customers with certain expenses. To find out more, call us on **0800 218 2247** or visit www.wcht.org.uk/moneyadvice.

Will the rent cap affect the services Watford Community Housing provides?

Rising prices affect us too, as it costs us more to provide services. As rents are being capped below the current level of inflation, we will have to consider where we can make savings on the services we provide, and we will have to make some difficult decisions.

Our focus will be on meeting our legal obligation to make sure all our homes are safe and of a decent standard, and maintaining the services that matter most to you.

What sort of changes could be made to services?

We have a legal obligation to provide core services to tenants, such as safety checks and certain types of repairs – these won't be affected. However, by changing or removing some other services, we can ensure that we have the resources we need to keep delivering the things that are most important to tenants.

We are consulting tenants before any decisions are made, but here are some examples of areas we could look at in order to make savings:

- Discretionary services provided through service charges, such as some grounds maintenance work or spending on communal areas.
- Making changes to how some of our services are delivered, such as making it easier to do things online rather than over the phone.
- Reducing how much we spend on community investment projects.

How will I get to share my opinion?

Watford Community Housing and the Gateway Membership Team are working together to offer opportunities for residents to share their views about the services we provide. We have held consultation events for tenants and shared ownership customers to help us understand what is most important to you.

We're also conducting an online survey, so it's still easy for you to comment if you missed the events. The survey will be open until **6th January 2023** and you can access it through our website – just visit www.wcht.org.uk and follow the link on the home page.

If you want to get involved or share your views, please feel free to contact us directly by emailing community@wcht.org.uk.

Who will make the final decision over changes to services and when?

Ultimately, our Group Board is responsible for approving any plans to make changes to our service offering. It is made up of tenants, independent professionals and a

Watford Borough Council nominee.

The Gateway Membership Team, which is made up of tenants, will have an opportunity to make recommendations to the Group Board. By getting involved with the consultation process set out above, you'll be able to have your say before any decisions are made.

The Group Board's priority will be to ensure we meet our regulatory obligations and maintain good-quality services where they are needed most, while making sure we remain financially sound for the future. Any changes to our services will be considered as part of our wider budget-setting process for the next financial year, and they will be approved at a Group Board meeting in March.

We will let you know about any changes that are agreed at the meeting through our usual communications channels, including on our website.

Is Watford Community Housing financially secure?

Yes, we have the highest ratings available from the Regulator of Social Housing. We are rated V1 for financial viability and G1 for governance. While the current economic situation means we may have to make some difficult decisions, we're committed to managing our resources efficiently so that we can continue to operate effectively and provide much-needed services to our customers.

Commenting on the rent cap and the consultation, Chris Blackett – Chair of the Gateway Membership Team – said: "The Gateway Membership Team is strongly encouraging all tenants to fill in this survey – this is your chance to have your say over which services are most important to you.

"We've all been feeling the pinch with prices increasing and housekeeping costs going up, and it's the same for Watford Community Housing. This consultation is all about making sure tenants' views are heard and we want to make sure that you continue to receive the services that matter most to you, so please complete the survey and share your thoughts."

You can find the survey on our website at www.wcht.org.uk. If you want any help filling it in or you would like to share your views directly with us, please email community@wcht.org.uk.



Our Christmas opening hours

Our customer service centre will be open at the following times over the festive period:

- 23 December – 8.30am-4pm
- 26-27 December – closed
- 28-29 December – 8.30am-5.30pm
- 30 December – 8.30am-4pm
- 2 January – closed
- 3 January – our office reopens for 2023 at 8.30am

Please note that visits to our office will be by appointment only between Christmas and New Year.

If you have an emergency outside of our opening hours, we're still here for you. Just call us as usual on 0800 218 2247 and you'll get through to our out-of-hours service. And don't forget that you can contact us, request repairs and more through your online account at www.wcht.org.uk

We hope you have a wonderful Christmas and a happy new year!

Budgeting made easy!

We've partnered with 'Quids In' magazine to send you a handy Budget Planner with this issue of Voice. Your representatives in the Gateway Membership

Team asked us to include the planner, which is full of useful tips to help you plan your spending and stay on top of your finances.

We hope you find it useful!



From homelessness to a housing hotshot

After a tricky time in her personal life which led to a period of homelessness, Raz Hussain became a Watford Community Housing tenant in 2016. Today she's a valued member of our Group Board with a Level 3 certificate in housing practice, and she's pursuing a career helping those in a similar situation. This is her story.

So, Raz, how did you first encounter Watford Community Housing? Could you tell us a little about your situation at the time?

I became a Watford Community Housing tenant in February 2016 following a difficult time in my personal life which led to homelessness.

Having previously never needed social housing and with no prior knowledge of the application process I was completely clueless to the challenges I'd face and the length of time it would take to finally be offered a home. Throughout this process I spent time in temporary accommodation, and I was assisted by charities I never even knew existed.

Prior to becoming a mother, I had a successful career in Banking and Finance and was on my way to achieving great things, but I suddenly found myself at the complete opposite end of the spectrum, in need of help.

And what happened next?

I was lucky enough to be offered a new build home on the Rembrandt development in West Watford. This home gave me a sense of stability that I obviously hadn't had for a while. Overall, my tenancy with Watford Community Housing has been a happy one and although there were occasions when things didn't go right, they were always put right, and I felt that the general consensus of their staff is to help achieve this.

Once I'd moved in, I decided to look for some form of work which might help others struggling to find homes or improve their own situations. With a young child at home, I could not commit to full time work and I needed something flexible and part time. It

was at this time I visited the Watford Community Housing website and applied for the Tenant Board Member position. I was successfully appointed just four months after having become a tenant!

What's it been like being a board member of a housing association?

Being a board member for Watford Community Housing has really been a revelation and an honour! I have always felt supported and valued. I've been offered opportunities to gain knowledge in key areas where I felt I could use some support, and both the executive management team and my fellow board members have been approachable and helpful throughout.

There's been a wealth of opportunities for me – contributing to tasks, working alongside high-level staff members and the Gateway Membership Team to improve the quality of living for customers, and Watford Community Housing has even fully funded my Level 3 Certificate in Housing practice.

Further to this, I have been able to gain insight into the challenges many housing associations face, both from an economic and political perspective.

And you're now pursuing a career in housing, correct?

Absolutely. Watford Community Housing could not be more supportive. I feel that the qualifications they've funded, along with my own life experience and time as a board member have given me a unique perspective whereby, I understand the challenges and complexities facing both housing associations and tenants.



Any ideas on the job role?

This is a trickier question to answer! I'm not entirely sure of the specific role but a year ago I became Chair of the Customer Experience Committee, and the more I think about it the more I'm drawn to Housing Operations. It would be brilliant to have the chance to apply the skills from my CIH qualification and my own personal experience to improve services and processes for other customers.

Finally, do you have any advice for someone considering a career in housing?

Go for it! Over my time as a tenant and a board member at Watford Community Housing I've formed a deep love of all things housing. My only qualm is that I didn't start sooner!

Money worries? Don't suffer in silence

The cost-of-living crisis is affecting everyone. If you are struggling, please talk to us – we are here to help.

People across the country are facing rising living costs and struggling with more expensive household bills, and we know that this affects many of our customers too.

At Watford Community Housing, we have a brilliant team of staff who want to support you in a way that suits you. If you could use some support, the first step is to get in touch.

Along with other housing associations across England, we've also made a commitment that we won't evict anyone who has fallen behind on their rent as a result of financial hardship, as long as they are engaging with us to get their tenancy back on track.

How we can help

If you get in touch for support, there's lots we can do to help. We can offer assistance with budgeting and, if you're struggling to keep up with your rent, we can work with you to put together a payment plan that will work for you.

We can also put you in touch with other organisations who offer support. One

of these is Citizens Advice Watford, who we've partnered with to give Watford Community Housing customers a fast track to tailored, expert money advice.

Get in touch

Please don't hesitate to get in touch if we can help. You can call us on **0800 218 2247** or email **enquiries@wcht.org.uk**. For more information about how we can help, visit **www.wcht.org.uk/moneyadvice**



Your housing officer is here to help

Each of our community areas has its own housing officer, who will be out and about in your neighbourhood. This means you have a dedicated person to contact, especially for more complicated enquiries, and they will be able to visit you at home to provide any support you need from us.

You can speak to your housing officer about anything – from your rent account and tenancy, to neighbourhood issues and anti-social behaviour.

Find out who your dedicated housing officer is here: www.wcht.org.uk/housingofficer



Stay safe this Christmas

Christmas can be the most wonderful time of the year, as long as you are ready for it! Here are five top tips to help you stay safe and comfortable in your home over the holiday season.

1. It gets darker much earlier this time of year, so use timer switches on a lamp, radio or TV to deter burglars.
2. Don't leave candles or open fires unattended, and ensure you've tested your smoke alarm!
3. Yes, we're sure those fairy lights look lovely, but don't overload your plug sockets.
4. Ensure that any easily accessible windows are closed and locked overnight or when you are not at home – sadly there is often a spike in burglaries at this time of year.
5. In case of fire, have an evacuation plan in mind and remember that in an emergency you should call 999.



Find your perfect home

Do you dream of owning your own home? Or do you have family members or friends looking for an affordable home?

We offer high-quality homes for shared ownership, which is a more affordable way to get onto the housing ladder.

Find out more and sign up to be the first to know when great new homes become available – visit: www.wcht.org.uk/interest

Stay in the loop!

Our digital newsletter is a monthly round up of all the latest news, information and advice that matters to you.

To get the latest news straight to your email inbox, head over to www.wcht.org.uk/signup and subscribe now!



Share your story with us

One of the many things we love about our communities is how they bring together a wide range of people from diverse backgrounds, each with different interests and passions. We're always on the lookout for positive stories from our communities and our customers.

Have you had an excellent experience with social or affordable housing? Is your community initiative or small business enjoying unprecedented success? Particularly pleased with your new kitchen or bathroom? We want to hear from you!

If you think you have an interesting story to share, please email us at communications@wcht.org.uk

More kitchen choice for our customers

Watford Community Housing tenants now have more choice when it's time for a kitchen upgrade, thanks to a new partnership we've agreed.



In line with our ongoing commitment to providing high-quality homes, earlier this year we signed a contract that has enabled us to improve on the specification and quality of our kitchen units.

Our new partnership with Premier Kitchens means that our customers now receive a more modern and higher-quality style of kitchen unit, and can choose from four styles within the company's Senator range – Taupe, Native Oak, Dust Grey and White Grained.

In addition to the updated styles and choices, we've already seen benefits during installation too. As the new units arrive fully assembled, our installers have dramatically cut the time it takes to fit new kitchens – meaning we can get the job done and leave you to enjoy your new kitchen more quickly!

Warren Bennett, our Asset Management



and Compliance Manager, was excited about the excellent new range on offer. He said: "We're always looking to improve upon what we can offer our customers, and this new deal with Premier Kitchens is already ensuring we can install functional, modern kitchen units at a faster rate, not to mention the wide range of choice and inclusive range guarantee."

So far we have fitted around 50 of the new kitchens, and we've had very positive feedback from customers about the sleeker look and style of the units. Long may it continue!

Dealing with damp and mould

If you spot mould or damp in your home, it's important that problems are addressed as they can affect your health, damage your belongings and lead to bigger repair issues.



Different things can lead to damp in the home, and the action that needs to be taken to deal with it depends on the cause of the problem. We might need to carry out repairs, while in some cases you'll be able to get to the bottom of the problem by making some simple changes.

External dampness, which is often caused by rain, generally results in damp patches on walls or ceilings. It's caused by defects in the roof, gutter, cladding or windows. If you are aware of defects such as these, please report them to us so that we can arrange to repair them.

Internal dampness is caused by condensation. It generally leads to damp patches between the wall and the ceiling, or on lower corners of walls. It's important to tackle the cause of the problem, which can mean moving furniture in your home or making small lifestyle changes.

Every home experiences condensation sometimes – usually when lots of moisture and steam are being produced. Cooking, washing, bathing and even breathing can cause condensation, and excessive condensation can lead to black mould. The damp left by condensation will also damage plasterwork and timber window frames.

Here are some tips to reduce condensation in your home:

- Dry your windows and window sills every morning, as well as any wet surfaces in the kitchen or bathroom.
- Hang your washing outside to dry if you can, or hang it in the bathroom with the door closed and a window slightly open or an extractor fan on. Don't put washing on radiators or in front of heaters.
- Cook with pan lids on, and turn the heat down once the water has boiled. Only use the minimum amount of water for cooking vegetables.
- When filling your bath, run the cold water first and then add the hot – it reduces steam by 90%.
- If you use a tumble dryer, make sure it is vented to the outside or that it is a new 'condensing' model.
- Don't be tempted to use bottled gas or paraffin heaters. These are not allowed under your tenancy agreement and they produce high levels of moisture.
- Increasing the ventilation in your home reduces condensation, so try to allow air to circulate and dry out by frequently opening windows.
- In cold weather, the best way to keep rooms warm enough to avoid condensation is to keep low background heating on all day.

If you spot damp or mould in your home, please get in touch. We can carry out any repairs that are needed, and provide mould kits and advice. You can call us on **0800 218 2247** or email **enquiries@wcht.org.uk**.

How to spot a scammer

Although lots of us try to be more charitable at this time of year, there are also people who would seek to take advantage of that generosity. Scammers operate in person, over the phone and online, and they may attempt to illegally gain entry to your property or access your bank accounts.

So, how can you spot and avoid a scammer? Here are our top tips:

- If you receive a letter, phone call, email or a visitor to your home that you aren't sure about, you should contact us directly to check if it is from us or one of our contractors – better safe than sorry!
- Be aware of phishing emails and texts. Double check email addresses from senders that present themselves as a bank, company or other recognised institution. Spelling errors or strangely written sentences are also tell-tale signs of dodgy emails.
- If anyone visits your home, ask them to show you ID. If you aren't convinced that they are who they say they are, don't let them in.
- For further information on fraud and cyber-crime, you can visit the Action Fraud website at: www.actionfraud.police.uk or call them on 0300 123 2040.



The latest news from the Gateway Membership Team – which represents you!

Tenant satisfaction – we want to hear from you



In 2020 the government published the Social Housing White Paper, which sets out how to improve services for people living in social housing and ensure that tenants are listened to. This has led to the creation of new ‘tenant satisfaction measures’ which are designed to assess how well social housing landlords across England are doing at providing good-quality homes and services. These measures will allow tenants to see more clearly how their landlord is performing and help them hold their landlords to account.

In April 2023, it will become law for landlords to report their findings to the Regulator of Social Housing. The Gateway Membership Team is working alongside the team at Watford

Community Housing and the Customer Experience Committee to find the best ways to collect your feedback.

Share your views

In the meantime, we want you to help us understand how we’re doing and how we can improve. Before the launch of the new tenant satisfaction measures in April, two tenant surveys are being carried out. The results of these will show us how Watford Community Housing is performing against the new measures.

These surveys are being conducted by a trusted company called Arena Partnership, on behalf of Watford Community Housing. Arena Partnership started collecting responses for the first survey in November

and the second will take place in January and February 2023.

The surveys are going out to an independently selected sample of our tenants, so not everyone will be contacted. If you are invited to complete the survey, you will be contacted by email with a link to complete the survey online, or Arena Partnership will call you to go through the survey with you on the phone.

The surveys will allow us to focus on key areas for tenants, such as keeping our properties in good repair, respectful and helpful engagement, and responsible neighbourhood management. To give you a taster of what to expect from the surveys, here are a few questions you may be asked:

- Has your landlord carried out a repair to your home in the last 12 months? If yes, how satisfied or dissatisfied are you with the overall repairs service from your landlord over the last 12 months?
- How satisfied or dissatisfied are you that your landlord keeps you informed about things that matter to you?

Chris Blackett, Chair of the Gateway Membership Team, said: “The new tenant satisfaction measures are part of a nationwide, government-led drive to listen to tenants more. It’s really important that you complete the survey if you get the chance to, as your honest feedback will help Watford Community Housing to improve services for all tenants, and it’s a great opportunity to highlight any concerns you have too.”

Have you signed up yet?

We know that life can sometimes feel overwhelming and hectic – that’s why we’ve designed our online tenancy service to make life a little bit easier for you!

You can pay your rent, view your account balance, book a repair slot, report anti-social

behaviour, message us, and more. Over 2,000 of our tenants have signed up – now it’s your turn.

Visit www.wcht.org.uk, hit the ‘Your account’ button and follow the instructions to have more control over your tenancy.

