



CHS GROUP 
housing, care, and community services in Cambridgeshire

November 2023

Welcome to our new look newsletter

We recently sent you a survey to find out how often you wanted to hear from us about matters relating to your home and tenancy, as well as your preferred method of communication. The findings from the survey highlighted that the majority of you wanted to hear our news and updates on a more frequent basis.

At CHS, we prioritise listening to our tenants to understand their needs, and we're pleased to announce that we'll be replacing our eight page bi-annual network newsletter with a shorter but more topical monthly newsletter sent via email. For those tenants who do prefer to receive a printed copy of the newsletter, we'll be doubling the number of printed editions from two to four times per year.

This is the first edition of our new look newsletter and we hope you find these articles useful.



Worried about moving over to Universal Credit?

At CHS, we're all about creating better opportunities for our tenants and providing valuable support.

We have been contacted by a number of our tenants who have received a four page leaflet from HMRC telling them that their Tax Credits are ending and that they will need to claim Universal Credit (UC). In reality, anyone who receives other means tested benefits in addition to Tax Credits, won't need to move over to UC until the 2024/25 tax year.

Our **Money Matters** team have put together this easy to understand guide to help our tenants who may be worrying unnecessarily.



Timetable for UC managed migration in East Anglia from July 2023 onwards:

- From April 2023 to 2024, those on Working Tax Credit and/or Child Tax Credit **and not** on any other 'legacy benefit' will be sent a letter ('Migration Notice') inviting them to claim UC. This group is being called 'Tax Credits only'.
- In 2024/25 the Department for Work and Pensions (DWP) plan to send Migration Notices to the remaining tax credit cases (which also receive DWP benefits) and Income Support, Housing Benefit and Income-based Jobseekers Allowance.
- By the end of 2024/25 DWP will have completed the moves of all legacy cases with Tax Credits (including those on both ESA and Tax Credits), all cases on Income Support (IS) and Jobseeker's Allowance (JSA) and all Housing Benefit (HB) only cases.
- The managed migration of the remaining ESA cases and ESA/Housing Benefit cases will be delayed until 2028/29.

What you may have received so far (which may be confusing):

From September 2023, HMRC is also sending out leaflets to all Tax Credit claimants saying their "Tax Credits are ending" which is causing panic, with people thinking they have to claim UC earlier than they need to. Remember, if nothing has changed, you only need to claim UC when you receive an actual **Migration Notice** letter.

How does managed migration work with UC?

You won't move onto UC automatically. Instead, you will have to make a claim. You'll receive a 'migration notice' in writing that your legacy benefits will be ending.



Do I have a choice in moving to UC?

If you get a 'Migration Notice' letter you should not ignore it. You must claim UC within the deadline on the letter. This is usually three months from the date on the letter. Your other 'legacy benefits' will normally stop on the day after the deadline to apply unless you contact HMRC beforehand to explain why you need more time and they accept your reason.

When you receive an actual Migration Notice letter:

Migration Notice letters will be issued from the DWP explaining what people need to do and will include signposting to help for those who need it.

The Migration Notice will inform people that they need to make their claim to UC within three months from the date of their letter and that their tax credits will end if they decide not to make a claim.

Anyone making a claim to UC following receipt of a Migration Notice letter will have their benefit entitlement protected through Transitional Protection. This means that people with no change in their circumstances will not have a reduced entitlement at the point they move to UC.

Those entitled to UC will receive their first payment approximately five weeks after submitting a claim and will receive payments once a month thereafter.



Citizens Advice Help to Claim service

If you're claiming UC for the first time, Citizens Advice Help to Claim service is free and confidential.

They can help you:

- Check if you're entitled to Universal Credit.
- Get your important paperwork and documents together to speed up your application.
- Fill in the Universal Credit application online.
- Prepare for your first Job Centre appointment.
- Check your first payment is correct.



Call: **0800 144 8444**
Monday to Friday, 8.00 am to 6.00 pm.

You can also talk to a trained adviser online through the [Citizens Advice Help to Claim chat service](#).

Other information is available:

www.moneyhelper.org.uk/en/benefits/universal-credit/who-is-affected-by-universal-credit

www.gov.uk/guidance/tax-credits-and-some-benefits-are-ending-move-to-universal-credit

With the energy price cap due to rise in January, here are some ways you can get help with your energy bills

Switching to a new tariff or provider is straightforward and can be done online or over the phone. Ofgem is the UK's independent energy regulator and they provide useful information about reviewing your tariff as well as offering help if you decide to switch. You can find more information on their website: [Switch supplier or energy tariff | Ofgem](#).

Martin Lewis's Money Saving Expert website also has lots of useful information and advice on how to find the best deals: www.moneysavingexpert.com/energy/

Vulnerable and low-income families living in the East of England may also benefit from financial support on their energy bills such as:

- **Warm Home Discount - £150 (reopened in October 2023)**

Households on means tested benefits with high energy use may be eligible for a one off £150 payment from their energy supplier every winter. The £150 is not paid to the applicant but taken off their electricity bill sometime between September and March. The DWP will identify low income-high-cost addresses and match them to their energy supplier. Eligible households will get the rebate automatically. Those on Pension Credit (Guarantee Credit) will continue to receive this automatically.

- **Cost of living support**

The government announced additional support for households on certain benefits - full information can be found here: [Cost of Living Payments 2023 to 2024 - GOV.UK \(www.gov.uk\)](#)

- **Household Support Fund - £110**

Up to £110 payment to help with paying for household energy bills and food. Available to people experiencing immediate financial hardship. www.cambridgeshire.gov.uk/council/communities/support-with-the-cost-of-living/household-support-fund

- **Winter fuel payment - from £250 up to £600**

Automatic payment of up to £600 for people born before 25th Sept 1957. Payments are made automatically in November and December. [Winter Fuel Payment](#)

- **Cold weather payment**

This is paid for periods of very cold weather lasting seven days or more between 1 November and 31 March for people on specific eligible benefits. [Cold Weather Payment: Overview - GOV.UK \(www.gov.uk\)](#)

- **Cambridgeshire Local Assistance Scheme (CLAS)**

CLAS can provide information, advice and practical support and assistance in times of exceptional pressure. Following an assessment, you may be eligible for a CLAS award. The awards can be in the form of supermarket vouchers, energy vouchers, new white goods, new beds. Applicants can self-refer. [Cambridgeshire Local Assistance Scheme](#)



You can also contact organisations such as [LEAP \(Local Energy Advice Partnership\)](#) and [PECT \(Peterborough Environment City Trust\)](#) which offer help with cutting household bills and keeping your home warm for less for residents in Huntingdon, Cambridge City, East Cambs and Fenland.

Remember, the less energy you use the lower your bills will be. Here are some useful tips on how to save energy in your home which will save you money and improve your health:



- It may be worth seeing if you can get a better deal with your energy supplier or using Uswitch to find a cheaper energy deal online.
- Switch your bulbs to LED to save £3 per bulb per year. Replacing all the bulbs in the home can save £35 on average.
- Leaving appliances, such as your TV and computer, on standby costs an average of £30 a year. Turn off appliances at the plug when out and overnight.
- Switch off lights when you leave a room. Leaving lights on can cost up to £13 a year on your electricity bill.
- Air-drying clothes can save up to £55 a year if you completely stop using the tumble dryer.
- Use kitchen appliances such as air fryers, microwaves, and steamers rather than the oven to cook food. These all use less energy and will save money.
- In the winter turn down your thermostat by 1 degree. The recommended temperature of a home is 19-21 during the day. If your heating is set higher than this then you will save money by turning it down to the recommended temperatures.
- Do full loads in the dishwasher and, when washing by hand, use a washing-up bowl which will save £30 a year on your energy bills and reduce your water usage.
- Install water saving items. A water-saving showerhead will reduce energy usage, as well as water, and can save up to £80 a year on your energy bills.
- Put washing machines and dishwashers on eco mode or on a lower temperature to reduce water and energy usage.
- Keep the heat in by properly draught proofing your home. Draught tape around windows and draught excluders for doors will prevent cold air coming in. Closing curtains and blinds can save an average home £25 a year.

If you cannot afford to top up or pay your energy bills, even after checking this advice, please seek more help. Useful contacts include:

- Citizens Advice Rural Cambs [0808 278 7807](tel:08082787807)
www.citizensadvicerruralcambs.org.uk/faq-items/help-energy-costs/
- Cambridge & District Citizens Advice [0808 278 7808](tel:08082787808)
energysavingtrust.org.uk/
- [Get Help - National Energy Action \(NEA\)](#)
- [Find ways to save energy in your home - GOV.UK \(www.gov.uk\)](#)

Source PECT www.pect.org.uk/

Damp and mould support for your home

We're committed to helping all of our tenants with damp and mould. If you have any concerns about damp and mould, one of our surveyors will contact you to review the problem and explain what we can do to help.

We take pride in our approach and delivery, and can help in the following ways:

- Surveying the property to understand the cause.
- Service and, if necessary, replace extractor fans in the kitchen and bathroom.
- Review levels of insulation and add as required.
- Provide mould treatment, damp and mould wash and anti-fungal paint.
- Review future planned replacements of windows and doors.

We want you to be able to raise any concerns to us easily; please contact our Customer Service Team on [0300 111 3555](tel:03001113555) to report an issue with damp and mould or [complete our online enquiry form](#) selecting 'damp and mould' when asked and a member of the Property Services Team will call you back.

In addition to all of this, our commitments to you are:

- Our regular repairs and maintenance contractor will identify and feedback any observations about damp and mould, even if their visit is not directly related to this matter.
- Ensure that our staff undertake training to increase awareness and understanding of damp and mould.
- We will continue to offer our Money Matters Service to provide advice and support to our residents who might be struggling to heat their homes due to the current cost of living crisis.
- We will use our website, newsletter and other forms of communication to raise awareness of damp and mould.
- We will prioritise future stock condition surveys by property need, which will include those properties identified as higher need because of damp and mould issues.
- Regular reporting of number of cases to resolve and progress go to our senior management team.



We will continue to engage with our tenant scrutiny panel following their review of the damp and mould service which included speaking to tenants who had experienced damp and mould to get feedback, comparing the CHS approach to that of other Housing Providers, evaluating the CHS process against the Housing Ombudsman's recommendations, and reviewing Foster's approach to damp and mould cases. The Scrutiny Panel made 12 recommendations, which were either fully or partially accepted by CHS, and the Property Services team provided a response detailing what action they would take to address each of the recommendations. The Scrutiny Panel will monitor the progress of the actions after 6 months.

To read our Scrutiny Panel's report on damp and mould, visit: www.chsgroup.org.uk/our-services/get-involved-volunteering/attachment/chs-scrutiny-report-on-damp-and-mould-26_09_2023/

There are four main causes of damp that could occur in your home:

- **Condensation.**
- **External leaks** through the roof or windows.
- **Internal leaks** from your pipes.
- Occasionally and rarely it may be **rising damp**, which is caused by water rising from the ground, but most homes are protected against this through Damp Proof Courses (DPCs).



What is condensation?

There is always some water in the air, even if you cannot see it. As the air gets cooler it can hold less water, so droplets of water appear, especially on cold surfaces. This is known as condensation. Everyday examples of condensation are when you see your breath in cold weather, or when the mirror and windows mist up when you have a bath.

Within the Repairs and Maintenance section of our Tenancy Handbook, we have further information and images to help you identify any issues. [The Handbook can be found here.](#)



Ways to combat condensation and mould

1. Ventilation

You can ventilate your home without creating draughts.

- Opening windows in kitchens and bathrooms and using any extractor fans. If you have an extractor fan fitted and it is not working, please report it to us and we will repair or replace it.
- Close kitchen and bathroom doors when these rooms are in use, as this will help prevent moisture reaching other rooms, especially bedrooms, which are often colder and more likely to get condensation.
- To help air circulate in the room, try to leave space between the furniture and the wall. If possible, position furniture against an internal wall.
- If your windows are fitted with trickle vents, it's important that these are opened to help reduce moisture.



2. Moisture

Some ordinary daily activities produce a lot of moisture very quickly but this can be minimised:

- Cover pans when cooking and do not leave kettles boiling.
- Dry washing outdoors on a line or put it in the bathroom with the door closed and the window open or with the fan on.
- Vent any tumble dryer to the outside (unless it is the self-condensing type).



Damp and mould project

Earlier this year, we proactively contacted any tenant who had previously reported an issue with damp and mould to gain feedback on the work we carried out. For those tenants who were still experiencing problems, we carried out additional repairs to help resolve the issues.

Damp and mould case study overview

Through our drive to identify issues with damp and mould, our Property Services Team proactively contacted customers, by email, throughout January 2022 to ask if they needed our help with this issue.

One customer who responded had a surveyor visit their home and a problem with mould was quickly identified in the bathroom, kitchen and the back bedroom where the customer's two sons slept.

Orders were raised immediately, and, in this instance, a new humidistat extractor fan was installed in the bathroom and kitchen, plus a window overhaul was instructed in the bedroom, and mould treatment was applied to the affected areas.

Other quotes from tenants

"The work has been completed, it has improved the situation. We have had a tiny patch of damp on the sink when compared to previous damp patches, this is a massive improvement."

"I have all the work completed and very happy with the work. Thank you."

"The works have been completed and the results are fantastic. Thanks very much."

Works were satisfactorily completed, and the customer contacted us to highlight an improvement, saying:

"The new fans have made a huge difference in the bathroom, and I no longer have problems in there. I feel much more confident that I won't have the same issues as before. Fosters attended quickly and I was pleased with their work, and CHS' response. I feel much more prepared for winter and happier at home. The newsletter from CHS also clearly explained how we can tackle condensation issues which I have been doing."

CHS is reviewing its electrical specification to install low voltage extractor fans, which activate on humidity. These fans help to remove moisture from the air for longer periods of the day, not just when the fan is activated by a switch. The cost to run a humidity fan is low and has very little impact on the customer.

Extractor fans and other works have been specified for several customers who contacted us about damp and mould, and we plan to review the long-term success of these fans by contacting customers again, during winter.



Remember if you have any concerns about damp, please do not hesitate to contact us on [0300 111 3555](tel:03001113555) or [complete our online enquiry form](#) and select 'damp and mould'; a member of the Property Services Team will call you back.

Help with your home contents insurance

We know many households are struggling with the cost of living crisis, and when budgets are being squeezed, home contents insurance may be one of the first things that gets cancelled to save money. But if your home is broken into or if your possessions are damaged by a leak or flood, the financial impact is likely to be far greater than the cost of the monthly premium.

As a CHS tenant, your contents are not insured as part of your tenancy agreement, and we recommend all of our tenants take out a home contents insurance policy to protect their possessions. No matter how careful you are, there is always a risk that your belongings could be broken, damaged or stolen so home contents insurance can help provide peace of mind.



At CHS we aim to deliver excellent services that provide value for money for you. That's why we have teamed up with Thistle Tenant Risks, and Great Lakes Insurance UK Limited which provide the My Home Contents Insurance Scheme, a specialist Tenants Contents Insurance policy.

The My Home Contents Insurance Scheme can offer you insurance for the contents of your home including cover for items such as furniture, carpets, curtains, clothes, bedding, electrical items, jewellery, pictures and ornaments.

Call Thistle Tenant Risks on [0345 450 7288](tel:03454507288) or alternatively visit www.thistlemyhome.co.uk for more information or to request a call back.



Competition winner

Diane Baker from Shepreth was the winner of our garden competition. She rejuvenated all the borders with new plants and plum slate along with the Buddha and Pagoda, so she can enjoy having family get togethers in the garden. She won a £50 National Garden Centre voucher.



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For more help and guidance, to check your rent account and raise repairs, don't forget to log into [myCHS](#).

We'd also love to hear your thoughts on our new newsletter. To get in touch, email: info@chsgroup.org.uk.

