



Stopping damp and mould

Damp and mould in your home isn't something we want you to put up with. We are here to help.

We have produced a [short leaflet](#) with tips to help you keep damp and mould away, as well as information on how you can report it to us and how we will help.

Each year we invest around £4 million in planned works to replace doors, windows, roofs and more. We also complete around 12,000 free repairs to keep homes in good condition. But where that hasn't prevented damp and mould in your home, please do report it so we can help keep your home healthy.

Damp and mould are related, but there are some differences in how each occurs in your home, so the guide also has images to help you explain and show us what the problem is so we know how best to treat it.

You can report damp and mould to us by:

- **Phoning us:** 0800 197 9790
- **Emailing:** repairshub@teignhousing.co.uk
- **Completing our online form:** www.templerhomebuild.co.uk/i-want-to/reporting-a-repair

Help with school uniform costs

Getting children ready for school seems to be more expensive every year. Uniforms, shoes, coats, bags, and lunch boxes can all add up.

Westcountry Savings and Loans is a not-for-profit credit union and an alternative to high cost lenders and loan sharks. As an ethical member organisation, they may be more reasonable with rates and allow you to get your finances straight again more quickly.

As the below shows, borrowing £400 for a year with weekly repayments over nine months with them costs £458. So the interest is £58. Whereas a door stop or payday lender charges around £739 to lend £400, an interest charge of £339.

If you want to find out how much it would cost to borrow from the credit union, whether it's for school uniforms or other household items, visit their [loan calculator](#) to find out how much you'll pay. You can then [apply online here](#) and their team will get back to you with a decision within 3 to 5 working days.

Borrowing costs for £400 loan over 9 months

A loan from us:
£12 per week
Representative interest rate of:
42.6% APR
Total to be repaid:
£458

Morses Club:
£18.96 per week
Representative interest rate of:
498.78 APR
Total to be repaid:
£739.44

Source: www.morsesclub.com - 23.03.23

How to charge electric bikes and scooters safely

Fires involving lithium-ion rechargeable batteries are being reported in some areas of the UK as the fastest growing fire risk. They have been linked to eight deaths and 190 injuries.

These types of batteries are often used for e-bikes and e-scooters. If the batteries become damaged or begin to fail, they can start incredibly ferocious fires, which spread quickly.

When these batteries are charged in communal areas or escape routes, a fire breaking out can quickly block people's ability to escape.

You can reduce the risk of a lithium-ion battery catching fire by:

- Using the correct charger provided by the manufacturer. If there are any signs of tear or damage, replace the charger with an official product from a reputable supplier

- Avoiding charging batteries while asleep or away from home
- Not leaving items continuously on charge or covering the battery with anything while it's charging
- Disposing of old or damaged lithium-ion batteries at your nearest [household waste recycling centre](#)
- Not charging or handling damaged batteries and do not attempt to tamper or fix lithium-ion batteries.

It is also advised to store e-bikes and e-scooters in cool areas and away from escape routes or communal spaces in shared accommodation.

[Battery fires | Devon and Somerset Fire and Rescue Service \(dsfire.gov.uk\)](#) has more advice.

Teign Housing In Bloom Garden Competition 2023: the judging

Our three judges visited 21 gardens on a sunny July day to see the hard work of residents.

Unfortunately, the effects of June's very hot weather meant that a number of residents had to drop out in the lead up to the day as they felt their gardens were not looking their best. It was lovely to see so many beautiful gardens that had obviously taken a lot of dedication.

Here are some photos taken on the day. The winners will be announced in the next edition. Thank you to everyone who took the time to enter.



Teign Housing tackling Loan Sharks

We have been recognised for our work in raising awareness of the dangers of using loan sharks.

The England Illegal Money Lending Team (IMLT) has named us as an Accredited Partner to recognise our initiatives to raise awareness of the dangers of using loan sharks and making communities safer.

A report published by the Centre for Social Justice (CSJ) estimated that there could be up to 1.08 million people in debt to loan sharks in England, with some lenders demanding sexual favours as repayment from borrowers.

Warning signs to indicate that you could be dealing with a loan shark include:

- Being given no paperwork upon the agreement of a loan
- Being refused detailed information about a loan
- Taking items such as a bank card or passport until the debt is paid
- Taking things from you if you do not pay on time.

If you or someone you know is involved with a loan shark, call the Stop Loan Sharks 24-hour helpline on 0300 555 2222 or access support online at www.stoploansharks.co.uk. Live chat is available on the website between 9am and 5pm, Monday to Friday.

Join the Tenant Portal – free 24/7 access

More than 650 residents are now signed up to My Teign, our new online portal and app that helps you manage your tenancy with us.

You can use it to check your rent account, make a payment, report a repair and even update your contact details. There are other functions too, including a handy budget calculator and a repayment tool.

There's a simple app, and you can use it 24/7. We're adding more features soon.

To find out more about My Teign and to help you use it, we have produced this [handy guide](#).

You can download the My Teign app from Apple's App Store and Google Play Store. Once it's downloaded, open the app and follow the instructions. Or use the browser version by clicking this [link](#).

If you are using it for the first time, you will need to set up an account; it's quick and easy to do. You'll simply need your rent agreement reference number.

Job roles at Teign Housing and Templer HomeBuild



You'll find our latest job roles on our website at [Careers - Teign Housing](#).

Summer holiday activities

Last year, the local newspaper pulled together a list of sixty free things to do during the summer holidays to help keep the kids entertained. You can check the ideas out here: [Sixty fabulous and free things to do with kids in Devon - Devon Live](#)

There are lots of ideas and activities on this website too: <https://devonwithkids.co.uk>
