

Teign Housing's online update for residents: September 2024



Annual report and value for money assessment 2023/24



Our latest annual report is out now. Each year we report to residents on our performance and key work during the last financial year, so this one focuses on April 2023 to March 2024.

Our aim is to be transparent about areas where we've done well, and where there is room for improvement or unexpected challenges in meeting targets.

You can read our annual report on our [website](#).

We also produce financial reports and a value for money assessment to help you understand how we spend your rent and how we compare against other landlords. You can also find the report on our [website](#).

Make your home winter ready



Now it's getting darker earlier and the nights colder, it is a great time to test your heating. Make sure that the thermostat for the heating is in the 'on' position and turn the thermostat up fully. Leave for half an hour and check that your radiators are heating up. You can then let us know of any problems before it gets into winter.

Our repairs service is free to use, and we encourage you to make use of it to keep your home maintained. Sorting problems out before they turn into bigger issues can often save you time and disruption.

To report a repair, call the Customer First Team on 01626 322722.

Drop-in housing advice sessions

Are you looking to move, downsize or swap your social housing home? Do you need some housing advice or information about Universal Credit? Or do you want to tell us about an issue affecting your home or community?

Our Community Housing Officers and Independent Living Team run regular drop-in advice sessions in your area. There's no need to book; just pop along and say hello.

Even if you don't have a specific issue or concern, you're welcome to drop by and meet your local team. We are happy to make or buy you a brew and get to know you.

Please see details of the sessions below. For more information, you can call the Customer First Team on **01626 322722**.

Drop-in housing advice sessions

Drop-in venue	When	Time
Alberta Court Community Room, Teignmouth, TQ14 8TD	Weekly on a Wednesday	10.30am - 11.30am
Bitton Court Community Room, Teignmouth, TQ14 9DG	Weekly on a Tuesday	10.30am - 11.30am
Bradley Court Community Room, Newton Abbot, TQ12 1TT	Weekly on a Wednesday	11am - 12.30pm
Buckland Hub, Buckland Community Centre, Gilbert Road, Newton Abbot, TQ12 4HS	Weekly on a Tuesday	10am - 12pm
Courtenay Centre, Kingsteignton Road, Newton Abbot, TQ12 2QA	2nd Wednesday of the month	10.30am - 12.30am
Jubilee Close Community Room, Exminster, EX6 8EF	1st Wednesday of the month	10am - 12pm
Pow Wow Café, 87 / 89 Kingsway, Teignmouth, TQ14 9AG	Last Wednesday of the month	9.30am - 11am
Lanherne Community Room, Dawlish, EX7 9JW	Weekly on a Wednesday	12pm - 1pm
Mapleton Close Community Room, Newton Abbot, TQ12 1RF	Weekly on a Thursday	1pm - 2.30pm
Mill Path Community Room, St Andrews Close, Ashburton, TQ13 7EG	Weekly on a Tuesday	2pm - 3.30pm



Cash **Chat**



**ALWAYS CHECK BEFORE
YOU BORROW**

Contact Stop
Loan Sharks for
help and
support with a
loan shark -
0300 555 2222

STOPLOANSHARKS
Intervention . Support . Education

Borrowed from an illegal money lender?

You should feel no shame and no blame

Have you borrowed money from someone you know? Are they demanding high repayments and making you feel threatened or uneasy? If so, you may have

borrowed from an illegal money lender, more commonly known as a loan shark.

An illegal money lender is someone who lends money without authorisation from the Financial Conduct Authority. They are not bound by rules that exist to protect borrowers, and they can often charge extortionately high interest rates and use intimidation tactics to get you to pay.

The signs of an illegal lender include:

- Being given no paperwork or details about the loan
- Being told to make repayments that add up to much more than you initially borrowed
- Being intimidated or threatened if you struggle to pay
- Being told to hand over items like bank cards or a passport until you can pay

This video also shows how you can spot a loan

shark: https://youtu.be/5q3_6BxSkdU

Illegal money lenders may pretend to be a friend in order to persuade people to borrow in the first place, and to maintain control they can use threats or violence. They always prey on the borrower's fear of being exposed and shamed. But borrowers should feel no blame or shame as they have done nothing wrong - the loan shark is the criminal.

If you have borrowed from a loan shark or are worried about someone else, you haven't broken the law, and the Stop Loan Sharks team is here to help and keep you safe. Their specially trained staff will provide you with emotional and practical support that is tailored to your needs.

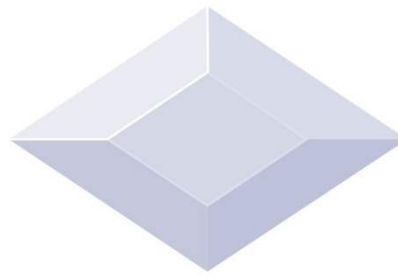
If you're worried a friend or loved one is involved with a loan shark, letting the person know you are concerned about them might help them take the first step and access support. They might not be ready to talk, but any information you can get from them could help start an investigation into the loan shark.

When you think about it, if a borrower does nothing, they will keep paying the

loan shark and will continue to be financially abused by them. **If you change nothing, then nothing changes.**

If you've borrowed money or have come across a loan shark, you can report them anonymously:

- Report a loan shark online: www.stoploansharks.co.uk The website has lots of other useful information too
- Telephone: 0300 555 2222, a confidential helpline available 24 hours a day, every day.
- Text a report, including the lender's details, to 07860 022 116



Crystal Insurance Scheme

Do you have home contents insurance?

Did you know that there is a home contents insurance scheme specifically designed for residents in social housing? It protects your household goods and contents while they are in your home against fire, flood, theft, storm damage, malicious damage, and more.

The **Crystal Insurance Scheme** can cover most of your household goods and contents, such as furniture, TV, clothing, carpets, electrical items, and general household goods, whilst in your home. The insurance also covers the replacement of external locks if your keys are lost or stolen and the contents of

your fridge and freezer (excludes damage caused if the electricity supplier deliberately cuts off the supply to your home).

No matter how careful you are, there's always a risk that your belongings could be broken, damaged or stolen. Remember, you would be responsible for replacing your home contents and belongings, so it's a good idea to consider taking out home contents insurance, either through the Crystal Insurance Scheme or by making your own arrangements.

The **Crystal Insurance scheme** was designed for residents in social housing, where you can pay premiums in cash fortnightly or monthly at any post office or pay zone outlet, monthly by direct debit or annually. (Fortnightly and monthly premiums include a transaction charge).

For more information or to get a quote, call **Thistle Tenant Risks** on **0345 450 7286** or visit www.crystal-insurance.co.uk, where you can also request someone to call you back.

Open a Westcountry Savings and Loans savings account, and we will reward you with a £25 Christmas cracker voucher in December!



In the last edition, we announced that we have ten £25 shopping vouchers, which will be awarded on a first-come, first-served basis to any Teign Housing tenant or shared owner who opens a savings account with Westcountry Savings and Loans and puts money into it. The offer is still open, so have a look at the savings accounts that Westcountry Savings and Loans offers on their [website](#).

When you join Westcountry Savings and Loans, select 'Teign Housing resident' when asked about membership eligibility. Please send proof of your newly opened savings account to Headstart@teignhousing.co.uk. This offer will close on Friday 22 November, or earlier if all ten vouchers are claimed. Vouchers will be sent out in early December.



My Teign app and portal

Last month, we ran a competition to find the 1,000th registered user on our My Teign portal or app. Thank you to all who registered; we hope you will find it useful to have 24/7 access to your rent account and managing your tenancy.

Congratulations to **Karen from Buckfastleigh**, who was the 1,000th person to create an account. She won a £20 One4all voucher.

If you are not one of over 1,000 residents using My Teign, you can find out more about it on our [website](#).



Job roles at Teign Housing and Templer HomeBuild

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