

WINTER 2022

RavenTimes



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Support for local baby bank to deliver Christmas



123 children and 47 parents received gifts

Plumber Andy playing Santa

Local baby bank Stripey Stork had a fantastic response to its annual Christmas campaign, Santa Stork this year.

The campaign delivered over 5,000 children's gifts to families across Surrey, Sussex and beyond and in the true spirit of Christmas we gave a helping hand, providing vans and drivers. Thanks also to the various teams across Raven – Moneywise, Income Support, Eviction Support (Parashoot) and Temporary Housing – for referring 102 families, which resulted in 123 children and 47 parents receiving gifts.

Our Trades team turned their vans into sleighs and delivered hundreds of gifts to local schools, social services and the wonderful 'children's hospital at home' team, to name a few. A special shout-out goes to plumber Andy who went above and beyond.

Every year Raven refers families who need a helping hand at this expensive time.

No doubt the financial fallout of the pandemic has been a contributing factor to the number of families we referred this year.

As one family told us:
"Thank you so much for the presents. I wasn't expecting them to be so good and with wrapping paper and tape. I really, really appreciate it all."



Remember, our support services are not just for Christmas. If you're experiencing financial difficulties our Moneywise team are on hand to give advice on benefits and budgeting, as well working with organisations like Stripey Stork all year round. Please get in touch by emailing moneywise@ravenht.org.uk or calling **0300 123 3399** and we'll take it from there!

Team Raven go the extra mile

This year, as the Santa Stork campaign was coming to a close, we identified a family struggling financially and got them some money through our Customer Support Fund to buy their children a gift. Realising this would be the children's only gift, their income officer asked Raven staff to help, with colleagues donating gifts they had at home or hitting the shops to help out. A fantastic response from our great team, coming together to go the extra mile!



12 saves of Christmas competition winner

Congratulations to our lucky winner, Louise from Redhill, who correctly answered that our 6th Christmas saving tip was to 'Be a practical Santa'. We hope her family enjoyed their Christmas feast with the £100 Tesco voucher prize.

Money worries?

Our Customer Support Fund is here to help



The last 18 months have been particularly difficult, with the pandemic, the removal of the Universal Credit uplift and rising living costs. We know that sometimes essential items can become unaffordable, which is why we've set up a Customer Support Fund for people facing crisis and who have no other financial help to fall back on.

Applications are reviewed by a panel of staff with expertise in getting benefits and grants for customers. As well as our fund, we look at other help customers might be able to access. The fund focuses on short term emergency help. We usually provide things like fridges, cookers, furniture, school uniforms and travel costs, but all applications are considered.

If you are experiencing a financial emergency and would like to talk about the fund please email moneywise@ravenht.org.uk or call **0300 123 3399**.

Settling In Service pilot proving a success



For the last year we've been piloting a new scheme, called the Settling In Service, to help customers who need extra support moving into their new home. This includes help with benefit changes, accessing grants for furniture and flooring, setting up utilities and working with local support organisations.

It starts when customers look around their home and lasts for eight weeks after moving in, during which time they have a single contact at Raven who deals with everything. In the first year we supported 57 customers - people like:

Louise*, Paul* and Jenny*, who had been living in hostels after leaving the care system but were ready to take the next step in their independence by moving to a Raven home. We supported them to get grants for essential furniture and flooring, whilst liaising with other services to ensure they could manage their home successfully.

Sandra*, who had suffered a bereavement and had child custody issues to deal with. She had to move just weeks after her partner's death and needed emotional and administrative support during such a stressful time.

Louis*, who suffers from mental and physical health problems. He was referred to the Settling In Service because he was moving to a new area fleeing domestic violence. We helped him access a grant for a moving service and supported him to set up his benefits and register with a new doctor.

We're extending the pilot to keep learning and improving the service. We're already seeing that customers supported by the service are managing better longer term. For instance, by being more able to pay rent and bills, and being better connected to services in their communities.

**Names and images have been changed for the purposes of this article.*

Rent review

2022



Each year, we review rents so we can balance costs and affordability. This year is no exception and our Board have met to discuss all the investment we need to make, and the impact of rising inflation and costs.

We must also demonstrate to our regulator that we are financially sound, with enough income to pay all our costs and invest in new and existing homes.

We know times are tough and we've also considered ways we can limit the impact of a rent increase on those who may struggle to pay.



Are rents increasing?

The short answer is yes. Housing Association rents are regulated and there is a government formula that limits any increase. In April 2022, we plan to increase rents in line with these regulations. The formula is inflation (CPI) plus up to 1%. Because inflation is high, this means rents will increase by 4.1% for most of you from the first Monday in April 2022.

Because there were four years of rent reduction between 2016 and 2020, your rent will have only gone up by 4.2% overall since 2016, including this increase. This is in comparison with an over 12% increase in inflation (our costs) over the same time.

We need to give you 4 weeks' notice, so you will receive an individual letter explaining your rent at the end of February 2022. There is no need to contact us before then as we won't be able to help with individual queries until you have your letter.

What is Raven doing with the money?

- **Investing in homes and services** - Because the rent reduction had a big impact on the amount of money we could invest in your homes and services. We've listened and you've told us you would like us to spend more on things like fencing, replacing kitchens and bathrooms more frequently and offering more flexible repairs appointments.



• Reducing carbon emissions

- There are national and international targets to reduce carbon emissions. For Raven, this means we must invest in greener heating systems, increase home insulation and change some materials. These changes will cost us more initially but will help reduce your energy bills in future.





- **Improving building and fire safety** - Since the terrible fire at Grenfell Tower, there are new building and fire safety regulations. We're investing in improved emergency lighting, fire doors and fire detection systems where required.



- **Updating digital services** - We know you would like to be able to do more online, such as report and track repairs, view your tenancy documents, and report things like anti-social behaviour. We're investing in our I.T systems, including a much better customer portal so you can take control and get what YOU need, when YOU need it.



- **Keeping up with running costs** - Our day-to-day costs are also going up with inflation. Along with everyone else, we're seeing high increases in the cost of materials for repairs, utilities, fuel, and services.



- **Making savings** - As well as making sure we invest in the right priorities, we're reducing our costs by improving contract arrangements, saving on I.T licences, reducing contractor costs by training more apprentices, and automating more through better use of I.T.

Are rents capped?

There are maximum rents we can charge for some homes, anything above this will be capped.

Raven chooses to cap affordable rents at the local housing allowance rate. This is the amount Housing Benefit would pay for private rented housing – so you know you will always be paying less.

Some customers also pay service charges for things like grounds maintenance and cleaning, which are based on our costs. Your individual rent letter will explain if this applies to you and any changes.

What do I need to do when my rent changes?

If you get help with your rent from Housing Benefit or Universal Credit, you need to let your council or the DWP know your new rent when you get your letter (except if you get Housing Benefit from Reigate & Banstead Borough Council, then we will let them know for you). If your income hasn't changed, they will pay the extra rent.

If you pay by Direct Debit, we will increase the amount from April. If you pay online or over the phone, you need to pay the new amount from April.

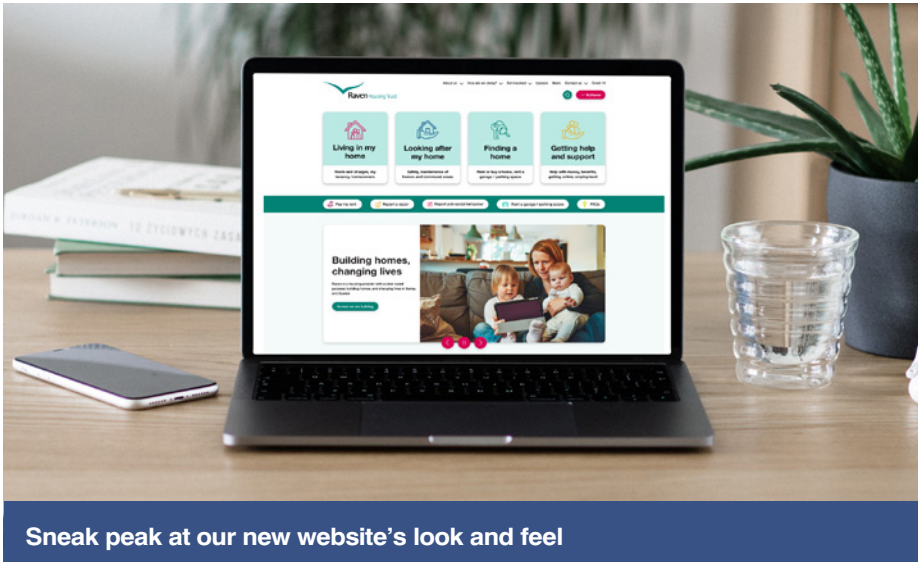
What if I'm struggling to pay?

Don't worry, we're here to help. Let us know as soon as possible if you need help with budgeting, applying for benefits, or reducing your bills. We can set up flexible payment plans if you've fallen behind with rent.

Our Moneywise team provide free, confidential support and advice. We have a great track record getting our customers money they're entitled to. We win 9/10 benefit appeals, and we've obtained over £2m in benefits and grants for people in the last year.

Please call us when you receive your rent letter (contact details will be in letter), as there's always something we can do to help.

Customer portal project gathers pace



Volunteering can open new doors

With a new year, our thoughts often turn to trying new experiences and learning new skills. Research shows that having a wide range of friends and acquaintances, developing new skills and trying new activities is beneficial to our well being.

At Voluntary Action Reigate & Banstead, the umbrella organisation for charities in Reigate and Banstead, research carried out with volunteers showed that 84% said they thought volunteering had improved their well being.

They told us:

“We are often contacted by people who want to volunteer but who are worried about the commitment required or whether volunteering might affect benefits. We offer individual advice on these issues, but volunteering is available for everyone.”

There is always a wide range of volunteering opportunities to choose from. **Find out more: www.varb.org.uk/i-want-to-volunteer/**

We are undertaking an exciting digital transformation programme and central to this is a new website and portal for you, our customers, which is due to launch in April.

This ‘MyRaven portal’ will mean that you’ll be able to easily access our key services online 24/7 - when it’s convenient for you and not just within our normal working hours.

Teams from across the business are coming together to ensure the new portal offers everything you’ll need when reporting, viewing and tracking requests, which you’ll also be able to access through our new, informative and easy to use website which is due to go live at the same time.

We’ve reached an exciting stage of the project where we

want you to get involved in the portal’s design and testing.

We want to know how you’ll use the portal, as well as what processes are important to you, so we can make further modifications as we go, always keeping you at the heart of these decisions. With many new features planned for our first launch in April, it’s important we get it right!

Whether you have time to come and ‘test drive’ the portal in reception or give us your feedback via email, we would love to hear from you. To be part of our online journey email Shuna China, Customer Engagement Manager, on shuna.china@ravenht.org.uk. Such feedback is invaluable so we can work together to deliver a first-class online service for you.

Working Homes, changing lives

Working Homes is one of our employment support schemes and is open to any adult who is trying to find employment and lives in a household where no-one of working age has a job.

Alice's story

When Alice* started on the Working Homes project she hadn't worked for three years and had just moved into her permanent home from temporary accommodation. She was keen to find office work, but lacked confidence and experience so thought volunteering would help. Our Development team were keen to take on a volunteer so the match was made, with Alice's employment adviser supplying a laptop so she could do an online business administration course and practice her I.T skills.

Alice started on tasks like updating spreadsheets

and calling customers and developers, soon proving herself to be a valuable member of the team. She had been volunteering for three months when a vacancy came up in the Customer Services team. Alice worked with her employment adviser on her CV and interview preparation and Customer Services really liked her positive attitude and offered her the role. However, the Development team didn't want to lose Alice, so they also offered her a permanent role.

Not only has this had such a positive impact on her confidence but the job offers came at a time when her benefits were being reduced due to her

eldest child leaving education. The fact that Alice had two job offers after such a short time is a huge achievement for her and a very proud moment for the Working Homes team.

Alice said the project had helped her ***"go from having nothing to achieving the best outcome, and I've been so proud of myself, and had so much support from everyone making me believe anything is possible in life."***

If you would like employment support please email employment@ravenht.org.uk or call **0300 123 3399**.

How we've listened to your concerns

Complaints are a positive and valuable source of learning for us as they help us identify where we can make improvements to your services. Sometimes things might go wrong and when they do, we want to know, so please tell us when you have concerns. Here's an example of how we've learned from your recent feedback.



What you told us:

"The way I need to leave my home when moving out is not clear. I don't understand the costs that could be recharged and this is concerning me."

What we did:

"We've produced a "Leaving Your Home" guide which contains photos showing the standard we need a home to be left for future customers."



What we learned:

Being clear of our standard ensures that you are clear about the condition your home needs to be left in.

If you have any feedback on how we can improve please let us know in the following way:

Email: raven@ravenht.org.uk | Telephone: 0300 123 3399 | Message via Facebook: @RavenHousingTrust

*Name changed for the purposes of this article.

A step towards greener homes



A key milestone has been reached in our mission to make all homes more environmentally friendly and cheaper to run.

We have installed our first 'air source heat pump' and solar panels to a customer's home in Haywards Heath. The pump uses outside air to provide heating and hot water inside their home and the roof panels produce free electricity, with additional technology directing this to heat the hot water - saving the customer money.

This is an exciting part of our 30-year programme to meet

the government's target of net zero carbon by 2050. We have plans to install the same technology in 28 more homes in 2022, alongside other measures such as external wall insulation, efficient ventilation, triple glazed windows, better insulated doors and a 'smart' thermostat. These will work together to make homes warmer, lowering the heating costs for customers.

We also installed our first communal 'ground source heat pump', which transfers heat from the ground to heat radiators, to 12 flats in Epsom which replaced the old, inefficient storage heaters.

If you would like to know more about these technologies please contact Barry Jenkinson, Net Zero Carbon Programme Manager, at **barry.jenkinson@ravenht.org.uk**.

Customer annual report – April 2020 to March 2021

Our recently published annual report looks back over this period, outlining our performance against measures which mean something to you, our customers. It shows our highlights in a visually engaging way, is jargon free to make for an enjoyable read and shows you where our main areas of focus have been.

Read the online, interactive version here: https://bit.ly/annual_report20-21



Healthier homes through managing condensation

During the Winter months your home is more susceptible to damp and mould if levels of condensation aren't managed. Fortunately, this is something you can try to control yourself and these small changes can make a big difference. This is why we've put these easy-to-follow tips in a short video: <https://bit.ly/managingcondensation>

For more information

Please get in touch for more information on any of the articles featured in this edition or with suggestions for future issues. Follow us on social media to keep up to date with our news, stories and latest updates.

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