

## Opendoor

The magazine for magna housing customers



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## Welcome

#### Spring is finally here!

I always enjoy seeing the first signs of spring appearing and feeling the weather starting to warm up. It means we can start enjoying our gardens again, and what better way to celebrate your garden than to enter our annual garden competition? Whatever size or shape garden you have, or even if you just have pots on a patio or a window sill, you can enter for a chance to win up to £100 in vouchers! See page 14 for details.

Spring is also the time that rents increase. We've already written to you all to advise how much your rent is increasing by, but we also have information on page 4. We understand that this will stretch some people's budgets, so if you are worried about paying your rent, we really want you to get in touch with us so we can help as much as possible.

Our money matters team has also put together a lot of useful advice on benefits take a look at pages 6 to 9.

For many, spring also encourages us to have a declutter and a 'spring clean'. We had a lot of overflowing communal bin stores after Christmas, which put pressure on our caretakers and is also not good for the environment. So, if you're planning a bit of a clear out, please take a look at pages 20 and 21, which give recycling advice.

On our customer Facebook group, we were recently asked if we could provide details of who the housing officers are for each area. So, on pages 12 and 13 we've listed who they are. We've also included it on our website and will keep this up to date when anything changes. If you have any other suggestions for future editions of Opendoor, please do get in touch.

I hope you all find this edition useful and interesting and we look forward to receiving your garden competition entries!



**Tanya Churchill** Marketing Manager and **Editor of Opendoor** 

#### Get in touch

#### **General enquiries**

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#### Postal address

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#### Online

magna.org.uk



information, including answers to the to videos for some basic DIY tasks and forms for you to submit at a convenient time for you, such as reporting a repair or ASB, requesting permission for a pet or booking a community room. Take a look here:



Our online help centre has lots of useful most frequently asked questions, how-



## Do you have a community project that needs funding?

We want to work with people in our communities to create great places to live and we know that sometimes local groups or communities need a little extra support.

Every year we have a pot of money to improve the areas where you live, developing our local communities through funding, donations or sponsorship for a variety of local events, projects, groups, organisations, charities and services.

Anyone in the community can apply for funding, but the application must meet some specific criteria.

Examples of what we've funded over the last vear include:

A £250 donation towards the start-up costs for Williton's Rainbows group

- A donation towards the running costs for the swimming pool at Knights Templar School in Watchet
- A £500 donation towards the refurbishment costs for toilets at Dorchester Youth & Community Club
- A donation to Houseworks Dorset to hold a family learning day for Weymouth and Portland residents.

We've put together some guidance on our website along with an application form.

Click here and see if we can make a difference to your community, together.



## Your rent and how we set it

We set our rents following strict guidelines set by the government and the Regulator for Social Housing.

Every year each housing association's Board makes its own decision about what rent they charge, following the guidelines. The amount must cover our costs for providing services to customers and investing in homes.

You will have received a letter at the end of February about the exact amount of your rent and any service charges that you will need to pay from April.

We know this extra cost will be difficult for some customers, especially at this time. We're here to help you as much as possible. We have an income team and a money matters team who are available to provide help and advice, and support you with budgeting, claiming benefits and managing your rent payments.

If you're worried about the rent increase that will take effect from April 2023, please get in touch.

We've set up a dedicated form online for you to get in touch with us to raise your concerns.

Click here to complete the form.

<u>Click here</u> for more info about rent setting, how our rents compare and ways to pay.

## What your rent covers

We maintain over 8,500 homes across Dorset and Somerset and have over 200 colleagues who are out and about on a daily basis, working in your homes and in your communities.

Your rent mainly covers the use and occupation of your home and some of the communal areas near your home. However, there are lots of services we offer which are also funded by your rent which may benefit you directly or indirectly.

Here's a bit of a breakdown about some of the services your rent covers. If you are a shared owner, the services marked \* are not covered by your rent.



Delivering repairs\*



Servicing gas, electrical and oil heating systems\*



Delivering fire safe homes\*



Managing asbestos\*



Running our contact centre



Managing and dealing with complaints



Tenancy management and support



Providing money advice



Managing anti-social behaviour



Co-ordinating home aids and adaptations\*



Processing permissions for changes



Managing mutual exchanges\*

## Money matters: We're here to help



In this edition, we're focusing on benefits in the coming seasons and what you can expect, as well as some advice for major milestones that might affect you this year.

#### Spring 2023

#### **Warm Home Discount Scheme**

If you're identified as eligible by the Department for Work and Pensions (DWP), you should have already been notified in writing about the scheme and can expect the £150 credit to be applied to your electricity account by 31 March at the latest.

Those on top-up style meters will normally receive vouchers instead of a direct credit.

If you haven't heard from them and think you're eligible, get in touch with your electricity provider as soon as you can.

#### **Cost of Living Payment**

Although no official date has been released yet, another Cost of Living payment of £301 is planned to be released to those in receipt of certain benefits during Spring 2023. You don't need to claim, it should be paid automatically.

#### **Energy payments ending**

The government announced that all households in the country would get £400 towards help with their energy costs last year. This payment was broken down into monthly payments of £66 starting in October 2022. March 2023 will see the last payments being made to all households in the country.

#### Summer 2023

#### **Cost of Living Disability Payment**

Heading into Summer, a further cost of living disability payment should be made of £150. This will be for those claiming Personal Independence Payment (PIP), Disability Living Allowance (DLA), Attendance Allowance, Armed Forces Independence payments, Constant Attendance Allowance or War Pension Mobility Supplement.

#### Children leaving school

If you have a child turning 16 or 18 in August, check what this means for you regarding child benefit

payments, tax credits or universal credit as continuation of these benefits depends on what your child is doing and whether they stay in full time education.

The sudden loss of income for parents can be significant when child benefits are no longer paid and you may find yourself in a situation where you have to talk to your child about making a financial contribution to your household if they are working.

Click here for advice on how to have these conversations.

#### Autumn, Winter 2023 and Spring 2024

Heading into Autumn, a second £300 cost of living payment is due to be released.

In Winter, pensioner cost of living payments are due to be released of £300.

A final cost of living payment is due in Spring 2024. Exact dates of these payments are not yet known.

Details of all of these payments can be found on the government website: www.gov.uk

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# Money matters continued...



## Check if you can save money elsewhere

With utility suppliers acknowledging the cost of living crisis, many have started to introduce 'Social Tariffs' for those in receipt of certain benefits.

Read our <u>money saving tips page</u> for more info.

## Are you turning pension age this year?

If you're claiming Universal Credit and turning pension age, your Universal Credit will stop - you'll need to claim housing benefit instead. We understand this can be a daunting transition but our money matters team can help. They can also help you check any further entitlements such as Pension Credit and disability benefits.

#### Don't fall victim to scams

Sadly, there are some people trying to exploit the cost of living crisis by sending emails and texts claiming to be from DWP or Gov.org. These messages can ask you to phone a number to claim or check eligibility. Ofgem have also reported a scam text message being sent to people asking them to apply for their £400 energy rebate. Ofgem will never text you asking you to apply for anything so stay alert.

#### More advice online

We've got a whole money matters section on our website which has money saving tips, links to other organisations who can help with your bills, checking your benefit entitlements, local foodbanks and much much more. Take a look here.

#### Our money matters team

Our money matters advisors can also give you information, advice and help with claiming benefits, reducing household costs, opening bank accounts and finding debt advice if needed. We want to make sure you are receiving the maximum income you could have as people often don't realise what they are entitled to.

The team can provide advice on all benefits to give you peace of mind and help you be in control of your money.

If you need help with your financial situation, complete the form online and our money matters team will be in touch to help. Click here to complete it now.

The money matters team are currently managing an extremely high number of cases due to the cost of living crisis, and as a result, they will not contact you as quickly as they normally would. Unfortunately, it could be up to 4 weeks before you hear from them, but rest assured they will be in touch to help.



We have partnered with Westcountry Savings and Loans, a local Credit Union. They not only offer opportunities for savings and support with loans, but they can also offer financial wellbeing support to help manage your finances.

Kathryn, Financial Wellbeing Officer at Westcountry Savings and Loans, shares her top tips to spring clean your finances.

Spring is here, which is always something to cheer about. For many of us, this is the season when thoughts turn to cleaning and decluttering the home. However, now is also an excellent time to take a fresh look at your finances and make sure that your money is working hard for you. These five tips will help you get started:

#### Turn clutter into cash

By having a clear out you'll free up welcome space in your home and could also make some extra cash. Items such as pre-loved children's clothes, toys and gadgets are always in demand and well worth taking along to bring-and-buy events and car boot sales, or uploading to online buy-and-sell platforms.

#### Start saving

Putting money made from clear-outs into a savings account is an excellent idea. Think of it as a rainy day fund or something set aside for a special treat,

like a day out or holiday. It could even form the basis of your Christmas 2023 fund, helping to make this year's festive season more manageable.

#### Study those statements

Take a thorough look at your recent bank statements and make sure you recognise all regular outgoings. Weed out subscriptions for services you no longer use, and check any outgoings you don't recognise. Now's the time to take action on anything that needs cancelling.

#### Be clear on borrowing

Check the interest rates on any borrowing you have, such as loans, finance and credit cards, and see if you're able to access better rates elsewhere. Make sure you're clear on both your monthly repayments and the total amount you'll be paying back, including borrowing costs, when comparing lenders' rates.



#### Help and support

The government has introduced financial schemes to help households with their energy bills and increases in the cost of living, which run from 2022 into 2023. Check gov.uk to make sure you're receiving the correct payments and for information on when you'll receive them.

At Westcountry Savings and Loans, we offer ethical, affordable and transparent loans at competitive rates, from £100 - £15,000. We also offer a range of safe and secure savings accounts for all budgets. Find out more about your local credit union at <a href="https://www.westcountry.org.uk">www.westcountry.org.uk</a>



## External Contractors

Sometimes, we use external contractors to carry out some of our work. Electrical inspections, for example, or roofing work.

Customers who will be visited by an external contractor working for us will always be contacted in advance to make an appointment.

If you're ever in any doubt about whether the person at your door, or phoning you, is making contact on behalf of Magna, you are more than welcome to give us a call to check first before letting them in or answering their questions on the phone. You can call us on 0800 3586025 for confirmation.

## **Your Housing Officers**

We've listed below the current areas each of our housing officers cover. This does change occasionally, so the best place to check the latest information is the housing officer page on our website.

## Kerrie Brook & Carly Burgiss

Bridport (South)
Burton Bradstock
Charmouth
Chideock
Litton Cheney
Lyme Regis
Melplash
Morcombelake
Paignton
Puncknowle
Pymore
Seaton
Symondsbury

#### **Kerry Atkinson**

West Bay

Abbotsbury
Broadmayne
Charminster
Langton Herring
Martinstown
Osmington
Owermoigne
Portesham
Portland
Puddletown
Tolpuddle
West Knighton
West Stafford
Weymouth
Winterbourne Steepleton

#### **Bob Roberts**

Askerswell **Beaminster Bradpole** Bridport (North) Broadwindsor Cattistock Corscombe **Evershot** Loders Maiden Newton Netherbury **Powerstock** Rampisham Salwayash **Shipton Gorge Toller Porcorum** West Milton

#### **Lucy Richards**

Bradford Peverell Dorchester Frampton Godmanstone Grimstone Stratton Winterbourne Abbas

#### **Annie Cole**

Alcombe Allerford Bridgetown **Brompton Regis** Brushford Cutcombe Dulverton Dunster Exford Luccombe Minehead Porlock Skilgate Timberscombe Watchet Wheddon Cross Winsford Withypool

#### **Bridie Screen**

Bicknoller Bridgwater **Brompton Ralph** Cannington Carhampton Clatworthy Crowcombe Holford **Huish Champflower** Kilve Luxborough Monksilver Roadwater & Old Cleeve Stogumber Stogursey **Taunton** Washford Wellington Williton Withycombe Wiveliscombe

#### Natalie Fouracre

Chard Chetnole Crewkerne **Curry Rivel** Exeter Ilchester **Ilminster** Langport Melbury Bubb Mosterton Sherborne (part) South Petherton South Perrott **Thorncombe** Thornford Trent Winsham Yeovil Yetminster

#### Nicola Barrett

Alweston Batcombe **Bourton** Cerne Abbas Chesilbourne Dewlish Duntish Gillingham Holnest Leigh Longburton Melcombe Bingham Melcombe Horsey Oborne Piddlehinton Piddletrenthide **Poyntington** Purse Caundle Shaftesbury Sherborne (Part)

### Ready, set, grow!

Enter our annual garden competition now.



Get your trowel and your watering can ready and enter our annual garden competition! There are cash prizes up for grabs, so, even if it's not usually your thing, give it a go this summer!

#### The categories are:

- Large garden
- Small garden
- Patios / containers / windows / hanging baskets / indoor pots

- Wildlife garden
- Vegetable and / or fruit garden
- Children's creative gardening (this could be fairy gardens, miniature gardens, seed growing - anything at all!)

#### How to enter:

Click here to complete our online entry form.

Entries must be received by 26 May 2023.

#### Judging:

The judging will take place week commencing 19 June 2023. We'll contact you in advance to arrange a suitable time to visit.

Our judges are looking for:

- · Use of colour, space, and design
- · Variety and quality of plants
- Overall impact

Winners will be announced on our customer Facebook group and our website in July.

#### **Prizes:**

Everyone who enters, but doesn't win, will receive a £5 gardening voucher for taking part.

There'll be one winner in each category, and they'll each receive gardening vouchers and a certificate.

1st place £100 gardening voucher
2nd place £50 gardening voucher
3rd place £25 gardening voucher

## Take a look at some of the wonderful entries from last year's winners:













#### Good luck!

<u>Click here to read our standard competition</u> terms and conditions.



### It's time to quit making excuses.

You've probably already heard your doctor, partner, friends and even your cigarette packet telling you to stop smoking.

You already know it's bad for your health - and your wallet. But did you know that if you are an adult living in Dorset you can get help to quit – and it won't cost you a penny.

Magna Housing are working with LiveWell Dorset, a council-funded service that supports people to lead healthier lives.

LiveWell's team will put together a personal quit plan from options including: nicotine gum and patches by post or from your local pharmacy, a vape starter kit and even 1-2-1 coaching – and it's all absolutely free.

If you choose coaching you'll have regular sessions with a behaviour change coach to keep you on track and give you tips and tools to overcome barriers and set-backs. These sessions take place over the phone at a time that suits you.

Plus, new for 2023, LiveWell can also offer limited free places on Allen Carr Easyway stop smoking seminars (worth £329), a fast-track, one-day session.

Don't worry if you've tried to guit before and failed - with the right help, you can win. Sign up and get the LiveWell team on your side. You can also join Our LiveWell, a Facebook group for people going through the same sort of challenges.

Getting support is easy. Register online in just a few minutes: my.livewelldorset.co.uk/register or call 0800 840 1628 to talk to an advisor.

## Apprenticeships with **#TeamMagna**



Thinking about starting an apprenticeship? Or know someone who is?

There are lots of exciting opportunities to start a career as an apprentice with us. Whether you're interested in plumbing, carpentry, IT, or business support, we can provide the support to help you build your skills and kickstart your career.



Scarlet, Apprentice IT Service Desk Administrator

"I've really enjoyed being with Magna. I love learning new things and this role is different from anything I've done before, that's the magic of apprenticeships!"



Alfie, Apprentice Plumber

"I'd recommend an apprenticeship to anyone looking to get their foot in the door as you get lots of great experience while on the job."







**Cimmie**, Painting & Decorating Apprentice

"You learn so much and gain so many skills." It allows you to get an insight into the job and if you work hard you gain so much respect."

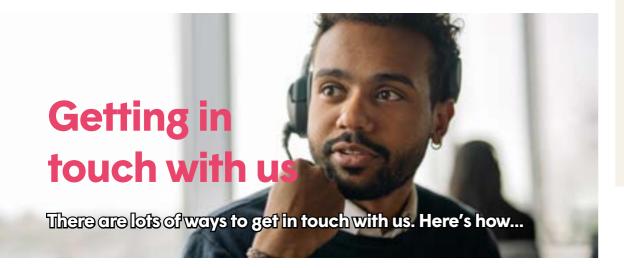


**Jack, Former Business Support Apprentice** 

"I've learned new skills and worked with some amazing people. I'd highly recommend an apprenticship to anyone thinking about doing one."



Learn more about apprenticeships at #TeamMagna by clicking here, and share it with your friends!



#### **Our website**

You can find the information you need on our website - with everything from booking a repair, support with your finances, answers to our most frequently asked questions, to easy to follow how-to videos, all in one place. There are forms you can submit, at your convenience, to request permission for pets, book community rooms, ask for money matters help, report ASB and much more.

www.magna.org.uk/help-centre

#### **Email**

You can also email us at contactus@magna.org.uk.

#### **Phone**

If you have an emergency to report, you can call us on 0800 3586025.

#### Social media

We're on <u>Facebook</u>, <u>Twitter</u> and <u>Instagram</u>, so you can send us a message through there too. We also have a <u>Customer Facebook Group</u> just for customers, where you can get in touch with us or put questions to other Magna customers.

#### **Complaints**

We want to give you the best service that we can and to ensure everyone is treated fairly and efficiently. Sometimes things go wrong and when that happens, the way we manage, resolve and learn from complaints is key to helping us meet our objective of providing a great customer experience. You can make a formal complaint by completing the form on our website <a href="here">here</a>.

We also work with the Housing Ombudsman, so if you feel dissatisfied with our response to your complaint, you can contact the Housing Ombudsman Service on 0300 111 3000 or by emailing <a href="mailto:info@housing-ombudsman.org.uk">info@housing-ombudsman.org.uk</a>

Also... Please be aware that our offices remain closed to the public, with our teams working in our local communities to help our customers. Our contact details are listed on the back page.



That's why it's important to be prepared for power outages ahead of time, so that you know what to expect before they happen, what you should do while the power is out, and what you should check up on once the power has come back on.

Take a read through some of our top tips below to get yourself prepared.

#### Before your power goes out:

- Make a note of important phone numbers which you might need in an emergency, such as your utility supplier's emergency number
- Have alternative light sources ready, such as a torch (with working batteries!)
- Keep some non-perishable foods that don't need cooking such as tinned meats, nuts, or fruit
- Have some entertainment ready so you don't get bored! Keep a book handy or some board games.

#### While your power is out:

know how long the power will be out.

- Don't open your fridge or freezer as the cold air will escape, making your food defrost faster
- If you have a hot water tank, save the water for a hot water bottle before it cools down
- Unplug electronic equipment, such as your TV, to protect it from potential power surges when the power comes back on
- Check on vulnerable neighbours and make sure they're okay

#### When your power comes back on:

- Check your fuse box for flipped trip switches if power hasn't come back on in every room
- Reset any clocks and timers on things like your oven
- Check your fridge and freezer for any spoiled food - foods like ice cream aren't safe to refreeze
- Reset your Wi-Fi if your internet is playing up

We've got more useful tips on our website, <u>so click here to read more</u> and finish preparing so that you're ready for a power outage.

## Bins and recycling

We provide communal bin stores for many of our schemes, which are emptied by the council. If the bins are overflowing, like the picture below, the council won't empty them.

When our caretakers find bins overflowing, they have to clear the additional waste to make sure the bins are ready for collection day. Birds and other animals will also break open bin bags if they can get to them, leaving rubbish all over the place for our caretakers to pick up and sort out.

Unfortunately, we deal with large amounts of hazardous and non-hazardous waste each year. The law requires us to separate this waste into categories before we can dispose of or recycle it, which takes a lot of time, which is why it's so important that you dispose of your waste properly, putting everything into the correct bins.

Waste that isn't separated properly, or requires removing from communal areas costs us £100,000 every year.

#### What not to do:

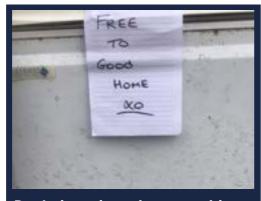


#### Don't leave your bins overflowing

This was a particularly bad case that our caretakers came back to after Christmas.

If our caretakers don't clear this before collection day, your bins will not be emptied by the council, so it's a good idea for you to keep things clean and tidy.

You may be charged for misuse of your bins and our facilities.



#### Don't dump large items outside

Dumping large appliances and electronics, like fridges or TVs, outside is unsafe and they will be removed by our caretakers, at an extra cost to us.

If you have any large appliances or electronics that you don't want anymore, your local authority may be able to collect it from you.

We have a list of other organisations that may be able to collect large appliances from you here on our website.



Separating your recyclable waste into a recycling bin is really helpful for the environment, but it also helps to keep the amount of rubbish in your general waste from piling up and overflowing.

#### What to do:

We've got some useful information below which can help you become a recycling pro.

## Check if your waste is recyclable before popping it in the bin

A lot of things you buy will have guidance on the packaging which tells you if it's recycable or not.

Look for this symbol on the packaging:



What is and isn't recyclable can sometimes vary between different local authority areas, however, so it's best to check beforehand <u>using this free online</u> tool on the gov.uk website to see what the guidelines are for your area.

## Rinse out plastic items that originally had food or liquid in

This helps to make sure that your waste is still recyclable by the time it gets to the recycling facility.

## Flatten out any boxes before recycling them

You'll have more room in your recycling bin this way so you can fill it up!

#### Sort your recycling

Remember that not all recycling goes in the same bin. Glass usually goes in a separate bin, for example, so be mindful of what bins you're putting things in.

We've got more information on our website about waste disposal and recycling, and how we 21 deal with waste. Click here to take a look.

# Repairs responsibilities for leaseholders and shared owners.



We often receive calls from homeowners asking whose responsibility it is to resolve a repair.

Your lease explains your obligations, and ours, when maintaining the property. If you live in a house, you are responsible for all repairs and decoration both internally and externally to your home. We're responsible for any common parts or communal areas you may share with other properties.

If you live in a flat, you are responsible for all maintenance and repairs inside your home, including repairs to the glass in windows and doors, the internal decoration of your flat and services to your flat only. We're generally responsible for maintaining the main structure and the common parts where Magna is the freeholder of the building.

The main structure includes the roof, outside walls, outside communal doors, communal window sills and frames, communal drains, gutters and outside pipes and communal pathways steps or other access routes.

The table opposite is a guide to who is responsible for various types of repairs. Please note that where repairs are shown as being our responsibility, we will recharge a share of the cost of these repairs to each homeowner.

Leases will vary and what is written above is to be used as a guide only. Some homeowners are responsible for the window frames, doors leading into communal areas etc. Always check your lease.

If you need to report a repair which is our responsibility, you can do this online here.

Type of repair	Our responsibility	Your responsibility
Decorating the inside of your home		✓
Decorating communal areas	✓	
Decorating the outside	Flats	Houses
Doors - internal to the property		✓
Doors - external to the property	Communal	✓
Doors - communal	✓	
Gutters / down pipes	Flats	Houses
Pipes - inside		✓
Pipes - outside	Flats	Houses
Pipes - communal	✓	
Fuses, lights & other electrical fittings - inside		<b>√</b>
Fuses, lights & other electrical fittings - outside		<b>√</b>
Fuses, lights & other electrical fittings - communal	<b>✓</b>	
Floor coverings - inside		✓
Floor coverings - communal areas	✓	
Roofs	Flats	Houses
Kitchen and bathroom fittings		✓
Door entry system	✓	

For more shared ownership and leasehold information, <u>click here</u>.

## Got a question?

Visit our help centre to find the answer, and watch some of our how-to videos and learn something new while you're there!

magna.org.uk/help-centre

## Or get in touch with us



contactus@magna.org.uk

0800 358 6025



Our phone lines are open Monday to Thursday, 8:30am to 5pm and 8:30am to 4:00pm on Friday.

### **Get #social!**

You can also get in touch and keep up to date with the latest news through our social channels!



