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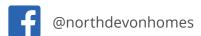
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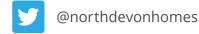


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# Welcome to our newsletter

### Welcome to the summer edition of Home News!

It has certainly been a challenging year in terms of delivering the business during the pandemic and we have all been challenged in so many ways. Our continuity plans have been severely tested, and we have been resilient and kept as many services going as possible. Our overarching theme has been preserving the safety of customers and staff and we have learned so much about what we can do as a community business and what we can achieve by working together.

The way we positively responded fits with our values, and I have been really pleased with the way staff, customers and our suppliers have all come together to look after our customers and help our community. I have received so many letters of thanks and feedback from customers who have taken the time to acknowledge the support and help given.

As we adjust to a new normal, we are learning about how we

can improve the business further and we are working closely with our customer groups to help shape and further improve our service delivery. I am so grateful for the great work done by so many customers who work with us on a daily basis to keep us connected to our communities and ensure that the customers are directly influencing and improving what we do.

We don't know what lies ahead of us, but I do know that we have a great team at NDH and that we will be ready for anything!







## A message from our customers

The last few months have seen an outpouring of community spirit and partnership working. Not only in terms of businesses working together to help wider communities, but also neighbours helping neighbours. There are some of these stories later in the magazine, which are fantastic to read and a credit to our customers here in North Devon.

Over the last few years, we have worked hard to break down the 'them and us' barriers to form a real partnership with NDH, to help customers have a clear and constant voice at the table. Our partnership has been getting stronger and stronger and with the pandemic it's been invaluable to have the customer represented in the decision making of the crisis. Our customer groups pulled together to help NDH to prioritise and communicate how essential services were delivered during lockdown and how other services have been brought back.

NDH's top priority during this time has always been customer and staff safety and having customer input to plans through

uncertainty has helped to make sure those things that mean the most to us are top of the list when it has been safe to bring them back. We, as involved customers, have had to respond quickly as well and use IT differently to stay in touch. I feel proud to have been part of the team and have seen real commitment from customers and staff to help North Devon pull through these challenges!

We hope the future brings a bit more certainty and we can start to build back even stronger partnerships and communities.



## A word from the chair

This has been such a challenging time on so many fronts for everyone, not just in North Devon but across the world and the events will shape our future for years to come.

It happened so quickly and certainly tested our resilience plans for NDH to the maximum but it is a testament to the commitment of staff. board members and customers that we are coming through this and have maintained services, protected people in their homes and mobilised alternative working arrangements almost overnight.

One of the key factors in all of this has been the close working relationship with C90, who have been our 'temperature check' to ensure that we continued to meet the needs of all our customers and who will also help us plan for the future shape of services in the new world.

The one certainty in all of this is that we can't do it alone and it has never been more important to work together and we all look forward with increased positivity and confidence that we will continue to create communities where

people want to live.

Thank you everyone.

Robert Stronge, Chair of the Board





# Coronavirus



As the country went into lockdown our team had to work hard to get our services working remotely. Our IT systems went from being 99% office based to being able to accommodate all staff working from their kitchen tables.

As we now start to form a little piece of normality in our lives our services are building back (and we hope better) offering more ways to reach us and more flexibility in our ways of working. It is important to note while reading this magazine that things may have already changed. Times are moving so quickly that it is difficult to manage print runs and copy deadlines while mid pandemic, so for anything time sensitive please refer to our website for the most up to date information.

# So, how are the teams doing?

#### **Customer Care Team**

In lockdown the team had to learn to adapt to using different technologies. Phones were diverted to mobile phones and our systems had to be upgraded to help us manage our processes to keep things live for customers. Some of the team are still working remotely but many are back in the office. We are pleased that the phones were staffed throughout the pandemic without disruption for customers.

### **Money Matters**

Our Income and Money Matters services were one of the hardest hit during the lockdown; not in terms of service, as our advice service and team were here to help throughout it all, but many more customers called for support than would otherwise have been the case. The team stepped up their service with the aim of providing support to anyone we could help. It has been a tough time for everyone out there and so our team are still on hand for those that may be struggling to pay their rent. If you are impacted in the coming month as furlough comes to an end please do talk to our team.

#### Neighbourhoods

Our Neighbourhoods' service went digital during the lockdown. Holding tenancy appointments virtually and running services over the phone. They are now doing as much as they can with social distancing in place, while also trying to offer the service that everyone expects from NDH.

### **Youth and Community**

With lockdown, youth clubs and our events all needed to be cancelled so the team got creative with how they were

able to support our young people and our communities. From these ideas, Leigh Radio was born. A weekly online radio show hosted by Leigh, one of our Youth Workers. We also started online youth clubs and other intergenerational events such as quizzes and games.

### **Repairs and Maintenance**

With the team heading into lockdown and customers shutting their doors to operatives for their safety, we went to emergency repairs and essential services only for a period of weeks. This meant we could do repairs that kept you safe, without introducing unnecessary risk from visits that were not essential.

As soon as it was safe to do so, we reopened the repairs and maintenance service and contacted all customers who had logged repairs during the lockdown period. When we were up and running the team worked hard to ensure they got through the backlog of repairs as soon as possible and now we are pleased to say we are back up to normal levels of repairs as per our Service Standards. Thank you for your patience, understanding and support throughout lockdown.















### Support Services

Our Independent Living Team worked hard to ensure our support customers were well supported during this time. Everyone with a support contract received regular phone calls and the team even managed to keep in touch with all of our NDH customers at our Independent Living Schemes as well by making welfare calls to check that everyone had some kind of support network in place. The team worked closely with the Neighbourhoods Team and our partners, One Northern Devon, to provide our community landlord services.



### Meetings and Governance

We had to learn to adapt very quickly when lockdown hit. We set up virtual Board meetings and enabled the customers to hold a virtual C90 meeting. We have all adapted to using new technologies and ways of working.

### Team NDH

We are proud to say that we did not furlough any members of Team NDH during the outbreak. Instead, to help us help you, we have a flexible working policy that allows us to work together to help adapt our services to customers in different ways and keep the team working together to help our communities.

### IT and Systems

You'll read more about our IT in this magazine. The IT Team has done a fantastic job in keeping up with our demand over the past few months and we have already received a huge amount of great feedback from customers to say how well we coped without any affect on our customers.

### Developments

Although construction stopped for a short period of time, we were able to get back up and running on our new build and regeneration sites as soon as the Government advice allowed. The sites now use caution and social distancing, but it is great to know our new homes build programme has not been too badly affected.



# Our new way of working

With the pandemic we have had to adjust some of our processes and procedures to ensure we apply all the additional safety measures. When we asked one of our customers what she thought of the new gas servicing procedure she said:

"I received a text message from Liberty, the gas servicing contractor for NDH, to say my boiler was due for a service and an appointment for the following week between 8am and 5pm had been booked for the engineer to visit and if it was inconvenient please call us and we can rearrange at a more convenient time.

Due to shifts I needed a more definitive time so gave them a ring and organised a better appointment for us. Liberty were fantastic, an appointment was arranged to fit in with our work schedules and they explained the new Covid Secure Procedure for when the engineer arrives at the property and the reassurance of what protective equipment they would be wearing for everyone's safety.

On the day of the appointment, even though I had been given a time slot, the engineer still gave me a text to say he was on his way and would be 10 minutes. This was great as it gave me time to open the appropriate doors so he could go straight to the boiler, as per instructed by Liberty on the earlier phone call.

I was very impressed with their professionalism and all their personal protective equipment, it put my mind at rest that we were safe letting the engineer into the house during this difficult time. In all, the whole experience has put my mind at rest knowing we were all safe and that our boiler has been serviced for another year."



### Is your gas cooker working correctly?

We had an incident a while ago where one of our CO2 alarms sounded after picking up a fault in a customer's gas cooker. It shows the importance of letting us in to service your alarms to make sure you and your family are safe.

A properly adjusted gas cooker burner burns with a blue flame, which means the ratio of fuel to air is correct. A flickering yellow or red burner flame is a symptom that the burner is not getting enough air for complete combustion of the gas. This flame is dangerous as it produces more poisonous carbon monoxide gas.

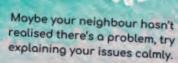




We know that lockdown has been a tough time for some communities, with more people stuck at home and sometimes more noise can be heard from neighbours.

Please be respectful of your neighbours and try to keep your noise to a minimum. Take a moment to think that they may be sleeping and working nights, or maybe they are a key worker and need peace and quiet during the day to unwind from a tough day. Consider your parking, your noise and behaviour of your family while in your community to help us keep your neighbourhood a happy place to live. Together we can make our communities even better!





Be patient





### Planning for the future

As we move into a new world, we look forward to our business planning and Corporate Plan that is due to launch in April 2021.

We would normally have sought customer feedback in person at a range of events and consultations but, in the virtual world we are working in, we're asking for your ideas and feedback in the form of a short online survey.

Please visit www.ndh-ltd.co.uk/corporate-plan-customer-survey or call Tracey or Frances on 01271 313384 to complete the survey by 30th September 2020. We will pick five customers at random from those who complete the survey to win a £50 voucher each!

# Working together



### C19 success

As soon as we had the technology in place, we convened a C90 meeting to discuss our current position and strategy for moving forward during the outbreak.



The group was very aptly named C19 for the interim, as it was decided to meet monthly for the foreseeable future to give more help and guidance from customers during this time.

The group has been a big success allowing us to engage with our customers during what has been a difficult time for all.





## Working through issues

Our partnership working with customers is not always about working on the positives.



Sometimes there are issues that need to be worked through. When we implement services, we expect them to be able to help all customers. On the rare occasion this fails our customer volunteers are there to feedback to us where we may have missed something, where a process has failed or where a customer may just need some more support or help.

This means we can then fix those issues to ensure everyone receives the high standard of service we expect.

# Working in partnership

Our partnership working did not start the day of lockdown. We have worked closely with many partners and customers since we have been a community landlord.

One such project can be seen through our collaboration with customers on our rent setting for 2020/21. A group of customers worked with us to understand our rent setting process and help to communicate this to other customers.

This is the first time we've increased our rents in four years and so we knew it would be an important message to communicate, but with the help of the customers we set out why and what we were doing and where that money would be put to use, to provide more social housing and a better service for our customers. Thank you for your understanding.



# Digital Transformation



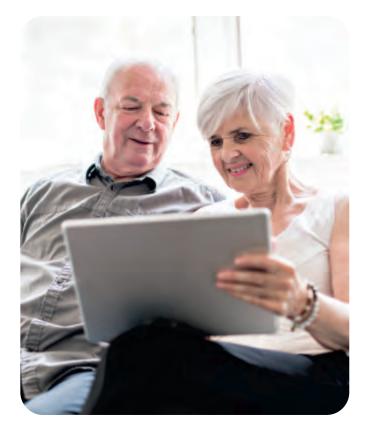
The Digital by 2020 (DB2020) project is steadily progressing, and staff across the business are working hard to deliver new technology and processes that bring lasting benefits to NDH and customer alike.

As with all else, the effects of the Covid-19 pandemic have had an impact on DB2020, and initially our main focus as a business has been on maintaining our standard of customer service throughout the crisis. But the project has not been left behind!

We have been working alongside business as usual to keep the project running, and although our timelines may have changed, we are still aiming for a Go Live within 2020. Through flexible working and additional business support, we are re-planning with a planned delivery of phase 1 of the housing management system by November 2020. The second phase, which includes the customer portal, will be in spring 2021. This will be an exciting development in changing how you can interact with us more flexibly.

For NDH, the shift to home working has played a big part in helping staff to learn to work differently and to work with new technologies. This is now a skill we will able to use going forward as we progress to more technologically minded processes and means of working, such as holding meetings via video conferencing and remote access.

In line with our aim to transform and improve customer experience we, as always, want to keep customers at the centre of the project. In the past year we carried out Customer Journey Mapping sessions on a variety of our processes, where customers had the opportunity to feedback and identify areas for improvement to enable a better customer experience. These suggestions have been taken into consideration and used when building processes into the new housing management system; we really appreciated all the feedback!



With our new system there will be many new ways for us to communicate with our customers, these include email and text, as well as the more traditional letter. As we have been building our communications for the new system, customers have been checking to ensure the communications are written in plain English and that the look and feel of the communications are easy to read. So far, our customers have reviewed and improved 254 communications prior to them being built in our new system.

As we begin to use the housing management system internally in November 2020, we will of course then start working towards the implementation of the customer portal, one of the biggest benefits to both customers and NDH. Through the customer portal, you will be able to log repairs, view your tenancy and rent information, and much more. This will open further opportunity for customer input as we carry out sessions for testing and feedback to ensure the portal works for you.

### Biggest staff meeting in our history

With the limited office space we have on Westacott Road, we are usually restricted to around half of all staff being able to join us comfortably for a Staff Meeting. With lockdown and using technology in new ways we saw a record number of our team able to join us for a Virtual Meeting with over 85 people (over two thirds) tuning in from home via Zoom.

Plus, we were able to record the session so the remainder (who were helping customers at the time of the meeting) were able to watch it later that week.



### New website and web chat



our Digital Transformation renewing our website. As well as a new look, refreshed content and more interactive content like video, we are working on implementing a web chat service for customers to reach us on during office hours without having to The new site is due to launch in the autumn watch this space!

### Mental health in a virtual world

We know a lot of people have struggled with losing the social aspect of life when everything went virtual. This can massively affect



someone's mental health and although the lack of social contact may be causing this, there are a few technologies that can help improve your mental health as well.

We have seen people in our communities thriving from the use of virtual conferencing, such as Zoom or Google Meets. By having a way to reach people virtually some people with anxiety find this easier to connect, without the worry of having to leave home or present themselves in person.

Other technologies such as apps and social media (although can sometimes be negatives in causing mental illness) offer some form of support in certain areas depending on your struggle. Apps such as Headspace, Elefriends, Calm Harm, What's Up and many others offer a range of support or outreach services that can provide that lifeline for those struggling with mental illness.

# In our community

### Customers going above and beyond

Marilyn Tanton, one of our customer volunteers from Woodville took the time during lockdown to make head scarfs for health care workers to help with wearing masks. She used her own materials and donations to make sure these were free and even got requests on Facebook to make more for other people too!

Another example of customers helping in their community comes from Sue and Tony. Although both are keyworkers themselves, they have both gone above and beyond for their community. Sue created a scheme where neighbours would leave shopping lists in their windows for her to collect and she would also bring flowers and treats back for people isolating (donated by Tesco, where she works, where these would normally be thrown away). One lady who lives near Sue said, "it makes my day to see flowers on the doorstep". Tony is part of our Pride of Place Pilot for the area and has been busy clearing up weeds from the pavements and making the area look nice.

Marilyn Williams and Jane Basil at Medard have spent months of their own time, energy and money transforming the communal gardens at Bevan Road – they have never looked better and everyone comments what an amazing space it is to be in now. Sandra, our Support Officer at Medard said: "I have worked there for over 15 years and have to say I was absolutely gobsmacked when I saw their work".

Also at Medard, is Geoff
Pugsley, who has been helping
anyone who needs help.
Everything from shopping,
lifts to appointments, mending
things that have broken,
making plant tubs and has
even taken one lady to Exeter
for radiotherapy. He also has a
dog, Henry, who cheers
people up by being available
to stroke and cuddle!

Janet Taylor has been isolating herself, but that hasn't stopped her cooking meals for her neighbours during the lockdown with no payment!

And last but very not least is Norma and Peter Smith, shopping, gardening, mending, prescription collecting, food bank



collections, even out of their own pocket. They have gone above and beyond checking on vulnerable neighbours every day sorting our everything and anything that needs doing.

To every single person that has helped in their communities during this time where we have not been able to visit in person, we say thank you! You are all amazing and even if we have not listed your story here, this is a thank you to you as well!

### Leigh radio success

When our youth team weren't able to reach our young people through youth clubs our team took to the ideas board and came up with Leigh Radio, an online radio station that ran one night each week for everyone to tune into.

A mixture of music, talking and stories it was a great way to engage with young people when we could not be there in person.



# Chulmleigh Academy Trust Intergenerational Project

In 2018, Nicola, a member of our Independent Living Service, took on a project with Chulmleigh Academy Trust to set up a weekly intergenerational morning to allow some of our older residents to spend time with the youngest members of the school.

The project involved a handful of residents going to the preschool each Friday to play, sing, dance and read to the four and five-year olds. It had continued running until recent events but it is hoped to restart when able to.

Each morning was extremely successful, with parents saying that children come home most days and when asked what they did they can't really recall, whereas on Fridays they come



home with lots of stories to tell about their morning with 'the volunteers'!

But it's not only benefits for the children. When asked what they get out of it, Paul, one of the volunteers said "you just need to look at the smiles on our faces to see what we get out of it".

### Elsie and her fundraising

Elsie, or 'mother' as she was affectionately known by residents and staff alike, was the life and soul of pretty much everything that happened at the Candar.

From cooking breakfasts to bingo, beetle drives to jubilee and Olympic celebrations, she would be at the forefront. She raised tens of thousands of pounds for numerous charities, including Children in Need, Devon Air Ambulance and RNLI. She was also a huge advocate for local charities and raised money for local scout and sporting groups and received several awards for her



volunteering and fundraising efforts. Elsie was very much of her generation, sure and steadfast, and it was this drive and determination that kept her so active right through to her final days. She will be much missed and fondly remembered for all she achieved, but more so her selfless acts of kindness and generosity. Even well into her nineties she was not beyond fetching medication or shopping for others, some of whom would be young enough to be her grandchildren. A one in a million, a mould breaker, a one in a generation, whichever superlative you choose to use it would be more than fitting to describe Elsie.

The fundraising continues at The Candar with others now taking up the mantle in Elsie's place, such as Norma Saunders, taking her drive and passion to continue the hard work to help many local causes in Devon.

# Money Matters

### Increase in UC applications



Since the outbreak and lockdown our team saw a massive increase in the number of Universal Credit applications. Some weeks saw a 75% increase in the number of people applying for the benefits and our team have been working hard to help as many people as possible to ensure they got the benefits they are entitled to.

### Managing your money and win some books

We're always trying to think of new ways to help our customers who are on a tight budget, or want to feel more in control of their money, so we've been looking for some inspiration in the book shop and here's three books we wanted to take home with us:

Real Life Money by Clare Seal – this book started life as an anonymous Instagram account @myfrugalyear about one woman's experience of debt. It is a refreshingly honest account of how Clare got into debt and how she is getting out of it. She focuses on the link between our finances and our wellbeing. This is a great book for overcoming the stigma of debt inspiring us to reach out and ask for help.

Budget Planner – We always say that it is easy to know how much money we have got coming in, but the challenge is keeping track of what is going out. An exercise book from the pound shop is a fine place to start with tracking your spending but if some nice stationery is what

motivates you then a specialist budget planner like this one might be worth the investment.

Feed Your Family for £20 a Week by Lorna Cooper – You might have seen Lorna's 'Feed Your Family' Facebook page which has become the focus of a community of people cooking and eating healthily on a budget. This book briefly introduces how she feeds a family of four on such a tight budget (wily shopping, bulk buying and making friends with her freezer) but it's mainly simple, tasty recipes that don't require you to be an experienced or enthusiastic cook.



We are giving one lucky winner the chance to win this book bundle to help you manage your own budget. All you need to do is let us know: What is your best money saving tip?



Email your tip suggestions to marketing@ndh-ltd.co.uk or by post to FAO Marketing, Westacott Road, Barnstaple EX32 8TA and we will pick a winner at random. You might even see your tips posted on our social media in the future!

View our competition Terms and Conditions on our website: https://bit.ly/NDHTerms

### Pension credit

The government estimates that one in three households who would be eligible for pension credit are missing out and millions of pounds are going unclaimed every year.



This is an income related benefit for people of state pension age that can top up a lower income or pay savings credit for those who have saved for retirement. Pension Credit also opens entitlement to other benefits like help with council tax, housing benefit and fuel bills. If you are 75 or over then pension credit will also give you access to a free TV licence after 1st August 2020 which is worth £157.50 a year.

You can claim by calling 0800 99 1234 or online at www.gov.uk/pension-credit/how-to-claim

### A message from our Credit Union Sustainability Partners

# & Loans

### Helping our members through the pandemic

The last few months have been a real test of British mettle and, like so many others, we are grateful to our NHS heroes and frontline workers for keeping the country going during the crisis. We have done our best to adapt with a few measures we hope have helped:

#### Loans for all purposes

We carried on lending throughout lockdown with loans for a range of purposes. One of the trends we spotted was a rise in borrowing for household supplies. We prefer members to account for these items in their usual budgets, but we understand that to limit trips to the supermarket, many have had to buy in bulk and so needed extra cash.

#### **Key worker loans**

As a credit union (a community-based, financial co-operative), we knew our members would want us to support those working during the crisis. In March we launched a reduced loan rate of 5.85% APR for key workers as our way of saying 'thank you' for their efforts during a difficult and challenging situation.

#### **Payment flexibility**

Financial wellbeing is closely linked to mental health. We know money worries can lead to anxiety and depression which is why we offer flexible payment options to members who, without work or on a reduced income, are finding it hard to make their usual repayments. These options include: reducing the size of loan repayments, freezing interest and providing payment holidays.

#### What next? Save, save, save...

Nobody knows when the crisis will be over, how our lives will have changed or what the economic impact will be. To prepare for every eventuality we encourage members to save what they can. Depositing just £5 a week will soon add up providing a safety net should times get hard.

Thankfully, many of our members agree and for the first time in our 16-year history, our combined members' savings total has reached £2.5m.

For more information on joining the credit union you can speak to the NDH Money Matters team by calling 01271 312500.

### Notice Board - Welcome to Team NDH

Even with Coronavirus we have still had a few new recruits and promotions at Team NDH, we hope you will join us in welcoming these people to the team:

Andrew Colley Asset Contracts Coordinator

**Anna Conteh** Customer Service Adviser

Michael Clune Management Accountant

Paige Fortune-Swailes Assistant Youth Worker **Chaz Luther**Diversionary Activity
Youth Worker

**Peter Kavanagh** General Operative

Michael Burrows Multi-Skilled Operative

Ellie Lees Works Coordinator

**Diane Dimond** Group Governance Manager Albie Simmons General Operative

Rob Flavell Appointed to Home2Home Manager

Kate Emery Home2Home Manager

Mark Lane Appointed to Home2Home Inspector



### Fire safety

Here at NDH we are always striving to work with our Fire Service to ensure our protocols are as good as they can be to protect our customers. We are pleased to say that we received a Certificate of Special Recognition for our fire safety work.





### Events calendar

Just because we cannot get together like we used to, we have still been managing to arrange some events with customers and our communities. Our most up to date list of events will always be on our website but these are correct as of going to print:



6:30 - 8:30pm Virtual Youth Club via Zoom For: Young People



8:00 - 10.00pm Senior Member Chat via Zoom For: Young People



6:45 - 8:45pm

Leigh Radio "it's Leigh only radio you need" -

https://s3.citrus3.com:2000/ public/YfiRadio

For: Everyone



12:00 - 2:00pm **Drop-in Call Support** For: Young People

### 3:00 - 4:00pm

Games Afternoon via Zoom contact Tracey.Williams@ ndh-ltd.co.uk for joining details

For: Everyone

**6:30 - 8:00pm** Zoomtastic

For: Young People



As well as all this, we are also posting regular arts and crafts activities onto our Youth Club Facebook pages. You can find out more joining information for all the above by visiting: www.facebook.com/groups/217978219154957

# Just for fun



### Colour me in!

Can you add some colour to this kite flying picture?



### Quiz

- 1. In Frozen, what is the name of Kristoff's pet Reindeer?
- 2. How many sides does an octagon have?
- 3. What is Dr Who's time machine called?
- 4. What are the names of the eight planets?
- 5. What does 'www' stand for?
- 6. What date in November is Bonfire Night on?
- 7. Which children's story by Roald Dahl features Oompa Loompas?
- 8. In which country is the Great Barrier Reef?

# Spot the difference

Who let the dogs out? Can you spot the 10 differences between the 2 images?



