

HomeNews



Written in partnership by customers and staff of North Devon Homes

Spring 2023

north devon homes



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Welcome to our newsletter

In this issue of Home News you will find out more about how we are working to deliver our vision “working together to create communities where people want to live”. As a community landlord, we work closely with customers, staff and partners across all of North Devon to provide affordable homes and services for local people.

As with many businesses at the moment, there are significant challenges to overcome and we know that our customers, along with many others in our community, face a range of challenging issues from cost of living, energy costs and declining health and support services.

We work closely with many households and customers facing such issues and have been adapting the way we work to support and help where we can. Our community services have been transformed recently and are working really hard to deal with increasing demand across a whole range of housing and associated issues.

Health and housing go hand in hand and we continue to work to improve homes’ energy efficiency and provide good quality services, all while trying to keep our costs as low as possible to keep rents affordable.

We have also been working closely with our Customer Board Partnership and listening to customer groups about how we can improve the way we work and communicate. We are

extremely proud of our ground-breaking approach to customer involvement. We have always had a strong relationship with our customers, giving a true meaning to “Front Room to Board Room” with our groups, regular surveys and other feedback gathering events. This relationship and voice of the customer is being strengthened even further with the new Tenant Satisfaction Measures (TSMs) survey that we have now launched. This survey is a new regulatory measure that the Regulator of Social Housing will use to benchmark housing associations across the country to see how satisfied customers are with their landlords. You can read more about the survey and how you can take part on page 4.

As well as the TSMs, there are many other ways to get your voice heard at NDH. Our customer involvement groups co-designed a new column for this issue of Home News: the ‘Dear Claire’ segment. In here we will update customers on the feedback we receive and tell you how we are resolving or responding to it. This has come straight from customers back to you to keep you informed.

Martyn Gimber
Chief Executive



Summer Fayre

New venue for the Summer Fayre

It’s back for another year and, after feedback from customers, we have a great new venue!

So, this year we will be heading to The Park Community School, a short walk from town via Rock Park. This flat venue has a large field and dining hall right next to each other and our buses can drop off right next to the field, so it’s accessible to all!

Come along for this completely free day out and leave your wallet at home! Everyone is welcome, you can bring friends and family guests with you too.

We’re even running extra buses this year with new bus stops, so you don’t even have to drive!

We’re so grateful to all our sponsors for helping us host the event this year to help keep costs low! Watch our updates on social media to find out more about our super event partners.

What’s on offer?



No matter what your age, we have plenty to keep you entertained. Come and meet our team and involved customers and, if you feel like you want to join in, there’ll be plenty of games and activities suitable for all ages!

Thursday 27th July 2023
11am-3pm

Book your tickets online at www.ndh-ltd.co.uk/summer-fayre or scan the QR code.



Tenant Satisfaction Measures (TSMs)

New survey – let us know what you think!

Over the next few weeks we will be working in partnership with a specialist service to find new ways of reaching out to you, to ask you about how we are doing. You may receive a telephone call and/or a text message from us asking for your thoughts. We have been working with a group of involved customers to test this approach and to make sure we do this in a way that is in keeping with what customers want.

If you do receive a call or a text, we would be really grateful if you could spare a few moments to tell us what you think of NDH. There will be a small number of questions about your home, repairs, your safety and your neighbourhood and we will be looking at the responses we receive and using these to inform how we do things and what we prioritise in the future.

The results will be anonymised and then reviewed by our customer scrutiny groups and our Board. They will then be published on our website, alongside our plans, and shared with the Regulator of Social Housing to help them get an accurate picture of what our customers think of North Devon Homes.

We hope that you will be able to respond and give us your views – which are so important.



Listening to our customers



Claire Cavalli, Customer Complaints Adviser

Our involved customers helped us come up with the idea of creating a regular column in Home News from Claire, our Customer Complaints Adviser. We hope that Claire's column will help inform customers about things they should be thinking about or be made aware of. If you have a question you would like answered in a future issue, please email marketing@ndh-ltd.co.uk or write to: FAO Marketing "Dear Claire", North Devon Homes, Westacott Road, Barnstaple EX38 8TA.

Dear Claire,

This regular column has been introduced to help customers understand our complaints process and to learn more about any trends that customers may be experiencing, so that the information may be of help to other people.

Firstly, there is a difference between a request for service and making a complaint. A request for service is when you need help with something, for example a repair that you contact us to fix. A complaint is when you tell us that you are dissatisfied with the service we provided. When we receive a complaint, we have a set process to follow, which you can read more about on our website.

One of the most common misconceptions from customers is that by requesting a service, your tenancy would be affected, which can stop some people reporting some of the issues seen below. Please know that this is not the case and nothing about your tenancy would be at risk by your reporting issues or feedback to us.

Heating types

One of the regular themes we've been receiving is around extremely high bills for heating. We know energy bills have increased but, if you are finding that your heating is costing a lot more than expected, please do get in touch as it may just

mean your heating has not been optimised, or you have not been shown how best to use it to get the most energy for your money.

Always report your repairs

Some customers have been contacted by solicitors claiming to be able to take us to court over unresolved repairs. They do this by telling you not to report your repairs but make a claim for disrepair instead. Remember, it is part of your tenancy agreement to report all repairs to us. Solicitors have been exaggerating disrepair claims and getting customers to sign as confirmation. These claims have then not made it to court and the Solicitors have then sought to recoup costs from the customers.

Damp and condensation

Finally, this one has been all over the news in the last six months and you can read more about it in this magazine. But, if you spot any form of damp in your home, please report it to us. There are ways you can help reduce the moisture and condensation in your home, but we're happy to work with you to manage this and ensure that your home is doing the hard work for you!

Until next time!
Claire

Customer Involvement

Customer Board Partnership (CBP)

Hello customers. My name is Jane, your new Chairperson of the Customer Board Partnership.

I am actively involved in many ways. I joined North Devon Homes about 4 years ago as an involved customer in the Fresh Ideas group,



Jane,
Chair of CBP

where no answer is wrong as you are expressing your own opinion as a customer.

I then worked to help set up the Health and Safety Customer Partnership which helps all customers feel safe in their own homes.

I have recently taken the role of Chair of the Customer Board Partnership as a way of making sure that customers have a voice at Board level to help influence decisions made by the Board.

Customers play a part in all aspects of North Devon Homes and, if you are interested in joining us, please contact Tracey Williams on 01271 312500 who will be happy to give you further information. Alternatively, we hold coffee mornings at our various sites where there are customer volunteers available to talk to you.

Your involvement is welcomed and will help to ensure the customer viewpoint is heard by North Devon Homes.



Scrutiny Panel

Scrutiny has worked in partnership with the Independent Living Team and customers on our sheltered sites to carry out a detailed review of the service. The Panel has enjoyed meeting customers at Bevan Road, Magdalene and The Candar to hear feedback on the service. They also sent out surveys and are grateful for

those who replied. There will be follow up themed coffee mornings to explain the outcomes from the feedback and more communications will be shared in future.

The Panel is currently carrying out a Voids (empty homes) review.

"As Scrutiny we are able to have in depth reviews of departments within NDH to ensure customers are getting the best service through our recommendations to the Board. Simple changes make a big difference to customers, enabling lives to be easier for them and the staff. Our recent review was on Independent Living, which has been an in depth and successful review for the Panel. Speaking to lots of customers and gaining valuable insight."

Tracey,
Scrutiny Panel Chair



Tracey,
Scrutiny Panel Chair

Health and Safety Customer Partnership



The group continue to work closely with Will Bowden (Building Safety Manager) to ensure they are up to date with all health and safety legislation and how they can help promote health and safety in the communities.

The group has consulted with customers out and about on sites at:



Castle Quay – They had feedback about problems with cyclists and anti-social behaviour. The group is working together with the customers and involving other partner agencies to come up with solutions to help resolve these issues.



The Candar – The group has carried out fire safety walkabouts and held a coffee morning at The Candar. The group was impressed with the fire protection system in place and listened to any concerns customers had around health and safety.



Loverings Court – The group heard from customers who had problems with members of the public using the Court as a cut through and parking. The group worked together with customers and staff to issue new parking permits and improve the security on site. A follow up visit will be arranged to check on progress and hear any further feedback.

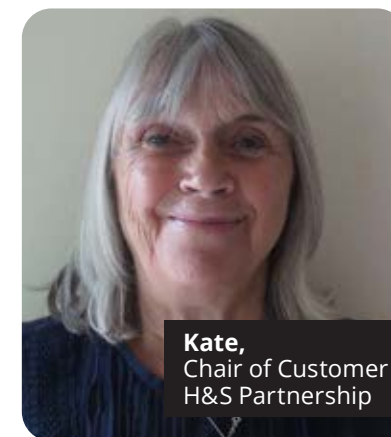


Magdalene Lawn – The group is working with front line staff to look at improvements – including the bin store area, parking and the gardens.



Electrical Safety – The group has worked with Will to encourage electrical safety in the home by holding free electrical checks at Sellick Court, Magdalene Lawn, Medard, The Candar, Forches and Slade. Read more about this on page 11.

The Health & Safety Customer Partnership will be arranging "you said, we did" follow up meetings at The Candar, Loverings Court and Castle Quay over the next few months. Look out for an invite through your door and please come along and join them. You will receive a warm welcome from the group.



Kate,
Chair of Customer
H&S Partnership

"I have had the pleasure of being the chair of Health and Safety Partnership. We are customer volunteers who work alongside NDH. We are a successful group and are learning all the time. We have been out and about to different communities, taking time to listen to customer concerns about safety in their community. We hold coffee mornings, which have been a great success. We have had a busy month in holding special coffee mornings where customers can bring along their electrical items to be PAT tested to make sure they are safe. As a customer myself I enjoy talking to other customers and listening which enables me to feed back to the right teams at NDH. We are always looking for new members, if you would be interested, please get in touch!"

Fresh Ideas

Our Fresh Ideas group has had a busy few months and has reviewed and approved the following policies with NDH staff and managers:



■ Pet guidance policy



■ Upkeep of commons parts policy



■ Recharge policy



■ Tenancy Management Policy and T&C's

The group has also worked with the Surveyor Team to take a detailed look at damp and condensation issues and how they can help customers experiencing problems and have approved the Policy.

Some of these Fresh Ideas meetings were held at our sheltered schemes and this gave opportunities for customers living on the schemes to take part in the meetings or observe. More of these out and about meetings will take place, so look on the notice boards and on our website for future dates. All are welcome to come along.

New Customer Complaints Group

Working with the Head of Customer and Services, a new Customer Complaints Group has been formed. The group will be holding quarterly meetings with the Manager to look at any learnings from complaints received. The group are really keen to encourage customers to let NDH know if they have a complaint so that any problems can be looked into and resolved.

"NDH welcome's complaints! The Customer Complaints Group want customers to know that NDH are always looking for ways to improve the services they provide us with. Feedback offers valuable insights into customer perspectives when things go wrong or are not working well. These provide learning opportunities which can lead to service improvements for us all.

As a group, we will be working with staff to look in depth at a range of different anonymised complaints, to review the process' and how resolutions are achieved. We will also review the learnings to help make recommendations on how best they can be applied to make improvements.

As customers ourselves we know things go wrong sometimes, so if you are not happy about something please don't be afraid to complain or feel it's a waste of time. It's an opportunity to help turn a negative into a positive change.

PS... it's great to hear when things have gone well, so compliments are welcome too!"

Liz, Complaints Group Member

Customer Involvement Events

The Customer Involvement Team continues to hold monthly coffee mornings and events in the common rooms. The team and involved customers really enjoy talking to customers who attend these events and all are welcome. Below is the list of monthly events:



3rd Wednesday of every month – 2.30-3.30pm

Coffee afternoon at Sellick Court, South Molton



3rd Friday of every month – 2-3pm

Bingo at Medard, Barnstaple



1st Thursday of every month – 10.30-11.30am

Coffee morning at Magdalene Lawn, Barnstaple



2nd Monday of every month - 10-11am

Coffee morning at The British Legion Hall near Poyers, Wrafton



3rd Thursday of every month – 10.30-11.30am

Coffee morning at The Candar, Ilfracombe

These events are open for all customers so, if you live nearby, please do come along and join us.

Christmas fun

In December we enjoyed some fun events which included a Christmas buffet at Magdalene, Christmas Bingo at Medard, we hosted a roast lunch at Sellick and a buffet at The Candar. All customers enjoyed some festive cheer.



If you are interested in joining any of our customer involvement groups, please contact Tracey Williams on 01271 313384 or email tracey.williams@ndh-ltd.co.uk

Energy Efficiency Champions

Our two Energy Efficiency Champions Kate and Richard have continued to work closely with customers who are currently having energy improvements works to their homes. They have visited customers at East Close to hear feedback from customers on the works that are taken place and offered advice on how to use the heating. Kate and Richard have worked closely with the Asset Team to understand the works involved and have shared all comments and improvement ideas with the Asset Team after site visits.

Kate and Richard will continue to work closely and keep in contact with customers at East Close and Glebeland Villas to ensure customers are happy with the works.

"Kate and I had the opportunity to visit customers who are having energy efficient work being carried out on their homes, we were able to put their minds at rest and help a lot of them on the best way of using the new storage heaters. All the customers we talked to were happy talking to us knowing that we were also customers."

Richard, Energy Efficiency Champion

Customer2Customer – help with moving

Did you know that our customer volunteers can offer advice, guidance and support for other customers? The Customer2Customer (C2C) group is really keen to help customers with right-sizing and they can help give advice on how to register on Devon Home Choice, talk through moving options.



Your home



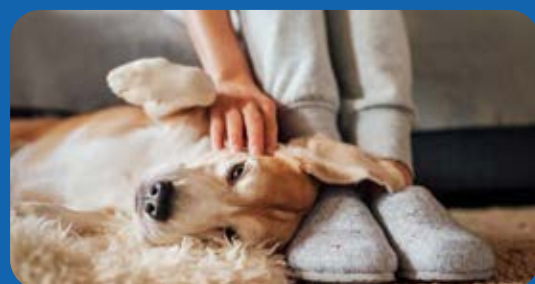
Keeping healthy homes

There has been a long-term link between the health of you and your family and the quality of your home. Making sure you have a healthy home to live in will help improve your own health and lifestyle. We've put together a few tips below to help improve your space:

- Try to keep your home between 18 and 21 degrees, as recommended by the World Health Organisation. If you are struggling to heat your home, please speak to our team who may be able to advise ways of keeping the warmth in your home.
 - Open windows and ventilate your home well. It seems counter-intuitive to say heat your home but open all your windows. But, by opening your windows just a minimal amount, you can remove the moisture in the air caused by things like cooking and showering. By removing this moisture, you will have a drier environment which is cheaper to heat. The core temperature of your home won't drop by ventilating your home for a few hours a day. Also, ventilating your home helps to reduce the build up of carbon monoxide and so can make your home healthier by bringing oxygen in from outside.
 - Reduce moisture in your home by containing or clearing it away. All homes have some form of condensation, whether you live in a new build or an older property. Moisture is always in the air and when it is cooler outside it can form on windows or even on colder walls. Condensation can be wiped away with a clean cloth or reduced by ventilating properly. If you are cooking, always make sure you use lids to cover your pans.
 - Declutter. The less clutter you have in your home will reduce the amount of dust forming which can lead to many respiratory illnesses. You can also turn clutter into cash - see page 21 for more details.
 - Change your bedding regularly. There is a longstanding debate on how often bedding should be changed, so we won't get into whether we think it should be weekly, fortnightly or monthly but, if you are struggling with anything to do with health, consider washing your bedding more regularly to help remove the build up of dustmites in your pillows and bedding.
 - Use low odour cleaning products around the home. Some cleaning products can be very harsh on our bodies but, by choosing low odour products, you can still clean away the bacteria and germs in your home and reduce your exposure to any harsh chemicals.
- By doing all the above you can improve the air quality of your home, which will not only help you avoid things like damp and mould, but also improve illnesses such as asthma.

Keeping pets

Customers have helped us review our pet permissions policy and application process. If you want to get a pet, or already have one that we don't know about, please complete the form on our website to seek permission and keep us updated.



Damp and condensation reports

In a normal winter we receive around 20-30 reports of damp or condensation build up from customers in a month. This January we saw over 75 reports from customers with concerns or questions about their home. We are actively working with these customers on solutions to help reduce the moisture in their homes. If you have any concerns about your own home, please email customercare@ndh-ltd.co.uk or call us on 01271 312500 so that we can help you.

Can't afford the gas for your servicing visit?

We are seeing an increase in missed servicing appointments due to customers struggling to afford the gas on their meter. It is so important to make sure your gas boiler is serviced annually, so if you think you will struggle to be able to have gas available on your meter for us to carry out a service, please speak to our team so we can work out a way of helping you to keep your home safe.

Pest control

As we start moving to warmer days, we want to remind customers that you are responsible for pest control in your home. If the problem is caused by an outside factor, please contact Environmental Services at North Devon Council who will be able to offer support.



Electrical Safety events

In February we held a series of events in our various communities promoting fire and electrical safety, offering customers the chance to get their own devices tested. Funded by Electrical Safety First, the awareness events also gave our customers the opportunity to receive further electrical safety advice and chat to our staff and partners about other areas of safety in their homes.

FUNDED BY

Electrical Safety First



Saving you money



Money saving advice

With bills rising we thought it would be helpful to put together a list of a few things you could try to help reduce your energy bills:

- Turn your boiler flow temperature down to 60°C
- Turn appliances off at the socket
- Wash clothes at a lower temperature (30°C)
- Use your tumble dryer less
- Close all your curtains and blinds at night
- Switch to energy saving lightbulbs
- Upgrade to more energy efficient appliances

Independent Age

In the last Home News we invited our pension age customers to check their income and get in touch with us if they had less than £182.60 for a single person or £278.70 for a couple each week.

Mrs Bengy spotted the article and got in touch. She told us, "Someone from NDH came to see me. She was a lovely lady. I told her about my pension and she confirmed that I was getting the right amount of housing benefit and council tax support but I was missing out on around £125 week in pension credit. I'd tried to phone the pension credit people before myself but the waiting time was so long and I couldn't get through. The Officer did it all online for me which was great. She also applied for a three month backdate which was a very welcome

extra. All in all, I'm much better off now and I can afford a few treats for myself and I'm much happier to put the heating on knowing that I can afford it. With the price of everything on the rise, it's a real relief to know that I'm going to have this extra money coming in. I would recommend other customers to get in touch. They might be able to help you too."

We're able to offer these services to more customers this year thanks to funding from our partners at Independent Age. Get in touch if you are 65 or over and would like us to carry out a benefits check for you.



The importance of insurance

As your landlord, we are responsible for providing insurance for your home as a building. However, as a customer, you are responsible for insuring your own belongings and furniture within your home. In the case of an incident such as fire, theft or leak of water, your own damaged goods will not be covered by NDH insurance.

We recommend getting contents insurance from Crystal Insurance Scheme, which is designed for social housing customers. For more information, or to get a quote, call them on 0345 450 7286 or visit www.crystal-insurance.co.uk.

In the Community

Winner!

In our last issue we ran a competition to win a slow cooker - we were pleased to present our winner Helen with her new cooker earlier this year!



Maximum Garden, Minimum Budget

By Flora Gardiner, Customer

Spring into the garden

Time to see what is coming up! Lightly dig ('tickle') the soil, avoiding clumps of spring bulbs. If clumps are large, divide and transplant before they come into bud.

Projects for spring/summer:

Grow Your Own Bedding

Grow flowers from seed instead of buying trays of commercial bedding (which need a greenhouse / cold frame until after the last frost). Strong A5 trays and A4 modules ('plugs') last for years, or you can use half toilet roll cores (see photo). Start with 1 - 2 trays and a small bag of supermarket seed compost.



Keep seed trays indoors. Don't sow a pack; calculate what you need, adding a few for non-germinators and sow thinly. The seed leaves appear first then 'true leaves' (typical of the plant). At this stage you transplant into modules. As roots push through, pot-on into small pots. Keep 'potting on' as roots show then transplant in beds / containers after the last frost.

Divide Herbs

Divide clump-type perennials and herbs (e.g. daisies, primula, geranium, lavender, grasses, chives, mint, oregano, thyme). Pull off rooted sections then transplant where you like. Voila! Free plants!



Supporting you and your neighbourhood

An update from our Independent Living Team



We spent the beginning of the year bringing together a number of consultations which have taken place, in partnership with our Customer Involvement Team and volunteers.

Last autumn we consulted with residents at Loverings Court on security and parking. This resulted in the installation of a fob operated lock in one of the main gates and a CCTV camera, and a reissuing of all resident parking permits.

We have also consulted with residents of Sellick Court on grounds maintenance and will hold an action day there to enact the improvements which have been agreed with residents.

We also spoke to residents at Bevan Rd, Magdalene Lawn and The Candar before Christmas about our ILS service delivery and staffing presence on schemes following the restructure, which created the Community Services Team. We have been working with Scrutiny Panel to test a new framework for the ILS service, taking into account results from surveys conducted by the Panel. We will now begin work with Fresh Ideas to communicate the outcomes to our residents living in accommodation reserved for the over 55's.

Clear up days are back!

Each year members of staff volunteer to take part in our clear up days.

We are committed to 'creating communities where people want to live' as well as keeping our green areas free from fly tipping and rubbish so that our residents can enjoy their neighbourhoods. Litter is a problem that can be controlled with results being measured in bags of litter cleaned up, which translates into tons of trash that otherwise would have remained on the ground in communities, fouling up the landscape. During one clear up day last year, our teams removed 55 bin bags of litter from a single community. This was alongside removing 26 shopping trolleys and 5 van loads of dumped items.

We are delighted to say that we have already put plans together for our 2023 clear up days, so please keep an eye out on our website and other social media platforms. Our first day was held in March and we will be working right through the summer!



The Specialist Support Team – NDHs newest team!

We're a passionate team of seven supporting North Devon Homes customers. We consist of three Support Officers and four Support Co-ordinators working across the North Devon area.

We offer short to mid-term intensive support. Amongst a host of other things, we can act as advocates to help support your engagement with third-party agencies. We can assist with

hoarding and issues relating to tenancy management and will make referrals to other agencies encouraging social interaction. All we ask from you is a commitment to productively engage with our dedicated support team.

If you feel we could support you, please call our customer care team on 01271 312500. We look forward to hearing from you soon!

If you feel you're not quite ready to seek support but are currently struggling, try these three simple things for improved mental well-being:

1. Embrace the outdoors

Take a walk, spend some time in your garden, a local park, or the beach.



2. Seek relationship

Spend time with family or friends, join a new group, or become a volunteer.



3. Take time for you

Soak in the bath, write a journal, or meditate. By focusing on the present and our place in the wider world we can begin to manage life's inevitable ups and downs in a healthier way.



Looking after our team too

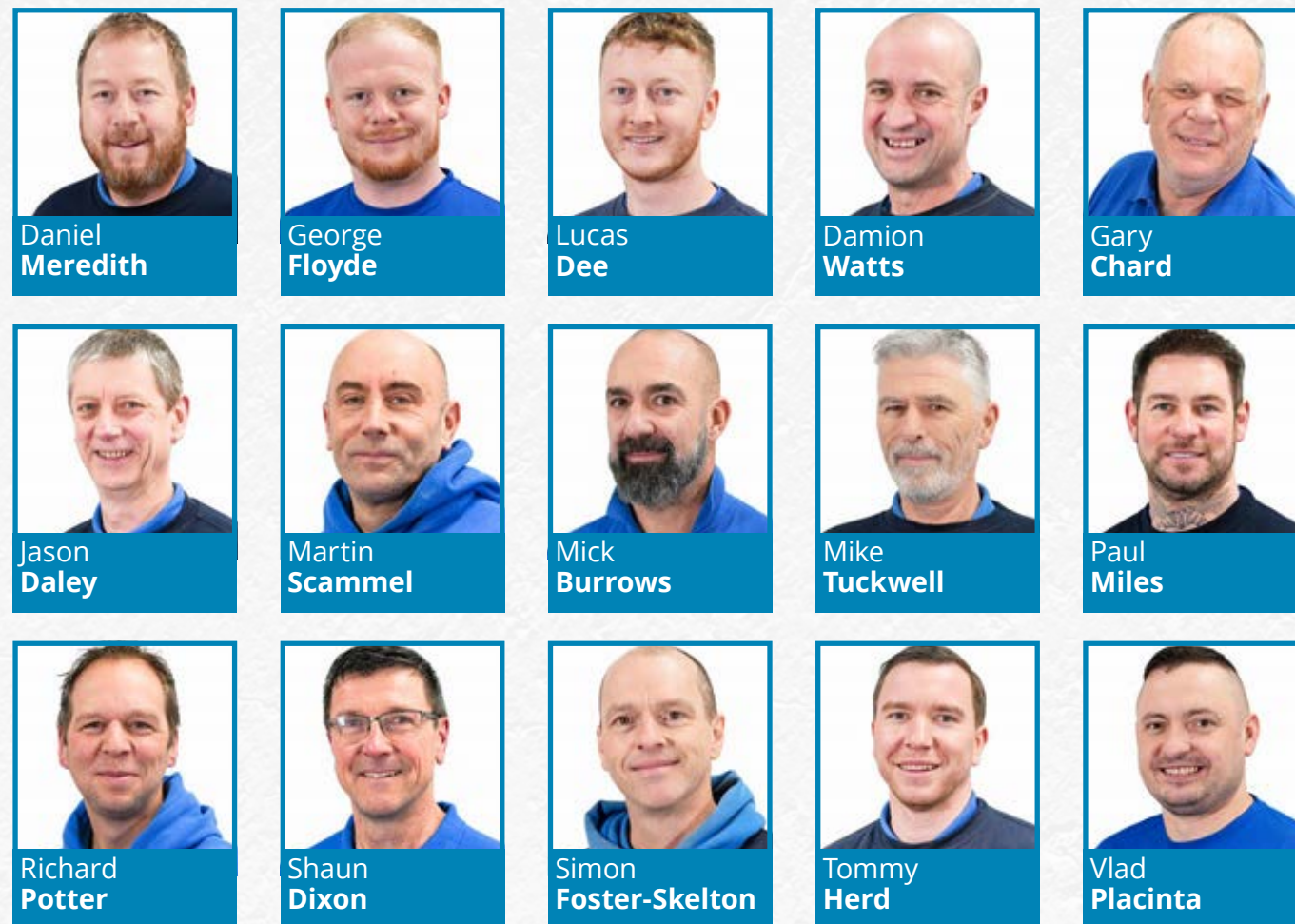


Within Team NDH we have a team of 10 who are here to support our staff with their mental health and wellbeing. With the world in the way it is, we are making sure our teams are in a good place so they are around to help support customers in the best way they can.

Home2Home

After one of our last Home News issues, a customer wrote in to ask if we could publish another spread of Home2Home photos so she could be up to date with who's on the team. We listened and, as requested, here are our latest team members!

Planned



When you are reporting repairs, remember that we will always look to repair your problem as soon as we can, so please do bear with us.



Emergencies within 24 hours



Urgent requests within 5 working days



Routine within 20 working days

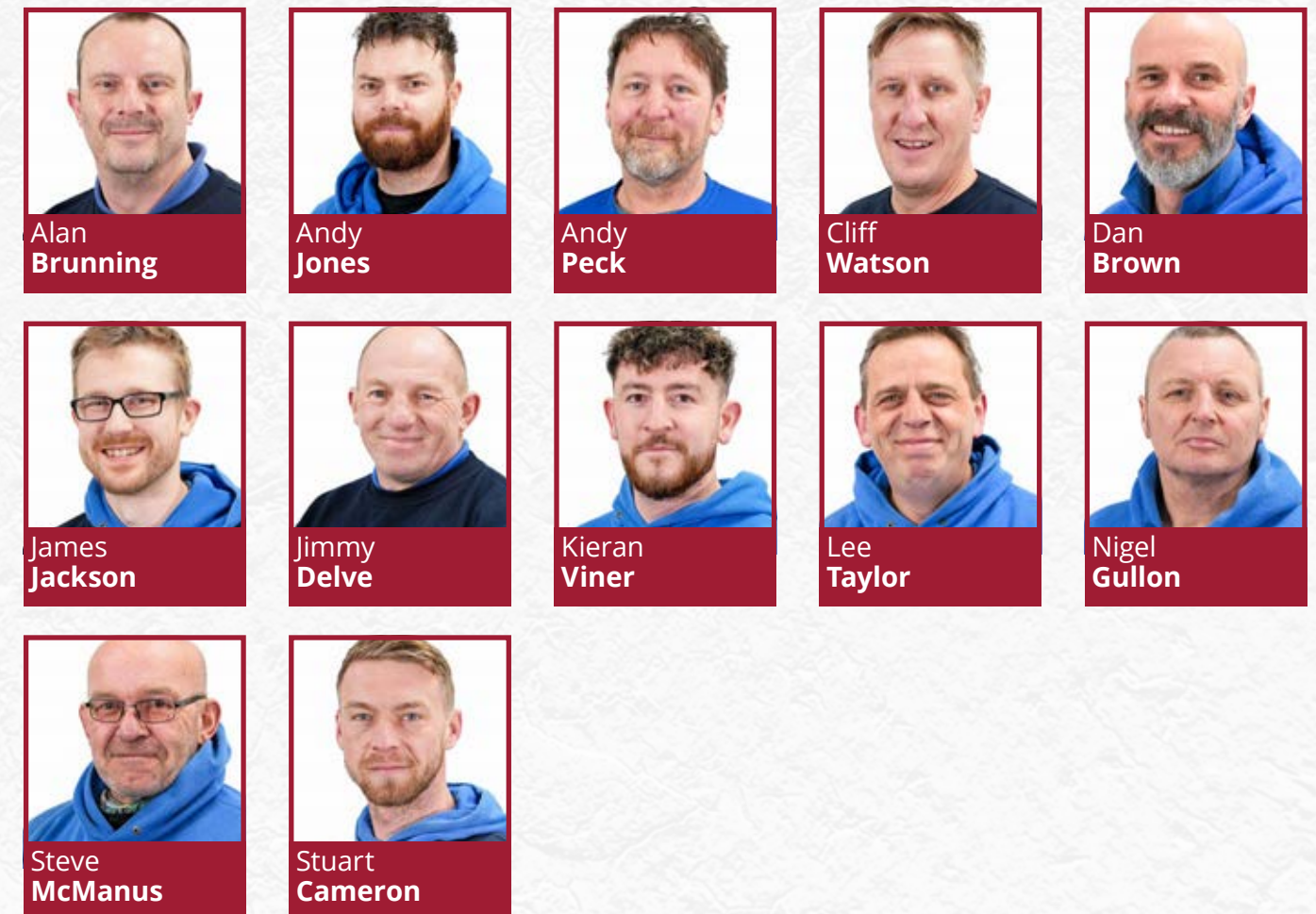


Minor works within 120 working days such as major repairs requiring scaffolding

Voids



Response



Developments and housing



Taw Wharf, Barnstaple

Work continues on our flagship development for Anchorwood Ltd at Taw Wharf, Barnstaple. We have sold 94 of the 98 market homes so far available for sale, with the remaining 38 becoming available later this year and into 2024 for the final 2 phases currently being built. We have let 23 affordable homes on the development, with another 14 coming in 2024. All profits are being reinvested back into NDH for more affordable local housing in other locations in the coming years.

Beechfield Road, Fremington

With funding obtained from Homes England, work has begun on land we already owned in Beechfield Road in Fremington. This under utilised large garden space is enabling us to provide two more 2-bedroom social rent homes for families locally. Work is progressing well with our partners Pearce Construction and is expected to complete later this year.



Anchorwood View, Barnstaple

At the time of writing this, we have just started marketing a new bungalow at Anchorwood View in Sticklepath on a shared ownership basis – another fantastic opportunity for someone to get onto the housing ladder with a part-buy, part-rent lease. The 3-bedroom bungalow has an open plan kitchen diner, living room with bi-fold doors to rear garden and off-road parking.

Anchorwood View is a delightful development of 31 two, three and four bedroom detached bungalows. The properties at Anchorwood View are quietly tucked away on the edge of the popular residential area of Sticklepath, but within walking distance of its many amenities. Another great development in the town.



Reading your solar panel meter

If you are living in one of our properties with solar panels, we will request meter readings from you every six months to ensure we keep our records up-to-date. To do this you need to send a photograph of your meter to regeneration@ndh-ltd.co.uk. If you are unable to do this please contact us to make an appointment so we can read the meter for you.

Adventure Therapy

A local charity called Adventure Therapy has taken on the tenancy at one of our commercial properties at The Candar in Ilfracombe.

Adventure Therapy's mission is to improve the emotional and physical wellbeing of children and adults with unique health conditions, impairments or limitations through outdoor and adventure-led activities.

These activities are provided free of charge and they are funded entirely by charitable donations and the kindness and generosity of the communities that they serve.

NDH is keen to back another local charity and we hope that our community joins us in supporting this new retail venture.



Help to Buy website

As you may have seen, from 1st April 2023 the Help to Buy website will no longer list shared ownership homes for sale. Instead, you are directed to the [gov.uk](https://www.gov.uk) website where you will be able to check if you are eligible to buy a home through shared ownership and find an organisation that sells homes in the area you want to buy. At North Devon Homes we are working on a new solution and you'll be able to find out more on our website when we know more. If you have any questions about our shared ownership properties, please contact regeneration@ndh-ltd.co.uk.



From our partners



Exmoor Young Voices



Here at NDH we continue to work closely with many partners to find new ways of finding housing options for the people of North Devon. One of those partnerships is with Exmoor Young Voices, to help young people locally to find housing to enable them to stay in their home community. Read more about what they do here.

Exmoor Young Voices is an organisation of young residents and workers on the moor tackling issues including housing, digital inclusion, employment, communications, travel and local wages. We exist to:

- Engage young people across Exmoor (West Somerset and North Devon)
- Listen to their issues
- Offer dedicated support from expert advisors
- Report their experiences and propose strategies to key policy and decision-makers.



Ultimately, we strive for positive action that prioritises young people's needs - our golden goal being to prevent them from needing to leave the area and help them stay working and living on Exmoor.

If you're keen to see and influence positive change for young people on Exmoor, we want to hear from you! Please visit our website and sign up for our mailing list to learn more about Exmoor Young Voices and attend our next meeting.

www.exmooryoungvoices.org
www.facebook.com/exmooryoungvoices



Westcountry Savings and Loans

NDH continues to be part of the Credit Union Sustainability Partnership set up with other local housing associations and our chosen Credit Union partner, Westcountry Savings and Loans. Here's some advice from them, written by their Financial Wellbeing Officer, Kathryn.

Now's the time to spring-clean your finances

Spring is on the way, 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 long, hard look at your finances and make sure that your money is working hard for you.

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 or are duplicates, and check any outgoings you don't recognise. Now's the time to take action on anything that needs cancelling.



Kathryn at a Financial Wellbeing event in Somerset

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 & 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 credit union at www.westcountry.org.uk.



Brain Teasers

For adults

Quiz

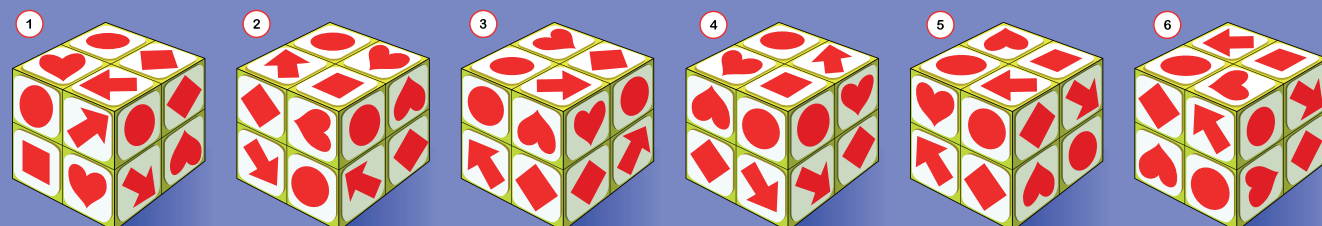
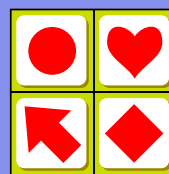
- How many time zones are there in Russia?
- What's the national flower of Japan?
- How many stripes are there on the US flag?
- How many days does it take for the Earth to orbit the Sun?
- Until 1923, what was the Turkish city of Istanbul called?
- What country has the most islands in the world?
- What's the capital of Canada?
- Name the best-selling book series of the 21st century?
- Which famous graffiti artist comes from Bristol?
- Which artist painted the ceiling of the Sistine Chapel in Rome?

Sudoku Puzzle

Every square has to contain a single number
Only the numbers from 1 through to 9 can be used
Each 3x3 box can only contain each number from 1 to 9 once
Each vertical column can only contain each number from 1 to 9 once
Each horizontal row can only contain each number from 1 to 9 once
Once the puzzle is solved, this means that every row, column, and 3x3 box will contain every number from 1 to 9 exactly once.

	7							9
5	1		4	2		6		
	8		3			7		
		8			1	3	7	
	2	3		8			4	
4			9			1		
9	6	2	8					3
				1		4		
7			2		3		9	6

Find the cube which has this face:



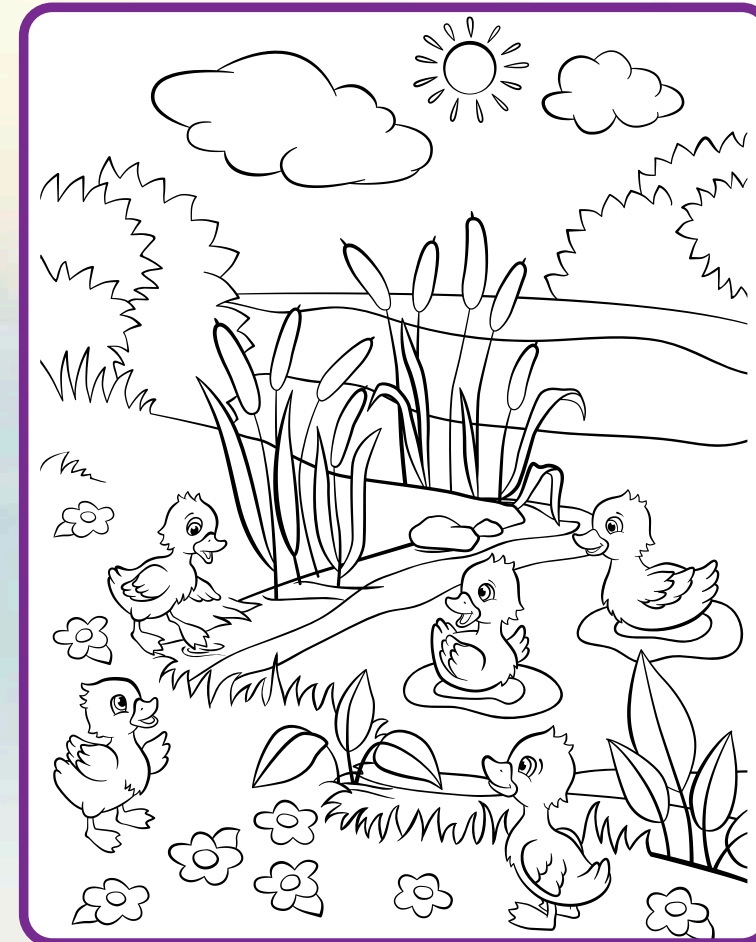
ANSWERS TO QUIZ 1) 11. 2) Cherry blossom. 3) 13. 4) 365. 5) Constantinople. 6) Sweden, over 220,000!. 7) Ottawa. 8) Harry Potter, J. K. Rowling. 9) Banksy. 10) Michelangelo.



Just for fun

Colour me in!

Can you add some colour to this quacking picture?



Quiz

- Which big cat is the largest?
- How many Olympic rings are there?
- Are worker bees male or female?
- Which color is an emerald?
- Which type of fish is Nemo?
- Whose nose grew longer every time he lied?
- What colors are the spots on a common ladybird?
- How many legs does a lobster have?
- What is the name of the toy cowboy in Toy Story?
- What do caterpillars turn into?

Spot the difference

Can you spot the 10 differences between the 2 images?



ANSWERS TO QUIZ 1) Tiger. 2) Five. 3) Female. 4) Green. 5) A Clownfish. 6) Pinocchio. 7) Black. 8) Ten. 9) Woody. 10) Butterflies.

Noticeboard



North Devon Council now have a missed collection section on their website for their waste and recycling. If you are wondering when your bins and recycling will be collected, visit their website: www.northdevon.gov.uk/bins-and-recycling.

Our annual smoke alarm servicing programme is restarting in April – make sure you look out for your letter informing you of your upcoming appointment!

Did you know you can recycle this magazine to help the planet? Pop the magazine in your paper bag and put the polybag in your food caddy – it's made of sugar!

In these difficult times please be kind to our team: many of them may be going through their own difficult experiences too.



The Summer Fayre is back!

Book your tickets now www.ndh-ltd.co.uk/summer-fayre
Thursday 27th July 2023

