

CITIZENS news

SPRING/SUMMER 2025

AVOIDING DAMP AND MOULD

Helpful ideas for heating your home

RENT REVIEW 2025

What you need to know



Bedford Citizens
HOUSING ASSOCIATION



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WELCOME



Welcome to our first edition of Citizens News for 2025. As we look forward to Spring and some warmer weather, we have lots of updates for you. In our health and wellbeing section we look at creative writing and how this can help keep our minds active and provide a boost to our creativity. We also have a look at the benefits of keeping active.

We've got some changes in the team to tell you about and we take the opportunity to wish Julie Richardson all the best for her retirement and to thank her for almost 14 years as a valued member of the BCHA team.

As ever, hearing your views about BCHA and our services is very important to us and in this issue we'll talk to you about some of the feedback from our resident survey and some of the areas we are working on to improve.

Marie Taylor Chief Executive

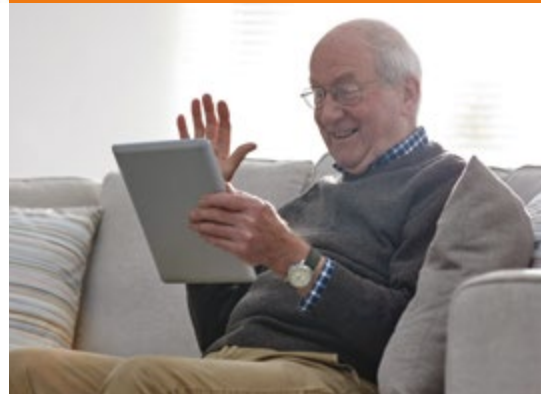




TENANT MEETINGS

We continue to offer quarterly tenants meetings in our schemes and you can find out more about these on the notice boards and in your scheme newsletter

In the meantime, if you're interested in finding out a bit more about tenant involvement opportunities here at BCHA, please contact Lisa Brennan on **01234 321400**



ENVIRONMENTAL HEALTH INSPECTION

We're really pleased to be able to share with you our results of our recent Environmental Health Inspection.

The ongoing hard work by Charles and the team means that we have again received a 5 star rating for food safety and hygiene.

Charles and the team have also been working on the spring menu so you can look forward to some old favourites and some new and exciting recipes for spring too.



RELATIVES MEETINGS

We continue to offer both in person and virtual relatives meetings in Charter House, to find out more about these please contact us on **01234 321400**

VALUE FOR *money*

A penny
for your
thoughts

Value for money is really important at BCHA. It underpins the delivery of our vision and objectives. For us, it's about making the right choice between cost and quality to deliver the best services to our residents that we can.

If we can optimise value for money throughout the organisation, we can free up resources to invest in services for our residents and maintain your homes to the highest standards possible.

Some of the areas we have been focussing on this financial year include:

- Investing in technology to drive efficiency and customer service improvements
- Supply chain and procurement
- Environment and energy efficiency

If you've got any ideas about value for money, we'd love to hear from you, please talk to a member of the team or contact us on 01234 321400



BEING AWARE OF SCAM DISREPAIR CLAIMS

SCAM ALERT

A housing disrepair claim is a type of legal case that involves a resident taking legal action against their landlord. This could be for failing to fix repairs to their home in a reasonable time frame or failing to complete them at all.

Some companies may cold call you and say they will make a housing disrepair claim for you. They might promise quicker repairs or a lump sum of money.

These companies often target residents and advise people not to contact us or let us in to complete a repair.

Which could lead to you:

- Being in breach of your tenancy
- Having to wait longer for a repair
- Having hidden costs or fees if you change your mind charged to you.

We want to know if things go wrong so that we can resolve any issues quickly and improve our services. If you have

a repair which hasn't been completed, please contact us and let us know so that we can come and fix it.

If you think you've been targeted by a company, remember you can take some of the steps below to protect yourself from scams:

- Ask for ID if someone knocks on your door
- Be cautious of suspicious texts, emails, and phone calls. Check to see if you recognise the name, email address or telephone number of the person contacting you. If you don't, block the number
- Be alert to anyone asking for money or your bank details
- Be wary of any links and attachments
- Never enter your personal information, password, or bank details after clicking a link
- Contact the police if you don't feel safe

SEEK INDEPENDENT ADVICE

For more information about claims management scams, visit the Housing Ombudsman - Claims Management Scams website. If you're worried you have been a victim of a scam or fraud, contact Action Fraud at 0300 123 2040 or via the Action Fraud website.

HEALTH AND WELLBEING

The benefits of creative writing in later life –
from our resident author, Marilyn Freeman



As we age, it is important to keep stimulating our minds and engaging in activities that can bring life-enhancing benefits.

Creative writing can be very satisfying, as well as boosting mental wellbeing. BCHA's 78-year-old author, Marilyn Freeman, found this was the case when she began writing fiction five years ago.

Since then, she has self-published five novels and just completed the sixth. We hear from Marilyn about why she has found creative writing to be so beneficial.

Creative writing offers an opportunity to explore thoughts, feelings, and experiences. It can serve as a therapeutic outlet, helping you to process

emotions and gain a deeper understanding of yourself.

This self-reflection can contribute to improved mental health and emotional wellbeing. By engaging in creative writing, you can also maintain and improve cognitive function.

The mental stimulation required for crafting stories, characters, and plots will help keep your mind sharp and agile. It exercises the memory, vocabulary, and problem-solving skills, promoting mental agility and cognitive resilience.

Starting a new creative writing journey can be daunting. Remember though that it's never too late to start something new and if you fancy giving it a go, here are a few tips to get you started.

Begin with short writing exercises as this can help build your confidence and ease you into the writing process. Break down your writing goals into manageable tasks, such as writing for ten minutes a day and gradually increase the duration or word count as you become more comfortable.

Remember that writing is a process, and your first draft doesn't have to be perfect. Give yourself permission to make mistakes and revise your work.

Explore different writing techniques to find what works best for you. Some people find that freewriting, where they write continuously without worrying about grammar or structure, helps them unleash their creativity. Others prefer outlining or brainstorming before diving into their writing. Experiment with different approaches to find the one that suits you.

As we age, it can be intimidating to navigate the world of technology. However, embracing technology can

greatly enhance your writing journey and open up a whole new realm of possibilities. There are numerous tools and resources available that can support and inspire your writing.

Finding inspiration for writing ideas can sometimes be rather daunting, but there are many sources of inspiration waiting to be discovered. One of the best ways to find ideas is by simply observing the world around you. Inspiration can strike from the smallest details, whether it's a quirky character you see on the street or a beautiful sunset that evokes a specific emotion.

Personal experiences and memories can provide a rich source of inspiration. Reflect on your own life, the challenges you've overcome, the people you've met and the places you've been. These personal stories can form the basis of compelling narratives that resonate with others.

Whether you write simply for yourself, for your family and friends or to share with the wider world, the benefits of creative writing are enormous. In my experience, it brings a sense of achievement, adding to your self-esteem and sense of wellbeing. I wish I had begun years ago!



THE BENEFITS OF *keeping active*

Exercise is one of the most important activities to maintain independence as we get older.

Staying fit and healthy can also help improve happiness and quality of life. So, in this article, we'll explore the benefits of moving more.

The good news is, at BCHA, we have lots on offer for you to try and not only keep active but also meet new people and make new friends. You can check your scheme newsletter or ask one of the team for more information about what's on and where. We work with partners including Sport England and BeActive who help us fund some of our activities and also help us to be able to train some of our team members to run activities.

Here are just some of the benefits of keeping active – our exercise top 10!



BETTER CARDIOVASCULAR HEALTH

Physical activity for adults and older adults reduces the risk of cardiovascular disease by 35%. Exercise can, therefore, be a preventative measure for things like heart attacks and strokes.



REDUCES ANXIETY AND DEPRESSION

Facing loneliness and feeling isolated can affect our mental health. Exercise is not only a chance to meet new people, it has a range of cognitive benefits, with studies showing that it reduces anxiety and depression.



HELPS WITH FLEXIBILITY

Osteoarthritic pain poses a significant issue for older adults, with joints and muscles becoming stiff and immobile. While an exercise regime can't reverse all age-related joint changes, maintaining movement in muscles and joints is essential to decrease discomfort.



IMPROVES STRENGTH

Muscles waste without exercise. In the same way that movement improves flexibility, the right resistance training strengthens important muscle groups to keep you independently mobile. This is especially useful when going from sitting to standing, up and down stairs or walking.



IMPROVES BONE DENSITY

Many older adults suffer from osteoporosis, where bones weaken and become more susceptible to fractures. Performing regular resistance training is proven to maintain bone strength.



PREVENTS FALLS

Falls are a significant risk when we lose flexibility, strength and coordination. Other risk factors might also include illness or disability. Exercise can reduce the risk of falls, injuries and potential hospital admissions.



HELPS WITH HEALTHY WEIGHT

Diet and inactivity can contribute to weight gain, resulting in a higher incidence of associated medical conditions. Exercise is not only a calorie burning activity but can also encourage you to eat healthier foods too.



IMPROVES SLEEP

Getting enough sleep is linked to reducing chronic physical and improving mental health conditions and boosts our emotional well-being. Exercise can induce physical fatigue which in turn can assist sleep patterns.



INCREASES CONFIDENCE

As well as the physical benefits of exercise, regular movement and training can boost our confidence, nourishing the mind-body connection. Higher self-esteem through exercise can provide a happiness boost and improve quality of life.

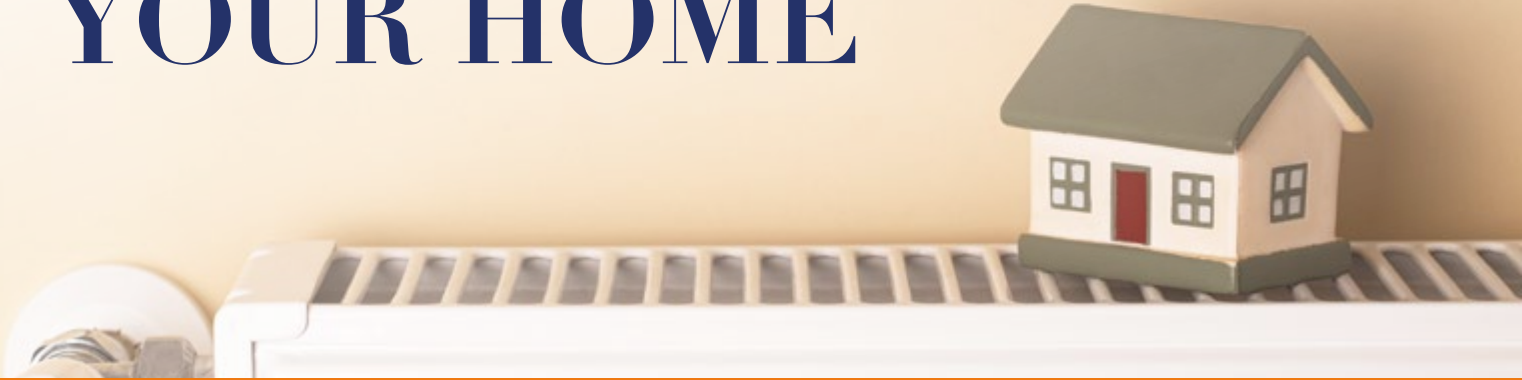


IT'S FUN!

Why do children play games? They don't consider the exercise benefits, but rather regard movement as its own reward. Although you might find it hard to return to exercise after a long absence, you'll soon enjoy the progress as your fitness and mobility levels improve.

If you have a medical condition or are unsure what type of physical activity is appropriate, it's best to consult with your GP or physiotherapist before exercising.

AVOIDING DAMP AND MOULD AND HELP HEATING YOUR HOME



THERE ARE THINGS THAT YOU CAN DO THAT MAY HELP AVOID DAMP AND MOULD IN YOUR HOME

1. Control household moisture
2. Careful heating
3. Careful ventilation

Mould needs water to grow so the tips below can help minimise this



Use radiators to warm and dry the air. Don't cover them up!



Cook with pan lids on, and turn the heat down when boiled.



Use covers for fish tanks



Run the cold water first then add the hot water to your bath to reduce the steam.



Close doors in the home while cooking, bathing and doing laundry to prevent moisture reaching cold spots.



Wipe away condensation that builds up on glass, window frames and window sills.

If you are worried about your heating costs, you can contact Bedford Citizens Advice Bureau who may be able to help and who will also be able to check if you're entitled to benefits that might help.

Bedford Helpline 01234 867944 - Open Monday to Thursday 9.45am - 1pm

Food/fuel crisis only 01234 346543 - Open Monday to Thursday 9.45am - 1pm

Helping the people of Bedford | www.bedfordcab.org.uk

SPRING

word search

U L Y F L O W E R C H I C K
O L L S R O W G U T S R B G
P U D D L E L R A P I L U T
K I T E W Y R A L B G Y N Y
R A I N S U M S E B B I N B
B F S Y E O E S L E E L Y U
U Y D O E I O O A T E S B T
N L L Y D U K B D S L P L T
I B L O S S O M Y E S R S E
L L E B A H S P B N G O A R
M U L U O L K D U U G U U F
U R E D D N L S G D E T G L
E Y O R K S D D N S P S C Y
S L A M B G I D L I L Y B G

Bee
Blossom
Bud
Bunny
Butterfly
Chick
Eggs
Flower
Grass
Kite
Ladybug
Lamb
Lily
Nest
Puddle
Rain
Seeds
Sprouts
Tulip
Worm

COMPLAINTS – WORKING WITH YOU TO GET THINGS RIGHT AND IMPROVE SERVICES

We know we don't always get things right and as a team we work hard to learn from your feedback and to improve our services.

If we don't get something right, or you are considering a disrepair claim, please talk

to us about it so we can try and work with you to put things right.

If you are unhappy or would like to complain, you can talk to a member of the team on **01234 321400**

RENT

REVIEW 2025

In March we will be writing to you about the annual rent review. This year the rent increase will be 2.7%. Much of this increase is driven by the record inflation levels that we continue to experience.

Our rents are set using a government formula and services charges are purely set to achieve cost recovery.

We will be sending you a rent review letter which will give you some more information about the rent increase. If you would like to discuss your individual circumstances please contact us on 01234 321400.

In most cases, the rent increases will take effect from 1 May 2025.

For residents of Charterhouse, residential care fees will increase from 1 April 2025.

These fees will increase in line with the costs faced by the business to provide the services we do.



THISTLE

CONTENTS INSURANCE



Have you got your home insurance in place? If not, why not have a look at the My Home Insurance Scheme tenants and residents can use to insure the contents of their homes.

The My Home Contents Insurance Scheme is a specialist insurance scheme provided by Thistle Tenant Risks, the policy covers the contents and personal belongings for tenants in social housing against loss or damage from specific events (for example, fire, theft or escape of water).

The My Home Scheme can cover most of your household goods and contents whilst in your home, such as furniture, TV, clothing, carpets, electrical items and general household goods. It does not cover property used or held for business or professional purposes. Full details of the policy cover and exclusions are available on request before you apply for cover.

The insurance also covers replacement of external locks if your keys are lost or stolen and the contents of your fridge and freezer (excludes damage caused if the electricity supplier deliberately cuts off the supply to your home).

There are also additional cover options which you can add to the standard policy.

CONTACT DETAILS

General enquiries

Monday - Friday 9am - 5pm

0345 450 7288

myhome@thistleinsurance.co.uk

Postal address

Thistle Tenant Risks, Thistle Insurance Services Limited, Southgate House, Southgate Street, Gloucester, GL1 1UB



TENANT SURVEY

YOUR FEEDBACK

Your views matter and hearing from you about the things that we do well and those things we could do even better is really important to us at BCHA. To help us with this, we run resident satisfaction surveys so you can tell us how things are for you and share your ideas about how we can improve services.

To meet the requirements of the housing consumer regulation, we use **'Tenant Satisfaction Measures'** in our regular surveys. These are measures that have been set by the Regulator of Social Housing covering a range of topics and services.

To help improve our services and comply with regulation, we collect

and provide information to support effective scrutiny of our performance in how we are managing your homes and neighbourhoods.

Thank you to everyone who took the time to respond to our survey - we will be using your feedback to develop our service improvement plan. Some of our headline results are shown below:



91% of you are satisfied or very satisfied with the service provided by BCHA



70% of you are satisfied or very satisfied that we listen and act on your views



96% of you are satisfied or very satisfied with our repairs service



83% of you are satisfied or very satisfied that we keep you informed about things that matter to you



91% of you are satisfied or very satisfied that we provide you with a home that is well maintained



86% of you are satisfied or very satisfied that we treat you fairly and with respect



91% of you are satisfied or very satisfied that we provide you with a home that is safe



28% of you have complained in the last year and **79%** of you are satisfied or very satisfied with our approach to complaints handling



HAPPY RETIREMENT JULIE RICHARDSON

We are wishing Julie Richardson a very long and happy retirement! Julie has been the face of BCHA and Charterhouse for nearly 14 years.

In her role, Julie not only provides services to our residents and their families but also provides vital support to teams across the organisation.

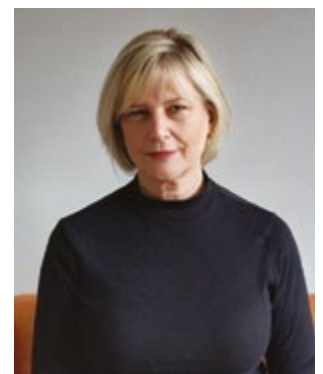
Thank you Julie, for all your hard work and commitment to BCHA! We will miss you.

As we say goodbye to Julie, we'd like to welcome Estelle Southam who joins us on reception at Charterhouse.

Look out for Estelle and say hello when you see her.



Julie Richardson



Estelle Southam



A copy of Citizens News in large font or different languages can be requested.

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www.bchal.org

