

Winter Newsletter



December 2023

Welcome to the Winter edition of the Newsletter.

Inside this issue you will find;

- helpful advice on scams.
- an update on the Tenants' Handbook.
- advice for a safe and happy Winter.
- articles on how to share your views with us.
- Christmas opening times.



A message from Tom England, Director of Housing

As we approach the Christmas period, I have been struck by just how much effort big retailers put into trying to offer the best possible customer service to stand out from an often-crowded marketplace.

Within the Housing team, and indeed, within the wider Pensions Board, we spend a lot of time focusing on 'customer service'. Now, I know from conversations with our brilliant Residents' Panel, that 'customer' is a bit of a 'Marmite' term to describe our relationship with you, our residents.

You may not think of yourselves as customers of the Pensions Board, you may be a Community Living tenant, a tenant in one of our rental properties or even a shared owner or have a legacy mortgage with us, but together with our Pensions colleagues we think about you as, our customers. Why? Well, that's because it reminds us that we are here to

serve you and serving you well is at the centre of what we do.

Since I arrived earlier this year, I've seen how fortunate the Board is to have committed staff who work very hard to support you. To underline the importance of offering great customer service, I've made an important change in my senior team structure, and appointed Cath Porter as our Head of Customer Service. Cath's new role has a special focus to make sure that we do all we can to ensure that we support you in your retirement.

We have also been giving a lot of thought to how we continue to meet the needs of customers well in the coming decades. I recently wrote to you to invite you to share your views on our ideas around a new possible approach to retirement housing support. In particular, we have been considering how the Church might introduce a broader range of services across ministry to enable choice for clergy about their retirement housing plans. We would very much like to get your views for the benefit of future customers. So, if you have a few spare minutes over Christmas, please go online and have a look (see the how to share your views page).

My Christmas will be a full house of family and friends, a welcome break from work responsibilities but busy in a different way and equally unlikely to be peaceful! Whatever you may be doing, I send you my very best wishes for the festive season. **Tom**



Your contact details.

We just want to say a big thank you to everyone who sent us in their updated contact details, including email addresses. This will help with ensuring we can email out more communications to you in future rather than send them by post (which means hopefully they will be with you more quickly).



SAVE THE DATE



On **Thursday 25 April 2024** we will hold a Webinar for all pension scheme members to share highlights from the Board's work in 2023. There will also be an opportunity to put your questions to staff and Trustees in the round.

Registration details will be sent out shortly.

Tenants' Handbook

We are currently in the process of sending out our revised Tenants' Handbook to those in our rental properties.

This is taking us longer than we anticipated (as we need to include all the relevant gas safety check certificates, EPC certificates etc. for your property). You should hopefully receive a copy by the beginning of February.

Resident Satisfaction Survey

As trailed in the Autumn newsletter, we are introducing a new Resident Satisfaction Survey for 2024. The aim is to help us hear your views in the round about the service we provide to you.

We are going to undertake a pilot of the survey in the coming weeks, to help test the questions and format for answering the survey. And we will be writing to around 20% of residents to invite them to take part in this pilot.

This pilot survey will run from the beginning of December to the second week of January 2024.

We are partnering with a research agency called Eido to deliver the survey and help us look at the responses.

If you receive an email from us at the start of December with a link to the online survey questions, then we'd be grateful if you could please give us your feedback as soon as possible.

We will share the initial feedback from the pilot – and what actions we will take as a result in our next newsletter. We will also discuss this with our Residents' Panel, who have already given us some really helpful feedback on the questions.

Later next year, we hope to run the survey again, involving all residents.



Advice for a safe, happy and healthy Winter

Here we offer some guidance around how to stay safe this Winter, with particular spotlights on scams, damp (as the weather turns colder), and some frequently asked property questions.



Spotlight on Scams

At this time of year, when companies get in touch with all sorts of Christmas offers/advice, we thought it would be helpful to make you aware of the most common scams and what you can do to protect yourself.

Scams are a way of cheating people out of their money. The criminals who operate them are sometimes called fraudsters, swindlers, con artists, or scammers, as referred to here.

There are several ways in which a scammer might approach you to cheat you out of your money. Very often they will pretend to be someone they are not or might make you misleading offers of services or investments.

Listed below are the 7 most common scams:

1. **Doorstep scams:** Scammers may knock on your door pretending to be people they're not to get money out of you.
2. **Telephone scams:** Scammers could ring up and try to get your personal information or persuade you to buy products you don't need.
3. **Mail scams:** You may receive post containing false claims or offers to try to steal your money.
4. **Email and online scams:** You may receive emails or come across fake websites pretending

to be legitimate or trying to tempt you with fraudulent offers.

5. **Investment and pension scams:** Scammers may try to steal your pension, perhaps by offering seemingly attractive investment opportunities.
6. **Identity theft:** Scammers may try to get hold of your personal details and use them to access your savings or run up debts in your name.
7. **Relationship scams:** Some scammers try to earn your trust by forming a pretend relationship to get money from you.

Where can you get help?

If you think you have been a victim of a scam, please don't feel embarrassed. It happens to a lot of people, young and old. What is important is that you report it.

Please call **Action Fraud** on **0300 123 2040** to report the scam.

Your local Citizens Advice Bureau may also be able to help you.

Age UK can also offer help and support. They can be contacted by telephone on **Age UK Advice 0800 169 65 65**. Lines are open seven days a week from 8am to 7pm. Or search for them at www.ageuk.org.uk

For customers living in Wales, please contact Age Cymru: 0300 303 44 98 www.agecymru.org.uk



Here are some top tips to help you keep safe:



Don't open emails or attachments from someone you don't know.



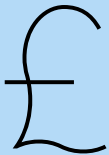
With doorstep callers remember: Stop, Lock, Chain, Check.



Your bank will never call and ask for your PIN number or for you to give your card to a courier.



Don't be embarrassed to hang up, say no, or ask someone to leave.



Avoid pensions scams by getting independent advice before making decisions.



Don't believe letters claiming you have won a fortune. If you haven't entered a lottery or prize draw, you can't have won it.

Spotlight on condensation, mould, and damp



There has been a lot of press coverage both in the national press and housing journals over the issue of damp and mould. As a landlord, we want to make sure you know what you should do if you have a problem with condensation, mould, or damp in your home.

Here are some top tips, and what to look out for. But of course, if you are worried, please do get in touch with us.

Condensation

The best way to stop condensation is to:

- ✓ Reduce the amount of moisture in the air by covering pans when cooking, taking shorter showers, and drying clothes outside. Avoid hanging clothes to dry inside.
- ✓ Improve ventilation and extraction in bathrooms and kitchens by opening windows or using fans.
- ✓ Keep the house warm and insulated to prevent cold surfaces.
- ✓ Wipe down windows and sills every morning to remove excess water.

Mould

If you notice mould growing in your home, you should treat it straight away to stop it from spreading and causing more damage to your home.

- ✓ Sterilise the affected area with a suitable fungicidal wash (available from most DIY stores), following the manufacturer's instructions. Keep checking the affected area for at least a week. If the mould reappears, wash it down again with



the fungicidal wash to make sure the area is thoroughly sterilised.

- ✓ If the treatment appears to have been successful, you can carry out any necessary redecoration. If painting, use a good quality fungicidal paint to help prevent mould, but remember that this won't be effective if it's later covered by ordinary paint or wallpaper. If wallpapering, use a paste containing a fungicide to prevent further mould growth.
- ✓ If mould or mildew is growing on clothing or carpets, you should dry clean them. Don't disturb mould by brushing or vacuum cleaning, as you can increase the risk of respiratory problems.
- ✓ To prevent mould returning, make sure that you control condensation in your home.

Damp

Damp within a home can be caused by a range of different factors. Unlike condensation which occurs when water vapor in the air turns into water droplets, damp is a result of water passing through the building fabric or through leaks from pipework.

In some cases, the cause of smaller areas of dampness may be more obvious, for example in kitchens and bathrooms you may notice small leaks from pipework, washing machine hoses or shower screens not closing properly.

Dampness can also be caused by the damp proof course around the property being bridged. To avoid the risk of this occurring, please do not increase the ground/soil level around the external of your house. If you notice issues such as locked/overflowing gutters, leaking downpipes, leaking internal pipework, or leaking roofs which can cause dampness please report these to Sanctuary.

If you are worried about mould or damp in your home, please contact Sanctuary who will arrange for it to be inspected.

- by telephoning **0800 916 1434** or
- by using your mobile on **0300 123 3566**,
Monday to Friday (9am and 5pm).

You can also report mould or damp via email to: cscpb@sanctuary-housing.co.uk at any time.

This mailbox is only monitored during normal working hours, Monday to Friday (9am to 5pm).

What to do if...



you are going away - remember to leave your property secure and the heat on low to avoid any frozen or burst pipes. Please tell your Housing Officer if you will be away for more than four weeks.

your boiler breaks down - before calling Sanctuary (if you live in a rental property), please check the power cable to the boiler or that there is enough credit on your prepayment gas meter (if you have one) and try the reset button. Also check if the controls are set correctly and that the room thermostat is turned up.

your radiators aren't heating - check the valve on the radiator is open and set correctly. If the radiators are cold at the top, this indicates that they contain air locks and will need to be bled.

your power goes off – in the first instance, please check your consumer unit trip switches. Also make sure you know who your electricity supplier is (their contact details will be included in your utility bills) and take note of their emergency contact information. Have a battery-operated torch to hand in case of a power cut.



Getting Involved

Hearing your views on Stewardship: Invitation to a focus group

Here at the Board, we take great care to ensure your pension is invested well and sustainably. We are active stewards of the funds you entrust to us. This means we use our voice and work to advocate for change on issues that matter to our members. We collaborate with other asset owners on climate change, diversity, indigenous rights, mining safety, public policy and other important topics.

We publish an annual Stewardship Report that sets out how we invest, engage and have impact (www.churchofengland.org/cepb). We would like to hear your views on this report and how we invest responsibly for the future. Please consider joining one of these online focus groups:

Thursday 11 January 2024 between 10 - 11am
Wednesday 17 January 2024 between 3 - 4pm

To sign up or find out more, please email us at cepbfeedback@churchofengland.org
You can also sign up by scanning the QR code below with your smartphone camera.



Join the conversation on a new approach to support with retirement housing



Over the last year, the Pensions Board has been exploring ideas for how the Church might best support future retirees with their housing plans.

We think there is an opportunity to move from just focusing on one form of support i.e. offering homes through a Church portfolio, to offering more services, practical help, and guidance across ministry, that enable different choices for clergy about their housing plans.

Our ideas around this are set out at www.churchofengland.org/enablingchoice. To be clear, none of these proposals imply or require any change for any resident living within Church retirement housing today. Rather this is about how the Church could put future cohorts of clergy in the driving seat of their retirement housing plans, and ensure services are generationally sustainable.

We do though think that our residents have a lot of wisdom to share to help inform retirement planning support for future cohorts.

So, please if you can join the conversation by looking at the questions at www.churchofengland.org/enablingchoice by 31 January 2024.

Please encourage others to take part too. We are hoping to hear from current residents, clergy yet to retire, ordinands and from those supporting clergy in many different ways across ministry.





Christmas and New Year Opening Times

As we approach Advent, we would like to share our office opening times over the festive period.

The Pensions Board Housing and Pensions teams will be available on the following days/times:

Monday 18th December to and including.
Friday 22nd December 2023.
Normal office hours - 9am to 5pm.

Monday 25th December to and including.
Wednesday 27th December 2023.
Office closed.

Thursday 28th December to and including.
Friday 29th December 2023.
Revised office service hours - 9am to 4pm.

Monday 1st January 2024.
Office closed.

Tuesday 2nd January 2024.
Office re-opens as usual.

As a reminder, you can call the Housing team on 020 7898 1824 or Pensions on 020 7898 1802

Contacting Sanctuary

If you have any urgent maintenance issues during the holiday period, please contact the Sanctuary Maintenance Customer Service Centre as normal. They will be open but operating a more limited service during this time.

Telephone number: **0800 916 1434**

Mobile freephone: **0300 123 3566**

Email address: cscpb@sanctuary-housing.co.uk



May we take this opportunity to wish you a Happy Christmas and all good tidings for 2024.

From everyone at the
Church of England Pensions Board

