coastlines

THE MAGAZINE FOR COASTLINE CUSTOMERS | ISSUE 57 | AUTUMN 2023



Welcome to the Autumn edition of Coast Lines

In this edition we bring you a summary of our Annual Report to Customers. The full document is available on our website and it gives a really good overview of our performance and activities across the business for the financial year 2022-23.

We also bring you a variety of news from across your communities this summer. From As always, if you would like to contribute to **Neighbourhood Action Days to walkabouts** and from health days to community funding we should feature, please do get in touch. celebrations, we've been out and about in your neighbourhoods getting up to all sorts of good stuff. Thanks to everyone who has taken part in a community event or given us their feedback this summer.

Talking of feedback, the results of our latest customer satisfaction survey are in and you can read the highlights in this magazine. You can also read about the service improvements we've made over the past year that have come about as a result of customer complaints.

this magazine or have any ideas about what

Best wishes

The Coastline Communications Team

Customer Communications Team

We now have a dedicated Customer Communications Team. Members work with colleagues across Coastline to give their thoughts on documents before they go to print. They look at things like how easy the text is to read, whether the information is clear and whether the documents look attractive and interesting.

If you would like to get involved and be a part of this group, get in touch with us through any of the usual ways and we will give you the details.

Contact Us

Coastline House 4 Barncoose Gateway Park Barncoose Redruth **TR15 3RQ**



Tel 01209 200200

Email: customer.service@coastlinehousing.co.uk Or visit our website www.coastlinehousing.co.uk



Remember! You can also report repairs, pay rent and a variety of other things through My **Coastline. Search for Coastline** Housing in your app store.

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Great Communities

Community Standard Inspections



Great Homes

Read some top tips here, plus issues, keeping you safe and more.



Great Services

If you're struggling with the cost of living crisis, find out here where to go for help. We also offer some useful information on staying warm this winter, communal cleaning, window cleaning and more.



Great People

We've got the results of our annual marathon challenge, plus news of our 10 year Volunteer Scheme celebration and the Building Futures programme.



Great Foundations

What happens when we get it wrong? Read about the complaints we've received over the past year and how they've improved our services. We also have the results of our latest satisfaction survey and an update on our pledges.



Cute creatures Residents at Miners Court were delighted to meet feathered characters this summer



16 Biggest Builders

Find out more about where we've placed on a nationwide ist of the biggest builders



Neighbourhood **Action Days**

We've been working with residents to clean up communities and crack down on litter and fly tipping



36-37 **Annual Report** to Customers

Read a summary of our performance and highlights over the year 2022/23



Building Futures

See how we've been developing careers and helping to change lives in Cornwall

Starts at Home Day celebrations

Coastline Housing joined forces with housing associations up and down the country to celebrate Starts at Home Day 2023 in September.

Events took place at Chi Winder, our purposebuilt Homeless Centre, at our accommodation for homeless families in Redruth and at our Extra Care Scheme Miners Court.

A large number of guests came to have a look around the buildings and see the sorts of services on offer. They also joined us in eating some delicious food and taking part in some of the games and entertainment.

Guests talked to residents and clients about how important these support services are and the difference they have made to their lives.

Starts at Home Day is held each year by the National Housing Federation to celebrate supported housing and the impact it has on thousands of lives day in,

It's a day to shine a light on all the work done to provide care and support, help people live independent and happy lives and build thriving communities.

It was also a chance for housing associations to call on all political parties to support more investment for supported housing in the future.

Louise Beard, Deputy CEO at Coastline Housing, explains: "Supported housing offers a safe space providing stability and security to enable the enjoyment of living the best life."







Community **Reassurance Visits**

Understanding anti-social behaviour, and investing in and supporting our neighbourhoods Cornwall is usually a quiet and safe county to live in, with a crime rate that's around one fifth of the national average. But there are still times when serious events can happen in local towns and communities.

On those rare occasions, Coastline is here to provide help and reassurance to customers affected, making a positive contribution to the neighbourhood. We do this by working with other frontline services like the Police and Cornwall Fire & Rescue, checking on customers' wellbeing, arranging for urgent repairs if they are needed, and ensuring everyone is kept up to date and informed with the latest facts.

We will offer support for as long as any customer needs it, sometimes for weeks after any event, because we know how important it is to ensure everyone in neighbourhoods across Cornwall feels safe and supported.

We also work with the Police on resolving persistent anti-social behaviour if that occurs so that we can together improve the quality of life in our communities. or call **01209 200200.**



Over recent months our Tenancy Management Team has visited several Coastline neighbourhoods in Helston, Redruth and Illogan when significant Police incidents occurred. During these Community Reassurance Visits they called on customers, talked about issues in the areas, and followed-up with any enforcement action when that was required. These visits have been successful within those communities. and we will continue to provide them should significant Police or Fire incidents occur. If you have concerns at any time please contact your Tenancy Management Coordinator for advice.

Find their details on the Community Standard pages on our website, email tenancy@coastlinehousing.co.uk

Harvest Festival in Redruth



Community efforts reap rewards in Lanner



A new defibrillator has been installed at Strawberry Fields in Lanner thanks to efforts from the local community, Coastline Housing and Live West. It's all part of our work making a positive contribution to neighbourhoods.

A number of residents in the village formed a group and started fundraising for a local defibrillator to be installed prior to the Covid lockdown. So far, the group has raised funds for four units in the area.

The latest one at Strawberry Fields was purchased thanks to money provided by a Coastline Community Impact Funding Grant which was then matched by Live West. The cost of the installation was covered by the local defibrillator group.

Local residents had wanted a unit in this area for some time but were stuck because of a lack of any electrical power connection. This new unit is battery operated meaning that no electrical connection was necessary and installation was able to go full steam ahead.

We're delighted that we were able to help out with this project, the idea for which was brought to us by local residents. We were also very happy to attend the unveiling this summer and chat with everyone involved.



We have a limited budget each year to provide Community Impact Funding to help projects like this and others get off the ground in our neighbourhoods. Find out how to apply on our website.

who got involved.

disease.

We held a health and wellbeing day at Chi Winder, our Homeless Centre, to mark World Hepatitis Day and raise awareness of this

The event was held for people within the community experiencing rough sleeping, homelessness, mental health, drug or alcohol issues. With 11 agencies attending, clients had the chance to access a range of services all in one place, including the Hepatitis C Trust who screened 35 people and provided further advice.

Hepatitis C is a concerning infection because of the long term damage it can cause to the liver, fundamental to human health as it performs over 500 vital functions every single day. Known as a silent infection, Hepatitis C symptoms only appear once the disease is advanced, but deaths are preventable because there is a cure. That makes testing at events like this all the more worthwhile.

Support workers and residents took part in an ice bucket challenge to promote screening. There was also a barbecue to give people time to sit and talk about the difference all the services attending could make.

Clients gave very positive feedback and said they had found it helpful to have easy access to so many health services. Those services said they had the chance to talk to people who could definitely benefit from a wide range of support and advice.

The free health check gave one customer the chance to hear for herself that she needed to see the doctor. The health professional managed to spot her high blood pressure which gave her a nudge to go to the doctor after putting it off for a while.

Once at the Doctor, it became apparent there was more to how poorly she was and she was diagnosed with high blood pressure, underactive thyroid, diabetes and rheumatoid arthritis, all of which she knew nothing about.

She has since been able to seek treatment for everything and take relevant medication but, without the health check, it could have been a different story.

Thank you to all of the health agencies who attended to support the day and help so many people.

- **Hepatitis C Trust** blood-borne virus support
- **We Are With You** drug and alcohol support
- **Smile Together** emergency dentistry
- Brook sexual health
- Healthy Cornwall body MOT
- **Liver scanning** harm reduction support
- **First Light** domestic and sexual violence
- Coastline Housing Inspiring Futures education and training
- 🛖 Man Down male mental health support
- Penzance Women's Aid female support service
- **Properties** Control female support service





With support for the annual World Hepatitis Day continuing to grow, Coastline's Homeless Service looks forward to holding a similar event next year.

Neighbourhood Action Days

We completed a number of Neighbourhood Action Days during the summer at Oxland Road Illogan, Penberthy Road Helston, Hawthorne Close Redruth, Grenville Gardens Troon and Redannack in Mullion. It's all part of our Responsible Neighbourhood Management programme.

These days see us taking away rubbish and helping communities make a positive contribution to the neighbourhood by reducing fly-tipping and fire hazards, keeping properties safe and supporting customers to manage their tenancies.

At our Neighbourhood Action Days:

Our Services Team collected your unwanted items — over 15 van loads were taken away this year!

Our Tenancy Team responded to customer problems and basic tenancy questions

Our Income and Welfare Reform Teams handled cost of living issues and benefit information

Our Community Investment Team did litter picks and distributed summer fun packs to children living locally and shared free books and information as part of a partnership with Redruth Library and the Literacy Trust

Thank you to everyone involved and the support of the community. At each event we had lots of positive customer feedback highlighting the benefit to the community and local area.



Community Standard Inspections – making a difference in your neighbourhoods

Tazmin, a Coastline customer, has been getting involved with Community Standard Inspections (CSIs) taking place in her neighbourhood and has written this piece for us about the impact she thinks they have.

We hold Community Standard Inspections on a rolling basis across all of our neighbourhoods. You can find out more by visiting our website.

Tazmin says:

"There has been a correlation between a decrease in antisocial behaviour and the CSI walkabouts in my area and I highly recommend all Coastline tenants find out when their inspections are and get involved.

"When the CSI teams went around, it provided a space where I could discuss concerns, highlight what works and what doesn't, whilst being able to show the community that a co-productive relationship with the housing association is a benefit to the community and not a threat.

"Since the first CSI I attended I have made vast improvements to my lifestyle. Firstly, it built my confidence to leave my home in my immediate community - this improved my isolation and 'cabin fever'. It also helped improve my social communication skills with Coastline staff and the community as well as providing me space to walk with company in my immediate area.

"I have managed to heal from using 2 crutches and a support boot to barely needing my aids for short distances. I now have the confidence to walk without aids within my community.

"Because of the Coastline presence, people living within the community who may have been described as being antisocial are now behaving in an acceptable way.

"What has been particularly helpful is the way Dan Price has worked with us. His way of taking things on face value and not listening to rumours has been a huge facet in combating any on-going issues in the area.

"If, for example, there is a concern with someone's garden, he would take a look! investigate and offer the people support instead of listening to hear-say. He would listen and explore ways to solve a problem instead of criminalising a person over something which could have a completely understandable reason behind it.

"We now have a "knock any time" agreement, where my trust and anxiety has healed so much, I don't need to know prior to a CSI; he knows he can just knock to see if I am around and would like to take part. Where as before, that kind of thing would have put me in a panicked state.

"It is amazing what a difference Coastline's presence, problem solving and empathy can do for an area. I highly recommend, even as someone who was severely anxious socially."



Responsible neighbourhood management

make payments at times to suit you and contact a member of the Coastline team direct.

You can book repair times,



My Coastline can save you time,

make it easier for you to

contact us and reduce the need

for you to call Coastline.

To register or login to My Coastline you can download the My Coastline app from your app store or visit

www.coastlinehousing.co.uk



If you need any support registering or using My Coastline, please email let us know by emailing customer.access@coastlinehousing.co.uk



Animal antics



They all thoroughly enjoyed taking a turn at holding all the animals, little and large, scaly and soft.

Mark gave a talk about all the animals, their natural habitats and behaviours, and how he makes sure they are well cared for.

Customers can't wait for the next visit!



Coastline Housing named a biggest builder



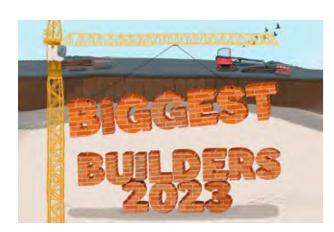
Coastline Housing has earned a place on a top ten list of the fastest growing housing associations nationally for a record sixth year in a row.

We rank at number seven in a list looking at how many new homes housing associations were building as a percentage of their current stock.

Coastline colleagues, Board Members, residents and contractors gather at the opening of a new development in Kergilliack, Falmouth.

Coastline Housing has consistently been in the top 10 fastest growing housing associations list for the last six years for developing new homes at a high level and consistent pace.

The list has been compiled and issued by Inside Housing, who undertook a detailed sector-wide survey of development completions by housing associations in the past year.



Last year, Coastline developed 205 new homes, bringing its total stock in ownership or management up to **5,199**. This was a growth of 3.9% within a 12-month period.

Chris Weston, Director of Development and Commercial Services, said: "This is a great result because what it means in real terms is more affordable housing for people who are in need of it locally. Although Coastline may be smaller in size than many of the large national housing associations on this list, it shows that we are growing fast and having an impact as we do so."



Heat the Streets takes off

Members of staff from Kensa Utilities and Coastline Housing met to have a look at some of the homes where heating costs are being reduced thanks to the Heat the Street Project involving ground source heat pumps.

Senior members from both companies took a tour of Collin's Parc in Stithians to take a look at the ground works that have been installed as part of the world's first in-road ground array infrastructure.

The teams were given the opportunity to look at one of the newly installed ground source heating systems. It is one of 31 ground source heat pumps that are being connected within Coastline Housing properties in Cornwall.

The project involves installing ground source heat pump technology in new and existing homes across Cornwall which will then be connected to Shared Ground Loop Arrays, a communal network of underground pipework that will extract renewable heat via boreholes. Once installed, the boreholes will be visually unobtrusive, providing a reliable heat source all year-round.

The infrastructure requires minimal maintenance and has an expected lifespan of 100 years. The ground



source heat pumps have an expected lifetime greater than 20 years, also allowing long-term cost savings for Coastline and its customers.

Through Heat the Streets, Kensa and Coastline can be confident that residents are being provided with optimum comfort and lower running costs. Kensa estimate that replacing the night storage heaters with ground source heat pumps will not only reduce running costs by up to £500 per year, but also cut carbon emissions by 70%.

Gareth Jones, Contracts Manager at Coastline Housing, says: "A number of Coastline households will benefit from this innovative project and it helps us as a social landlord progress towards less reliance on fossil fuels in future in line with the ambitions in our environmental strategy.

"It's a real win-win for Coastline and for our customers. As well as the obvious environmental benefits, it will mean lower running costs for customers heating their homes. As a local housing charity, both of these things are very important to us and we hope to be able to roll this technology out to other areas in future."

We work hard all year round to make sure that your home is a safe one. There are a few things that you can look out for as customers to help us do this.

Here's how:

Bushes and foliage near gas flues

Growing bushes and plants around boiler flues can cause your boiler to shut down or at worst there could possibly be a carbon monoxide incident. Please ensure that all foliage around boilers are cut back to avoid unnecessary problems and callouts. If your boiler was serviced over the winter period, Blue Flame would have noted this but there will be a year until your next service and the potential for a lot of growth over the warmer months. If in any doubt please call Blue Flame on 01326 378122 with this or any heating or electrical problems.



Nesting birds in chimneys



Another potential hazard can be birds nesting on your rooftop near your chimney. Although you might not have been using your chimney during the warmer months, this will be a problem when the weather turns colder again. If you have any concerns over birds nesting near your chimney, please call Coastline on 01209 200200.



Electrical installation testing

As a landlord, Coastline Housing has a number of duties that must be carried out. As well as servicing your heating installation every 12 months, another one is to test your electrical installation.

Under the 'Landlord and Tenants Act (1985) landlords must ensure that the electrical installation in a rented property is maintained safely throughout a tenancy. To ensure this an EICR (electrical) test is required at change of tenancy or at least every 5 years. At Coastline, we understand that this might cause an inconvenience to you, but please be aware that if the appointment is not suitable, you can call Blue Flame on 01326 378122 to arrange a convenient time. Blue Flame would rather you call to re-arrange than not be in when they call. Testing can take up to 4 hours to complete, though this depends on the size of your property and the access given to the Blue Flame electricians when carrying out the testing. In addition, there might be some follow up works required, but rest assured that this is carried out for the safety of our customers and your home.

During an EICR, the consumer unit (or fuse board), wiring and electrical accessories are thoroughly tested and inspected for faults or deviations from the Wiring Standards. The test also looks at things including

devices for protection against fire and electric shock, any damage or wear and tear that might affect safety, any damaged electrical fittings and accessories and any exposed live wires that could cause a fire or injury.

Many faults can't be seen simply by looking and are only picked up during testing.

Again, if the appointment given is not suitable – please call Blue Flame on 01326 378122 to re-arrange

Missed Servicing Appointments

Throughout the year, our Heating and Electrical contractor Blue Flame will need to gain access to your home as required under the 'Landlord and Tenants Act' (1985). This might be for gas or heating servicing,

HEATING SOLUTIONS

Electrical Installation testing or other various repair or upgrade requirements. To ensure that there is minimal lost time and costs, please ensure that if you have an appointment made with Blue Flame; you will be at home when they arrive. If the appointment is not suitable, please call Blue Flame on **01326 378122** to re-arrange for a more suitable time.

Remember: Blue Flame engineers are available from 8am to 8pm, 7 days a week



Coastline

Noise can be a real nuisance to neighbours. But sometimes people might not realise that they are causing annoyance.

Dealing with neighbour noise

If you feel that your neighbour is making noise, we encourage customers to approach their neighbour in the first instance to chat about the issue in a calm and reasonable manner.

If you are anxious about doing so, you can contact your Tenancy Management Coordinator for advice about the best way to do this.

Should talking to your neighbour not resolve the issue, then please get in touch with us. We will look at things like the time the noise occurred, as this can have a bearing on whether it is deemed as a nuisance.

Examples of noises that could be classed as nuisance include:

- Regularly playing loud music early in the morning or late at night
- Car repairs or DIY activities at unsocial hours
- Gaming devices or loud TV noise early in the morning or late at night
- Door slamming, shouting and raising voices indoors and outdoors
- Barking dogs
- Revving cars up in the street and more

Noise can come from many sources but sometimes we hear more reports from people living in flats. We would encourage all our customers to install carpets with underlay and use rugs to help with

the acoustics in a flat. We also recommend the use

of anti-vibration mats under washing machines and tumble dryers for customers in upstairs flats. Remember that if you want to install laminate flooring, you will need to seek permission for this and the correct underlay needs to be used.



Of course, some noises cannot be helped and just occur as part of day to day life. These are noises that we would not consider as a nuisance or Anti-Social Behaviour and include things like:

- Babies crying
- People walking around their home
- Children playing
- Toilets and taps being used
- DIY during the day
- Loud TV for someone hard of hearing
- Occasional loud talking or discussion
- One off events such as New Year's Eve

Although these noises can be stressful to some people, legally people are entitled to go about their life creating normal amounts of noise without worrying about how this affects others.

We hope this article has helped with your understanding of the sorts of noises that constitute Anti-Social Behaviour and those that don't.

As always, if you have any concerns or you are struggling with Anti-Social Behaviour issues then please get in touch with us as soon as possible for help, advice and support. More information is available on our website.

- Constantine
- Connor Downs
- Goonhavern
- Mabe

If you are interested in applying then please register on Cornwall Homechoice and follow our Coastline Homezone Facebook page where we will post coming soon adverts. For more information on these schemes you can contact the team direct on lettings@coastlinehousing.co.uk

Be prepared for the possibility of bad weather this winter

What can you do this year to stay happy warm and dry in your home and what should you do to prevent the worse from occurring?

Be prepared. Check the **Met Office website** or download an app on your smart phone for the short range weather forecast or listen to reliable forecasts on Local Radio stations. Most morning and evening television news channels also give a fairly accurate look at the next 24 hrs.

Do I live in an area which is prone to flooding? Try looking at the **Environment Agency's website** to find out if you're unsure, or call them on **03708 506 506**





Is my heating working correctly? Try all your heaters if electric or test your boiler to make sure that they are working. If you have any concerns about your heating please ring Blue Flame by dialling 01326 378122.

Is my oil tank full enough to face a cold snap?

For competitive heating oil prices in Cornwall, **BoilerJuice**, the heating oil website, can help as they have a network of participating heating oil suppliers.

Getting a quote for your heating oil is easy with their online quotation system that provides you with an instant quote and the ability to order your oil 24/7.



All you need to do is enter your postcode along with the quantity and type of oil and you will have quotes from trusted heating oil distributors in seconds.



Have I got enough credit on my gas or electric key? If you are aware of the fact that bad weather is approaching it may be wise to top these up in advance.

Using central heating when we are expecting a cold snap

The most efficient way to use your heating system is by using the programmer so it will come on when required. Also ensure that



the room thermostat is set to roughly 21 degrees and the individual radiator valves set as required for each room. If you are planning on going away over the winter period or any other period for more than 28 days you must let us know. We will be able to offer you help and advice. This is also a requirement of your tenancy.



Where is my stop cock? Whilst the weather is good it's a good time to locate this as they can be very hard to find if it's dark and cold. Please check to make sure that you are able to turn the stop cock as you may need this in an emergency - If you can't turn it off please let us know.

Extra heaters

Please be cautious with extra heaters. We would never suggest using a stand-alone gas heater as these can be killers if not used correctly. Try not to overload sockets as that can lead to a fire.



So with the possibility of bad weather approaching please:

- Check your home now before winter
- Make sure that you know how to turn off your water, electricity, gas or oil
- Be prepared
- Be aware
- Be safe

Feeling the cold?

Here are some top tips for staying warm this winter:

- To stay warm, try to keep your heating at 18°C in living areas and 16°C in bedrooms
- Have regular hot meals and drinks
- Draught-proof your home
- Keep moving regularly to keep warm
- Layer up wearing lots of layers rather than one thick piece of clothing is a smart way to keep warm in winter
- Wear thick socks or slippers keeping your feet warm will make your whole body feel warmer

If you are worried about your energy bills this winter.



COMMUNITY **ENERGY PLUS**

do speak to Community Energy Plus to see if staff there might be able to help you.

Community Energy Plus provides free, independent advice and support to householders in Cornwall so they can enjoy warmer, energy efficient homes as part of a more sustainable future.

You can call them for free on **0800 954 1956** or visit **cep.org.uk** for lots of help and advice about staying warm and well this winter.



Maintaining Building Safety – charging e-scooters and bikes

Recently in the media we have been seeing a worrying increase in fires involving lithium ion batteries used by e-bikes and scooters.

Fires caused by the explosion of a battery in an e-bike or scooter are particularly dangerous because of the amount of energy released when a battery like this bursts into flames, potentially destroying a room in a matter of minutes.

Many of these fires are caused when batteries do not meet the necessary safety standards, are not used with the correct charger or have been modified in some way.

The National Fire Chiefs Council recommends that people do not charge their device's battery while they are sleeping.

Please make sure you follow these safety guidelines:

- Always unplug your charger once it has finished charging
- Plug the cable into a main socket rather than an extension lead
- Do not cover the battery with anything while charging
- Make sure you use the battery recommended by the manufacturer
- Always use the manufacturer-approved charger for the product
- 4 Ensure you have working smoke alarms on every floor of your home and in the room where you charge the bike/scooter

Problems with damp and mould?

With the change in temperature that winter brings, some of us can start to experience more condensation, damp and mould in our homes as the weather gets colder and we keep more windows shut for warmth.

If you notice damp or mould in your home it is very important that you let us know so that we can investigate and sort it out.

Most homes get some condensation from time to time but when this is persistent, it can lead to damp and mould. Lots of extra tips, videos and more are available on our website.

Here are some top tips for preventing condensation:



When bathing or showering, try to open the window slightly to reduce the spread of water vapour. Make sure your extractor fan is switched on if you have one and keep the bathroom door closed.

Try to avoid drying wet clothes on radiators — instead use a cheap drying rack in a cooler room where you can close the door.





Keep your home warm. Warm air holds more moisture causing less condensation to form. If you're worried about heating your home call us on 01209 200200.

Try to leave a gap between your furniture and outside walls. It's best not to put furniture in front of radiators either as this prevents heat from getting around the room.





Try to keep lids on pans when cooking and use your kitchen extractor fan if you have one



Keep the trickle vents on windows open - even a small amount of fresh air can help. From time to time, open your windows wider to air your home too.

Struggling with the cost of living crisis?



With continuing challenges around the cost of living, we understand that many customers may be worried about their household finances. We have a friendly and approachable Welfare Reform Team who can help you with your finances.

If you would like to look at maximising your income, information about budgeting, support to pay your rent or other bills, or help with food or energy costs, please reach out to our Welfare Reform Team on My Coastline or email welfarereform@coastlinehousing.co.uk

Or you can give us a call and ask to speak to Anna-Marie or Katie. If you are starting to struggle with paying your rent, please do start a conversation with us — the sooner, the better.

There is also a range of information and guidance on our website.

Sustainability Fund



Did you know at Coastline we have a Sustainability Fund? Customers can apply for funds, one time only, up to £500 to help in a crisis. We will work with you to understand your financial situation and continue to provide you with support beyond accessing our Sustainability Fund.

Our Sustainability Fund has already helped hundreds of customers, who have found themselves in an unexpected difficult financial situation, access help with things like food and energy vouchers, white goods and other household essentials.

Contact our Welfare Reform Team by email

welfarereform@coastlinehousing.co.uk or in any of the other usual ways to see if you are eligible.

Cost of Living – help and advice

The price of everyday essentials is going up, you've probably noticed it at the supermarket and in your monthly bills. Inflation and interest rate rises mean that your money might not stretch as far as it used to. If you're behind on your bills or going into debt to pay them, the best thing you can do is take action. You might be able to claim extra support, cost of living grants or payments to help you increase your income.

The Government's Money and Pensions **Service (MaPS)** provides free, independent and impartial financial guidance support across a wide range of topics. Whether you're worried about rising rents, covering higher energy costs or tackling debt, you will find some useful tools, calculators and guides to help you keep on top of your money.

Bill prioritiser: get help with your bills - It can be difficult to manage all the different bills and payments in our lives. The consequences of missing some types of bills can be more serious than if you fall behind on others. The Bill prioritiser can help you put your bills and payments in the right order. If you're struggling to pay – whether it's your rent, your mobile phone bill or loan repayments – it will tell you what to do in two easy steps before you miss a payment.

Living on a squeezed income - Whatever is going on in your life, there are ways to make your income go further. Learn how to cut back on costs and see what extra help is available.

Talking to your creditors - If you've been caught off guard by higher bills and you're worried about missing a payment, letting your creditor (any organisation you owe money to, for example, housing, utilities or council) know and having early conversations with them is the best first step to resolving your money issues and avoid falling into problem debt.

If you're worried about rising mortgage and **rental rates -** Rising interest rates are having an impact on mortgage and rent payments. Read about what you need to do if you're an existing homeowner and worried about falling behind or are trying to get onto the housing ladder for the first time.

Using credit wisely - Credit is a useful tool to help you spread costs, especially for bulk buying of everyday items if you can save money. But if you find you're not meeting loan payments or are using credit to pay for essential items like food, you need to take action. These steps will help if you're overloaded with credit from different sources – such as credit cards, loans, overdrafts and short-term credit products such as Buy Now Pay Later or are considering borrowing money from friends or family.

Budget Planner - Know exactly where your money is being spent, and how much you've got coming in. Knowing where every pound is being spent is a great first step to starting your savings, getting out of debt or preparing for retirement. The Budget Planner can help.

Where to get free debt advice - If you're worried about debt, you don't need to struggle alone. Speaking to a trained and experienced debt adviser about your situation can help you see what the best decision for you might be.

Visit www.moneyhelper.org.uk/en/moneytroubles/cost-of-living

Or call **MoneyHelper** free and in confidence on 0800 138 7777



Important information if you are thinking of using a portable gas heater

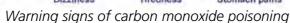


Coastline is keen to ensure that all customers are safe in their homes, and with Winter approaching we are concerned that some customers may be considering using portable gas heaters.

We would like to explain the risks of using portable gas heating appliances in your home and emphasise the benefits of your existing central heating system.

Risks of portable gas heating appliances:







Safety concerns: portable gas heaters carry the risk of gas leaks and carbon monoxide poisoning.

Efficiency issues: portable gas heaters are less efficient than the central heating system, resulting in uneven heat distribution and difficulty maintaining a comfortable temperature.

Increased humidity and condensation: portable heaters produce moisture, leading to condensation, mould growth, and dampness.

Cost-effectiveness: portable heaters are more expensive to operate, consuming more gas and increasing energy bills.

Fire: there is an increased risk of fire from using these appliances.

Benefits of central heating:

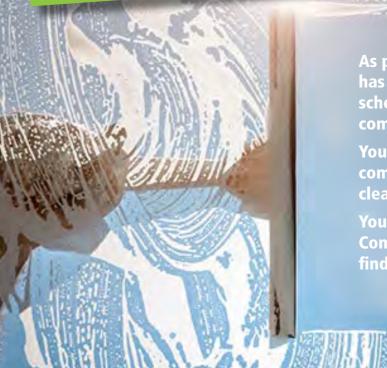
- Safety assurance: the central heating system meets safety standards and undergoes regular maintenance and inspections.
- **Efficient heating:** central heating provides consistent and even warmth throughout your home.
- **Reduced humidity and condensation:** central heating helps minimise excess humidity, condensation, and associated problems.
- **Cost savings:** central heating is more energyefficient, resulting in lower utility bills.



We encourage you to use the central heating system for your safety, comfort, and cost-effectiveness. Please reach out to our Customer Access Team if you have any concerns or questions by emailing customer.service@coastlinehousing.co.uk or on 01209 200200.

We thank you for your cooperation in creating a healthier, more efficient living environment for everyone.

Communal cleaning and communal window cleaning – Keeping properties in good repair



As part of our website upgrade a new page has been added setting out our cleaning schedules for our communal cleaning and communal window cleaning.

You can use this page to check when the communal cleaning and communal window cleaning will be taking place.

You can find the information in the 'My Community' section. We hope you find it useful!



An Everest of a Cornish Marathon Challenge

A number of colleagues across Coastline joined together to take part in our annual marathon challenge in September, this year raising funds for Man Down.

Teams were aiming to make enough ascents up Carn Brea to scale the equivalent of Everest and to walk enough loops of a stretch of the Great Flat Lode to make up the equivalent of the Cornish coastline – 422 miles.

And they smashed it! Making the 422 mile walking route and completing the equivalent of not one, but four ascents of Everest!

Donations are still coming in and, at the time of writing, stand at a fantastic £2,410. If you would like to donate, please visit our website and look at the news section to find the link.

Man Down is a local organisation which works to reduce the number of male suicides in Cornwall and break the stigma around men's mental health. The organisation holds informal peer support talking groups all over Cornwall for men with mental health concerns, social events and challenges, retreats and more.







Celebrating 10 Years of our Volunteer Scheme

This year we have had cause to celebrate as Coastline's Volunteer Scheme turned 10 years old! During Volunteer Week in June Coastline colleagues and volunteers came together to celebrate this great achievement with a pasty lunch, huge cake and certificates presented to volunteers as a thank you for the time they have donated during their time with Coastline, there were also celebrations at our Homeless Service with a big BBQ being held.

Here at Coastline our volunteers have made a huge difference to customers and local communities and over the past 10 years 364 volunteers have donated their time, clocking up an impressive 35,823 hours of voluntary time between them with a calculated social value which adds up to over £1,330,000.

Coastline provides a number of voluntary roles across a large number of departments including its Homeless Service, Miners Court Extra Care scheme and its central housing services. Volunteers assist with all manner of initiatives including things like a garden projects and delivery of wellbeing activities at the







Building Futures – the finale!

Coastline has been delivering the Cornwall Council managed, ESF funded, Building Futures project in collaboration with other delivery partners since 2021.



The project came to a close in September 2023, with lots to celebrate!

The aim of the project was to work with people who are over 16, resident in Cornwall, and unemployed or economically inactive, to identify their ambitions relating to work and training, and support them to take positive steps to achieve their goals.

Alongside employment and training outcomes, the project saw people gain confidence, take up volunteering, meet new people, and gain skills. Building Futures Navigators also signposted participants to support from external agencies to gain information, advice and guidance relating to health and wellbeing, housing, benefits and budgeting, and more.

Overall the project supported 154 people, including 87 Coastline customers, and 67 members of local communities, who aren't Coastline customers.

From this cohort:

48 people gained employment, having taken training courses to get there

9 people gained training or went into education

6 people went on to gain employment at Coastline!

13 people went on to volunteer at Coastline!

Participants told us:

66 I really appreciate all the help and support you have given me

(I didn't realise support I am really grateful. "

66Thanks for your help; it gave me the opportunity I need to move forward.

66I am thankful for the phone as I was completely cut off from everything before.

66 Thank you for everything you help me with, I feel like you really listen to me. >>

placement. >>

CThanks for all your

help; I've enjoyed my

(I am happy to have something to focus on and need to make some money to see my kids.

CThank you for helping me when I thought I was unemployable. >>

66Thanks very much for your help and support over the last nine months. ""

((I'm truly grateful for the company to help me out- it means a lot to me but wasn't expecting it to be honest— I'm truly shocked.

((I'm so grateful for the gym membership, I

really needed something to add routine and

the house and not drink. I am so happy ""

structure my day and to motivate me to leave

CThanks for the help with placement and interview preparation. Send my best to the lads in the Voids Team.

((I enjoyed meeting the team and feel more confident to go back to work even after my first day of placement. ""

Following the success of the Building Futures project, we will be announcing our new employability support offer in the coming months, to ensure that we can keep working with customers and local community members to engage in the local employment market, and make personal achievements along the way.

Annual Report to Customers

We've published our Annual Report to Customers, telling you about our performance in different areas of the business across 2022-23, newsworthy happenings, what we're planning to improve on in the future and much more.

You can read the full document on our website but here's a snapshot of our year at a glance in numbers.







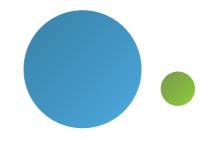
£75,000 **†**

secured in grants, funding and discretionary housing payments by our Welfare Reform Team

for customers struggling financially



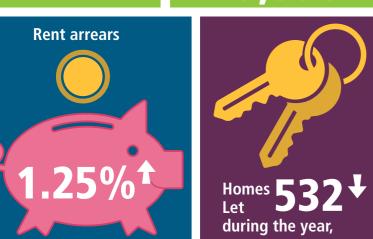


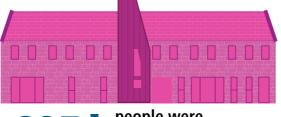












people were 685+ helped by our **Homeless Service** this year













We carried out 2,569 emergency repairs

22,856 + non-emergency repairs



Customer assessed repair completed right first time over last 12 months



Net promotor score 18 +

The arrows next to some of these figures indicate whether our performance has increased or decreased since last year's report.



We won the Third Sector award at the Cornwall Business Awards in July 2022. This recognises charitable organisations that are driven to make the world a better place.

Want to be more environmentally friendly? Not sure where to start? Read on...

We are Coastline's Customer Environmental Group, and during a recent meeting, we came up with these suggestions to help other Coastline customers to learn more about how to be environmentally friendly. Everyone can make a positive impact on the environment, but we recognise that this will depend on where people live and what their personal situation is. We want to share hints and tips that are inclusive, and accessible to everyone, and hope that you can find some that are possible for you to try!

Getting started

- Apply for Coastline's **Community Impact Funding grants**, to access funds for seeds or bulbs to plant in your local area. There are also lots of grants available for community groups and schools.
- Keep Britain Tidy's 'Love Where You Live' campaign has lots of information about how to have a positive environmental impact – search on google for more info
- Repair cafés are a great way to learn how to mend repair, to extend the lifetime of products you own, Cornwall Council's website has details of where and when.
- Walk where possible perhaps even agree a family walking limit, such as 'don't drive if it's less than a mile' and where possible for longer journeys, use public transport.

Things you can do at home

- **Buy second hand** good options include charity shops and clothes swaps events. You may also find some bargains locally on social media 'marketplaces'.
- **Go paperless** you can usually select this option for communication with companies such as gas / electric suppliers and banks.

• Switch to LED lightbulbs - although these may be slightly more expensive, they last longer than conventional light bulbs and are more energy efficient, which means they use less electricity. LED lightbulbs can be recycled at large recycling centres and some shops.

In the garden

- From building a bug hotel, to growing their own veg in pots, there are lots of **fun activities that children can do** in the garden to benefit the environment.
- **Trees** whether in a pot or planted out, trees are beneficial to the environment in lots of ways. Could you grow one in your garden? Just be very careful to select a species that will not grow too quickly or too large.
- If you think you have hedgehogs that visit you could make a 'hedgehog home' you could also recycle some old wood to make a bird nest box
- Take part in the **Big Garden Birdwatch** each year and spend some time each week seeing what types of birds visit your garden
- Compost bin if you can safely compost without attracting vermin, it's a great way to dispose of food waste and some household waste such as cardboard and newspaper.

- No matter how big or small your garden is you could grow your own herbs which will be enjoyable and save some money
- **Plant flowers** to attract bees, butterflies and other insects.

Reducing water and electricity use

- **South West Water** offer some freebies such as a water saving device for your toilet tank, a timer to time your shower, and a device reduce your tap's flow. Visit their website to apply.
- Install a **smart meter** to help you track your energy use.
- Adjust your thermostat Blue Flame come once a year to check your gas and electric and can support you to make it more efficient.
- Join the Money Saving Boiler Challenge to see what savings on your energy bills you can make – you will also be lowering your environmental impact at the same time
- **Turn off appliances** at the mains when not in use, rather than leaving on standby.
- Check energy ratings on devices, especially when making a purchase.
- **Turn off the tap!** This is very important in Cornwall, and we can all make a difference by thinking about our water use when doing daily activities like brushing teeth.

Waste

Recycle more- you are probably already recycling, after all we all have boxes provided by the council and fortnightly collections, but chances are you could improve on this. Check out exactly what can be recycled by the Council - the list has been updated in the last year and you may be surprised by what is on it. You can also drop certain items (batteries, soft plastics, etc) to supermarket collection points.

- Tell us your best recycling tips by emailing getinvolved@coastlinehousing.co.uk. Do you have a recycling bin in your bathroom for your empty containers, or a family challenge to reduce the number of black bin bags you put out and increase your recycling? We'd love to hear how you increase your recycling efforts!
- Cancel junk mail, add a no junk mail sticker to your door
- **Reduce rubbish** if you reduce your kitchen bin size it can make you more aware of how much you are throwing away, and can help with making mindful choices about packaging and waste when shopping.

Food

- **Veg boxes** that are delivered to your door can be a great way to eat local, seasonal produce. There are a wide range of boxes available from different suppliers, and you can often specify what you would like to be included.
- **Meal planning** is helpful in reducing food waste, as it means you know what foods you need to buy and use up, and are less likely to have items go out of date or go off.
- Refill shops and zero waste shops can be a great choice for making shopping more environmentally friendly.
- **Get your groceries delivered** supermarket deliveries save on emissions compared to lots of people driving to the shop, as one van delivers to a specific area. If you have groceries delivered, you are less likely to impulse buy, which reduces waste food.

If you would like to join Coastline's Customer **Environmental Action Group, please email** getinvolved@coastlinehousing.co.uk

What happens when we get it wrong?

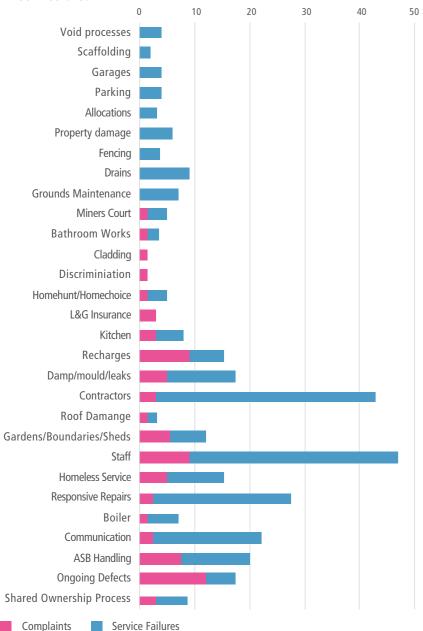


Coastline has an easy-to-use complaints process that helps our customers when they feel that we have let them down.

When we are made aware that an issue has occurred we will do our very best to resolve this quickly, within four working days, as a service failure. However if this cannot be resolved to the customer's satisfaction we have a two stage complaints process which will be used. The majority of issues raised are successfully resolved this way and out of **211** service failures received in 2022/23, with only **18** progressed to become complaints.

Complaints are reviewed regularly by senior managers, Customer Voice, our Customer Experience Committee and the Board to make sure lessons are learnt when we have not done something right or to the expected standard. Each year, we publish a summary of the complaints that have been made so that our customers know we are being open and honest and acknowledge when something hasn't gone right.

The table below looks at the **62** complaints and **211** Service Failures received during 2022/23 broken down by service area.



Following publication of the Housing Ombudsman Service 'Complaint Handling Code' in 2020 all social housing providers must publish an annual selfassessment against this Code. The Code, our self-assessments and information about the Housing Ombudsman Service and Social Housing Complaints are all published on a dedicated Complaints page on our website; Complaints -Coastline Housing

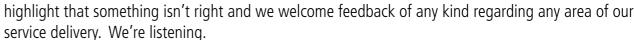
The vast majority of complaints are resolved quickly and to the customer's satisfaction at the earliest stages of the Complaints Policy, as shown below. Out of the 62 Stage 1 complaints received in 2022/23 we partially or fully upheld **50** and out of the **14** which progressed to Stage **2** complaints, we partially or fully upheld 13 which means that we agreed with all or part of what the customer making the complaint was saying.

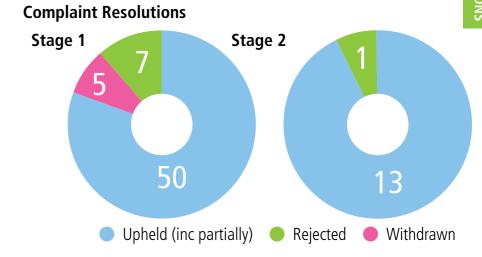
Two of the complaints received in the year have been referred to the Housing Ombudsman by customers who made the complaints. One of these has now been determined by the Housing Ombudsman who determined there

was no maladministration on the part of Coastline and that Coastline had demonstrated good practice by learning from outcomes and implemented new processes to prevent a recurrence of the issue of concern to the customer.

We made 32 improvements to our current services as a result of all the complaints received.

We promise to listen, learn and make changes when our customers





You Said

Defects not being completed due to a lack of communication between Coastline and customers.

Proposed works to extract and replace cavity insulation had not followed the correct section 20 consultation process.

HomeHunt application unfairly skipped, as assessed as local connection not proven.

Kitchen replacement date was changed due to the data on Housing Management system.

Drain causing injury to pet due to defects and poor communication.

Collapsed fence at property due to rubble not being removed whilst property was void.

We Did

Colleagues were reminded of the procedure to check the Development email inbox regularly.

Coastline self-referred the matter to the Leasehold Tribunal seeking dispensation for the works carried out and new processes and training took place across teams during the first half of 2023.

A new process has been created to ensure that in future we ask all shortlisted applicants to confirm their local connection even if there appears to be no connection on our Housing Management System, HomeHunt or Homechoice. Colleagues have been reminded to confirm data on all systems before talking to customers.

The Home User Guide has been updated to include information on how to report defects and about waiting times. We also contacted our contractors and consultants who were advised about repair priorities, and about contacting customers to book in appointments within timescales as set out on works orders.

We improved vigilance during works and ensure the teams are looking beyond the immediate area in order to identify other issues.

Copies of our full Complaints Policy are available on request, on the Company's website at www.coastlinehousing.co.uk or by telephone on 01209 200200.

Of course when we do things well, it's great to get positive feedback and our staff really appreciate when a customer takes time to say 'thank you' for a job well done. In 2022/23 we received an incredible 2290 compliments from our customers

Remember, it's easy to make a complaint or to compliment us! All you need to do is call our Customer Access Team on **01209 200200** or email **sara.pascoe@coastlinehousing.co.uk** direct. Of course, you can always text, use Facebook or the 'My Coastline' portal or write to us at the usual address.

Help us decide....

However you choose to get involved, your priorities will be fed through to the Customer Voice group. They present a quarterly report to our Customer Experience Committee, giving a roundup of what matters most in Coastline communities, and identify areas which require attention or customer scrutiny and improvement.



Your voice matters!

> Gain skills Meet new people Make a difference





Annual and regular surveys Pop-up & community events Quarterly customer communication & consultation meetings **CoastLines** magazine Website & social media

Connect with us!

Find out more via: Coastline Conversation -Coastline Housing or email getinvolved@coastlinehousing.co.uk

Get involved & make an impact

Environmental group Development group Voids inspectors Community standards inspectors Mystery shopping Volunteer scheme Green space projects Youth engagement days Your Next Step

Help us decide

Customer Voice group Customer Experience Committee



Our Pledges to you

We have just updated our Customer Pledges which set out service standards and commitments customers can expect from us. The pledges are closely based on the new Tenant Satisfaction Measures introduced by the Regulator for Social Housing, which cover:



Overall satisfaction



Respectful & helpful engagement



Responsible neighbourhood management



Keeping properties in good repair



Effective handling of complaints



Maintaining building safety.

The aim of Tenant Satisfaction Measures is to make every landlord's performance more visible to customers, and help customers hold their landlords to account.

Here are the Pledges that we have established in consultation with customers. You can find more information about how we perform against these on the performance page of our website.



Our pledge to you



Overall satisfaction

To build & maintain trust we will:

- Achieve high levels of customer satisfaction with our services
- Provide an inclusive and accessible involvement & engagement offer via the Coastline Conversation
- Respond to your digital contact within two working days, and all other contact within four working days
- Make it easy for you to contact us, however you choose



Respectful & helpful engagement

To respect & listen to you we will:

- Answer to and support the Customer Voice group to act as a critical friend to Coastline
- Share and celebrate how your feedback influences services and identify areas for improvement
- Treat you as an individual, respecting your communication preferences, recognising and responding to your needs



Responsible neighbourhood management

To take care of your neighbourhood we will:

- Take seriously and acknowledge reports of antisocial behaviour within one working day
- Keep our 'We're Always Listening' website page updated
- Visit your neighbourhoods regularly and act on improvements identified as part of our Community Standard Inspections



Keeping properties in good repair

To keep your home in good repair we will:

- Complete repairs right first time
- Complete repairs within our target timeframes



Effective handling of complaints

When things go wrong we will:

- Make it easy for you to raise concerns and complaints and try to put things right straight away
- Learn from the issues you raise to ensure we continually improve our services

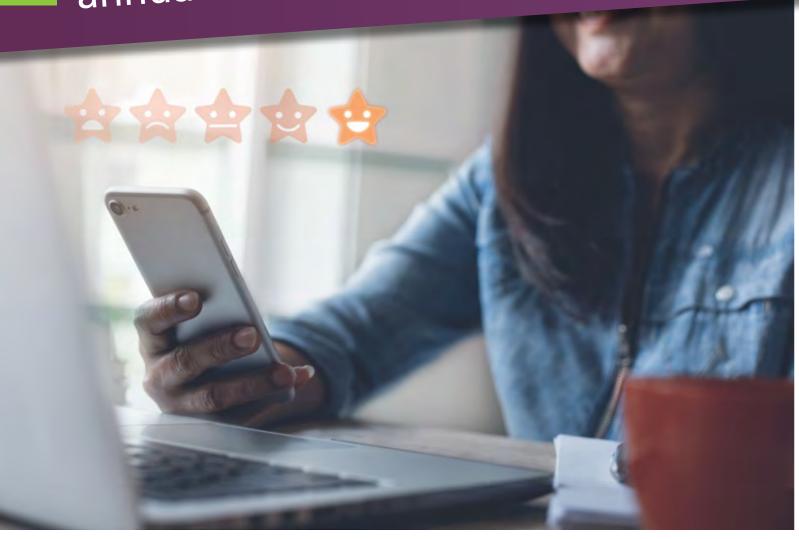


Maintaining building safety

To keep your home safe we will:

- Ensure all our homes will meet or exceed the Decent Homes Standard (2)
- Ensure all of our properties are compliant with all required building safety checks

The results are in from our annual satisfaction survey



With over **1,200 surveys** completed this is one of the largest responses we've ever received, and we are very pleased to announce that our customers gave us an overall satisfaction rate of 81%.

This is the first of our annual surveys to be held under the new Tenant Satisfaction Measures recently introduced by the Regulator for Social Housing. Most of the guestions asked are now set by the regulator, allowing for direct comparison of service provision with housing providers across the country. Look out for the national results which will be published in the early part of 2024.

Summaries of the findings for Coastline's rental and shared ownership customers shows satisfaction with repairs and safety of their homes, and that we treat people fairly and with respect. They also told us that we're easy to deal with.

However, the responses show that we need to improve our approach to handling complaints, anti-social behaviour and neighbourhood management.

We are working through all the responses we've received and will listen and act on feedback from the survey. We will soon update our performance page with an improvement plan that will guide our work over the coming year.

Thank you to customers who took the time to fill out the survey. All were entered into a draw to win one of 20 vouchers of between £10 and £250. That draw has recently taken place and we've been in touch with the lucky winners.

The Tenant Satisfaction Measures

Here are the categories covered by the Tenant Satisfaction Measures survey questions. Full details of how the measures work are on our performance page of our website.







Overall satisfaction

It is important to us that you trust us as your landlord, and we pride ourselves on making improvements based on listening to your feedback. You can expect us to:

- Be open, honest and accountable
- Use helpful and clear communication
- Be consistent, fair and respectful
- Treat you as an individual

This will be achieved by:



Respectful & helpful engagement

- Respectful interactions and active listening
- A range of opportunities to give feedback and hear how it is used
- Consultation ahead of significant changes to services



Responsible neighbourhood management

- Clean and well-maintained shared areas
- Positive contributions to local communities
- Resolving community concerns and anti-social behaviour fairly and promptly



Keeping properties in good repair

- Affordable, clean and secure homes free from disrepair
- Easy to use, good quality and timely repairs service
- Friendly and reliable customer service



Effective handling of complaints

- Simple and accessible ways to raise issues
- Resolving issues before they become a complaint
- Learning from issues and complaints



Maintaining building safety

- Listening to, take seriously and act upon any safety concerns
- Meeting or exceeding all legal safety requirements

