

# STREETS AHEAD

THE MAGAZINE FOR FREEBRIDGE COMMUNITY HOUSING TENANTS



## UNIVERSAL CREDIT

All the information you need to know about moving over to UC

## OUR REPAIRS SURVEY

Finding out about our service from you

## MUTUAL EXCHANGES

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## ALL ABOUT MANAGED MIGRATION

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**Freebridge**  
COMMUNITY HOUSING

# WELCOME TO STREETS AHEAD

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Anita Jones  
Chief Executive

**Hello all and a very warm welcome to our third Streets Ahead of 2024.**

It's been a very busy few months since our last issue, not least a whole new government and with that comes Labour's commitment to affordable and social housing and big plans to get Britain building which we have been watching with interest.

You may recall in the last issue I wrote about the UK housing waiting lists and the number of additional new homes needed, therefore I am pleased that we continue to move forward at pace with our own developments at Watlington, Brancaster, Stoke Ferry and Outwell providing more much needed homes in west Norfolk.

We know that living in a safe community is important to our customers, so thank you to everyone who completed our last anti-social behaviour (ASB) survey. We received some helpful results and over the past few weeks we headed out into the communities of King's Lynn, Downham Market and Hunstanton with our ASB Roadshow, where customers and community members had the opportunity to chat with us and address any concerns.

I was also delighted to head to the Family Fun Day at Discovery Centre, where I got to meet customers and event partners on a very sunny day.

It was fantastic to see the new gardening club poly tunnel under construction thanks to grant funding from the Starbucks Foundation. Not only will this offer more growing space for the club, which is run in partnership with Family Action, but also will double up as an external learning space for the courses offered at Discovery Centre.

My thanks as always goes to all the community partners who supported the event providing a whole range of free activities for the community, I even got to attend my first silent disco!

As we continue to improve our repairs service, you will be pleased to hear that from September, there will be more flexibility in appointment times as we move to offering appointments from 8am-6pm. When setting appointments going forward you will be asked if you prefer an AM or PM.

We are now moving towards the cooler 'Ber' months and I wanted to remind you once again of the importance of access to your homes to ensure the teams can carry out vital services, including for your heating. If you cannot make an appointment, please do talk to us so that we can make one that works best for you.

I cannot close this column off without talking about our chair, Andy Walder who has almost completed his maximum board

term as set out in our Code of Governance.

Andy has been on the Board for eight years and been an integral part of the team. Later in this issue you can read about some of Andy and the Boards milestones but for now, on behalf of the Board and all our colleagues, I want to thank Andy for his unwavering support and commitment to making a difference to Freebridge customers and colleagues. We're so grateful to have had you on our team!

I want to also thank our customer panels for their participation in the interview process for our incoming Chair, Bob Walder (no relation!) who joins us in September as we head into a new chapter at Freebridge.

Our new Chair comes with a wealth of experience and has worked in the housing sector for over 45 years with roles including Group Chief Executive of The Longhurst Group, Chair of Rural Housing with the National Housing Federation and Saffron Housing and brings along fresh perspectives and a strong commitment to ensuring affordable and quality housing for all in west Norfolk.



Anita

# YOUR FEEDBACK MATTERS: OUR REPAIRS SURVEY



**Have you received a text or email from us recently asking about a repair? Here's why!**

**Over the past six months, you might have received a message from us asking for your feedback on a recent repair.**

We know our regular Tenant Satisfaction Measures Survey (TSMs) is important, but we wanted to take a closer look specifically at our repairs to better understand how we're doing.

This survey covers all kinds of repairs, big and small, including those handled by our contractors, like Gaswise, as well as our own operatives. Your feedback is invaluable in helping us improve.

You may receive a survey invitation by text or email after a repair job is completed. The survey link is sent out every Tuesday, so it might arrive a few

days after your repair is finished. By sharing your experience, you're helping us manage our contracts and teams more effectively, and showing us where we can improve.

**We've created a page on myFreebridge for a closer look at [freebridgecommunityhousing.uk/engagementhq.com/our-repairs-survey](https://freebridgecommunityhousing.uk/engagementhq.com/our-repairs-survey), or you can scan the QR code below. Your input is key to helping us enhance our services and make things better for all our customers. Thank you for your support!**



**Want to let us know about a problem in your home?**

@ Email [HCM@Freebridge.org.uk](mailto:HCM@Freebridge.org.uk) or;

📞 call us on **03332 404 444**

If your contact is about a repair, please do send us any photos relating to your concern as it will help the team in logging your repair on our system.



# CUSTOMER VOICE UPDATE

The panels have been busy, and our Customer Voice Bex, is excited to share what they've been up to!



Spring at myFreebridge was bustling with activity as Service Champions and Customer Ambassadors honed in on key Tenant Satisfaction Measures.

I'm also pleased to announce that through our successful recruitment campaign, we are welcoming some new voices to the panels!

We refresh our team twice a year to welcome new voices. Stay tuned for the next edition to meet your new team members.

## BOARD RECRUITMENT

Service Champions and Customer Ambassadors were invited to be a part of the recruitment process for the new Board chair.

They interviewed candidates and put forward their recommendations for who they felt had the customers voice at the heart of what they do. Everyone was really happy with the chosen candidate and welcome the new Board Chair to the Freebridge Team!



Find out more on page 8!

## REPAIRS SPOTLIGHT

The emphasis is on improving repair quality and enhancing communication between Freebridge and its customers. The goal is to ensure efficient and satisfactory repairs.

The panels have also been looking at:

- Freebridge's approach to complaint handling

- Freebridge's approach to listening and acting upon your views
- To address these priorities, several forums were held to focus their efforts effectively.

Also take a look at page 3 for a closer look into our Repairs Transactional survey!



## BETTER SERVICE

For complaint handling and feedback responsiveness, the groups are examining internal training and management practices.

This quarter, they will delve into these areas before presenting improvement suggestions to the Freebridge Team.

## MAKING HOMECHOICE CLEARER FOR YOU

**Our Lettings Team frequently fields questions about Homechoice: How does it work? Can you help with my application? How do I bid? Am I eligible?**

Feedback from the myFreebridge Team's Performance Review Forums and Panels also indicated that Homechoice is confusing for many.

Although Homechoice is managed by the local council and enquiries should be directed to them, we've created a dedicated page on our website and

myFreebridge to clarify the process. We've also included information on mutual exchanges.

If you still find Homechoice baffling, please visit our site and let us know if the information provided is clear and helpful.



## TENANT SATISFACTION SURVEY

**At the beginning of August we launched our next round of Tenant Satisfaction Measure Surveys (TSMs).**

A random sample of customers were contacted over a period of two weeks, via phone or SMS to complete the survey. Additional questions this time aimed to better understand respondents' needs, aiding service improvement. Conducted by The Leadership Factor (TLF), all responses were anonymous, ensuring privacy and honest feedback.

We'll let you know about the results soon. For more information about TSM's you can head to:



## COMPLAINT REVIEW AND FEEDBACK

**The team also reviewed an anonymous Stage 2 complaint, providing insights on how Freebridge could better collaborate with customers to prevent dissatisfaction.**

These suggestions will be shared with Heads of Service for implementation.



If you haven't already, make sure you sign up to myFreebridge, our online platform for us to share information with you, and for you to voice your opinions!



Register by scanning here, or heading to the myFreebridge site: [freebridgecommunityhousing.uk.engagementhq.com](https://freebridgecommunityhousing.uk.engagementhq.com)



**Bex**  
Freebridge's  
Customer  
Voice Lead



# E-BIKE & E-SCOOTER SAFETY

Due to a few recent incidents with customers involving e-scooters, we thought it would be a good idea for a few reminders around safety when charging.

## When charging your e-scooter or e-bike, it's important to:

- Follow the manufacturer's instructions and always unplug your charger when its finished charging
- Ensure you have a working smoke alarm where you charge your e-bike or e-scooter
- Charge batteries whilst you are awake and alert. **Do not charge batteries overnight while you are asleep or away from home**
- Always use the approved manufacturers charger for the e-bike or e-scooter. Buy an

official replacement charger from a reputable seller

- Do not cover chargers or battery packs when charging as this could lead to overheating
- Do not charge batteries or store your e-bike or e-scooter near combustible or flammable materials
- Do not over charge the battery
- Do not overload socket outlets or use inappropriate extension leads
- Please note residents aren't permitted to store or charge e-scooters and e-bikes in

communal areas as any items left there can block emergency exit routes and create a fire risk

**If you are unsure of any of this advice, you can get in touch with either your Support Advisor or get in touch with our Tenancy Team by calling 03334 4044 444.**

# BOUNDARY MARKING POLICY

**With our Boundary Marking Policy now in place, we wanted to go over a few key details with you.**

The policy was presented to the Customer Voice Panel for them to have their say before the policy went live with our customers.

As landlords, we oversee the provision, installation, repair and replacement of walls, railings and hedging (in accordance with the policy).

## **So, what are your responsibilities?**

- To maintain the fencing and hedging provided to you.
- Seek Freebridge's approval before making any modifications.
- To keep all hedging to a maximum height of 2m (6.6ft).

## **For Front gardens**

**For new installations, replacements, or repairs:**

Replacement or repair will follow what is already in place. This could be closed board, panel, picket or post and rail fencing at a height of 1m (3.3ft).

Low-level post and wire fencing may be used if it is already in place (and considered more suitable).

## **Rear gardens**

**For new installations, replacements, or repairs:**

Rear gardens will feature two privacy panels of closed board or panel fencing on our boundary (1.8m/6ft in height).

Remaining boundary will be marked with 1.2m (4ft) chain-link fencing (customer has choice of black or green).

Existing hedging in rear gardens to be maintained by the customer (maximum height of 2m/6.6ft).

## **Other spaces owned by Freebridge**

**For new installations, replacements or repairs:**

Fencing, walls or railings will be replaced like for like when damaged/in need of replacing.

Existing hedging in communal areas to be managed by Freebridge.

**Customers must check if permission is required from Freebridge before any alterations take place. This information is readily available on our website in the Landlord Permissions area of our website. Should customers wish to install their own solutions or make modifications, funding will not be provided.**

# ACCESS TO YOUR HOME

**Keeping you safe in your home is of the utmost importance to Freebridge.**

When it comes to you giving us access to your homes, it is vitally important that you allow us to carry out key inspections - such as electric and gas checks, damp and mould investigations and fire door appointments - when we need to.

When denying us access by not keeping an appointment you have made with us or simply not letting us in when we arrived for these inspections, you are putting your own safety at risk.

Of course, we understand that you all lead busy lives and that you can't agree to every appointment that is offered to you. So, it's important that you let us know when an appointment doesn't work for you so we can reschedule - and make sure your home is safe at the earliest opportunity.

**So, if you can't be there, please let us know and we'll come another time!**

**WE CALLED WHILE YOU WERE OUT...**

PLEASE CONTACT US USING THE DETAILS ON THE BACK OF THIS CARD





# SAYING GOODBYE TO ANDY WALDER

**Our Board Chairman Andy Walder is saying a fond farewell to Freebridge, after spending six years as Board Chair, and a previous two years prior to that as a Board Member.**

**Hello, I hope you've been enjoying the warm weather that the summer months finally brought us. I wanted to take some time to reflect and celebrate, on some of the many milestones that we as the Board have achieved during my time with Freebridge.**

## myFreebridge Customer Voice Network

- Hearing from new and different customer voices is something I have always felt strongly about, and so driving the new customer engagement approach through the Board has been great.

## Discovery Centre

- Taking this community centre on was a great result for the local community of North Lynn, and really demonstrated our commitment **to create homes, communities, and local spaces to be proud of.**

## Improving the expertise of Board Members

- The Board is now a much more professional body, adding real value to

Freebridge. Expertise, experience, and specialist knowledge has been built alongside greater lived-in experience and customer membership. The committee structure has been revamped, made fit for purpose and Independent Committee Members now sit on all committees adding great value. The Business Assurance Framework and risk map are now much more thorough and easier to understand, challenge and improve.

## Introducing the Building Better Futures 5-Year Plan (2021-2026)

- Introduced the new strategic plan, based on a clear vision, mission, internal values, and an ambition for Freebridge and its customers and communities to be the best they can possibly be.

## Hillington Square

- Whilst I would have liked to have seen this completed under my tenure, I am confident that it will be completed and that it is a great asset for King's Lynn.

## Development Programme

- I'm delighted that we now have a robust development pipeline that will help to deliver what west Norfolk needs.

## Stock Condition Survey

- Developing an Asset Management Strategy based on a 100% stock condition survey.

## Building partnerships with stakeholders

- Queen Elizabeth Hospital (homes for key workers)
- Borough Council of King's Lynn and West Norfolk (Salters Road)
- College of West Anglia (Freebridge Academy)
- And, local businesses such as Bespack.

## Championing Equality, Diversity & Inclusion

- We worked with the National Housing Federation on a project to increase more diverse Board recruitment across the sector, and took on the Chair's challenge.

## In-depth Assessments

- Leading on 2 successful

**“ I've loved getting to spend time with customers, hearing their stories about what we are doing well and what we could be doing better. ”**

IDAs with the Regulator.

**CEO Recruitment**

- Recruited Anita Jones as CEO in 2020 when Tony Hall came to retirement.

**Covid19**

- And finally leading the organisation through Covid I am immensely proud of the help and support we gave to our customers at this very difficult time.

**So, that is lots to be proud about!**

The people and communities of west Norfolk deserve the very best. Freebridge is a great organisation with fantastic potential. It has a strong vision, mission, values, and strategy in place and is ambitious for itself and it's customers. This strategy is supported with clear aims, clear plans and clear actions. It is now imperative that these plans and actions are delivered at pace as they will make a positive difference for our customers, colleagues and stakeholders.

**We wish Andy the best of luck and thank him for all he's done while at Freebridge!**



**WE SAY HELLO TO BOB WALDER**

**And with saying goodbye to Andy, that means we are welcoming a new Chair onto the Board; Bob Walder (no relation to Andy, just a funny coincidence!)**

**We look forward to sharing more about Bob in our next issue in November, once he has settled into Freebridge.**



**FIRE SERVICE JOIN SHELTERED COFFEE MORNINGS**

**Our Health and Safety Team have been going along with the fire service to your sheltered coffee mornings, with ones most recently held at Clement Court in Terrington St Clement (pictured) and Grove Gardens in Gayton.**

Rob and Daniel from the Norfolk Fire Service joined our wonderful residents for a morning of friendly chats about fire safety and the stay-put policy. They were on hand to address any safety concerns and answer all those burning questions our residents had.

James Banks, Head of Health and Safety, shared his excitement: "It was fantastic to have Rob and Daniel with us, engaging with residents at our Clement Court sheltered scheme. We wanted to create an opportunity for residents to talk directly with the Fire Service and express any concern about our stay-put policy, which we implement across all our schemes and gain assurance from the Fire service that our buildings are safe for our customers."

**We're excited to be visiting all of our sheltered schemes in the coming months!**



# ALL ABOUT MANAGED MIGRATION

We've talked to you all about Managed Migration in previous editions of Streets Ahead.

**But it's vital, for those of you who are still on legacy benefits (Income-related ESA, Income Support, Income-Based Jobseekers Allowance, Tax Credits and Working Age Housing Benefit) to know that everyone will eventually be required to move onto Universal Credit (UC).**

Some of you will have to claim UC due to a change in circumstances and many of you eligible will choose to claim UC. However, many of you will be invited to claim UC – and this is what is called **Managed Migration**.

## Key information regarding Managed Migration

Your first thought may be: 'If I'm going to have to claim UC at some point, why don't I just claim it now?'

That is not what the Universal Credit Advisors in our Income Team would advise. You will receive a Migration Notice letter from the DWP inviting you to claim UC, and there will be a deadline date for you to apply before on there.

If you claim UC before receiving your Migration Notice, then you won't be entitled to any Transitional Protection – and you could be worse off.

Once you receive your Migration Notice, we wholeheartedly advise you to have a look at the Citizens Advice service called 'Help To Claim' **BEFORE** you make your claim. Please do this before the deadline on your letter, too.

It's vital that you understand that if you don't apply for UC by the deadline date on your Migration Notice, your existing

legacy benefits will end.

You will also need an email address to make your UC claim and we do advise seeking help from a family member or friend if you need help setting one up. Alternatively, you can contact your local Citizens Advice office or the library.

It's also key to know that your UC award will not start until you have completed all of the details on the online claim and clicked on **SUBMIT CLAIM**.

Any delay in completing this process could mean that you miss out on UC, which will include your Housing Cost Element. You can get in touch with us if you are struggling with any area of the process.

*\*The previous Government wanted everyone to move to UC by 2026. This may change under the newly-elected Government.*



# ARE YOU READY FOR UNIVERSAL CREDIT?

## Helpful contacts

### Citizens Advice (Help To Claim)

 0800 144 8 444

Relay UK (if you can't hear or speak on the phone, you can type what you want to say):  
18001 then 0800 144 8 444

Website: [ncab.org.uk](https://ncab.org.uk)

### Universal Credit Migration Notice Helpline

 0800 169 0328

Relay UK (call): 18001 then  
0800 169 0328

(Monday to Friday, 8am to 6pm)

0800 phone numbers are free to call from mobiles and landlines.

### Universal Credit Helpline (Department for Work and Pensions (DWP))

 0800 328 5644

 (Textphone)  
0800 328 1344

(Monday to Friday, 8am to 6pm)

Website: [gov.uk/universal-credit](https://gov.uk/universal-credit)

### Freebridge Income Team

 03332 404 444  
– Option 3

 [income@freebridge.org.uk](mailto:income@freebridge.org.uk)

**It's vitally important that, if you haven't already, you immediately start thinking about how Universal Credit (UC) will affect you and your family.**

That's because the DWP are now increasing the volume of people moving from their existing benefits and tax credits. When you claim UC, your existing benefits and tax credits, including your Housing Benefit, will stop.

### So, how ready are you?

Are you either of working age and claiming one of the below, or part of a 'mixed age couple' where one of you is of working age and the other is of pension age, and claiming one of the following?

- Housing Benefit
- Income support
- Child Tax Credit
- Working Tax Credit
- Income-based Jobseekers Allowance
- Income-related Employment and Support Allowance

If your answer is 'yes', then you will soon be required to claim UC in place of any of the above

(for more information on when this will affect you see our \*timeline on page 13)

There are three ways in which you will move to UC:

- If your circumstances change, you will be directed to apply for UC
- If you receive a **Managed Migration Notice** (see the previous page)
- If you decide to move to UC ahead of receiving your Managed Migration Notice

If you haven't had a change of circumstances and/or haven't received your Managed Migration Notice then we recommend that you do not apply for UC until you have taken advice.

You should know that, if you are of pension age or are part of a couple who are both of pension age, and you currently claim Housing Benefit, then you will remain on Housing Benefit and will not move to UC.

However, if you are of pension age and claim Tax Credits, you may be asked to move to UC and will need to take advice on this.

*\*correct at time of going to print, subject to change.*



**Complete this checklist to see how ready you are for the switch to Universal Credit:**

**Have you received a Managed Migration Notice?**

Get advice from a Benefits Advisor **before** you make your claim to work out the best way to maximise your UC income. Make sure you claim before the deadline date on your Notice – if you need more time, you can request an extension. If you **haven't** received a Notice, **do not** claim UC unless you have been advised to by a Benefits Advisor.

**Have you got access to the internet - and do you know how to use it?**

You'll be expected to claim and manage your UC claim online. You will need an email address in order to set this up. Do you have a family member or close friend who can help you?

**Are you self employed?**

The rules around self-employed people claiming UC can be complex. We recommend taking advice before you claim.

**Are you disabled/ do you have a mental or physical health condition that limits your ability to work?**

If you are entitled to Income-Related/Contributory/New-Style ESA, or National Insurance Credits for LCW, then your Limited Capability for Work decision will be transferred to your UC claim. If not, you will not be entitled to a disability related element in your UC claim unless you submit Fit Notes and request a Work Capability Assessment.

**Are the names on your Tenancy Agreement still accurate to who is living in the property?**

If an ex-partner is still named on your Tenancy Agreement then you will need to make arrangements to remove them ASAP. If your Tenancy Agreement is held in wrong names, it may have a negative impact on your claim for UC and it may cause a delay in you receiving your full entitlement of the Housing Cost Element.

**Are you concerned about how you will plan your budget around your monthly UC payment?**

Housing Costs are not paid separately like Housing Benefit and usually all of the UC is paid straight to you - so it will be your responsibility to budget and pay your rent from your UC and any other income you may have.

If you believe you will struggle to pay your rent yourself then please get in touch with us NOW. We have a number of Support Advisors and Universal Credit experts who can offer help, advice and support to ensure you can pay your rent.

**Have you got rent arrears?**

If so, talk to your Income Advisor today about how to pay back your arrears.

**Will you be affected by the Benefit Cap on UC?**

Some claimants will not currently be affected by the Benefit Cap but will be when they move onto UC and some will see a bigger deduction taken from their UC, in comparison to existing benefits. If you think you will be affected by the Benefit Cap it is vital you get advice before you claim.



**If you have any questions, please get in touch with our Income Team by calling 03332 404 444, and press option 3 or email [income@freebridge.org.uk](mailto:income@freebridge.org.uk) to talk more about how we can help.**



**Things you will need to do when you start to claim Universal Credit**

- Inform your Income Advisor at Freebridge.
- Set up a direct debit or standing order to ensure your rent is paid on the right day, every month.
- Make sure that you provide your rent and service charges details to UC from the start of your claim.

If you don't do this, then no Housing Cost Element will be included in your UC payments.

**Here's a simple timeline to show when you can expect your letter for managed migration of these benefits:**

*The managed migration exercise by the DWP/HMRC is expected to be completed by March 2026, although this could be subject to change*

**TAX CREDITS**

These should have all been sent by the end of March 2024.

**MARCH 2024**

**TAX CREDITS WITH HOUSING BENEFIT**

From April 2024.

**APRIL 2024**

**INCOME SUPPORT**

From April 2024.

**HOUSING BENEFIT ONLY**

From June 2024.

**JUNE 2024**

**INCOME RELATED EMPLOYMENT SUPPORT ALLOWANCE WITH CHILD TAX CREDITS**

From July 2024.

**JULY 2024**

**TAX CREDITS (PENSION AGE)**

From August 2024.

**AUGUST 2024**

**INCOME-BASED JOBSEEKERS ALLOWANCE**

From September 2024.

**SEPT 2024**

**EMPLOYMENT & SUPPORT ALLOWANCE (ESA) & ESA WITH HOUSING BENEFIT**

Although not yet confirmed, it is anticipated to be from September 2024

**AUTUMN 2024 - DECEMBER 2025**



# GIVING YOUNG ADULTS IN WEST NORFOLK A BOOST

Creating homes, communities, and local spaces to be proud of is one of our key objectives at Freebridge.

**That's why, when we heard all about Norfolk County Council's Boost project, we were delighted to get involved and offer our support!**

The Boost team has been helping young people in King's Lynn get into training and employment. It's all part of the King's Lynn Town Deal project and is funded by the Town's Fund.

They work with employers in west Norfolk and are providing grants to businesses to help train employees aged 16-30, so that they can gain new skills and consolidate their experience into qualifications that they may not have.

That's where Freebridge comes in, as we've taken on four people as part of this project; three men and one woman, aged between 18 and 24.

The quartet are in the process of completing one day of work with us per week over a run of

four weeks, before they do two full weeks on the job.

They have been working alongside our trade skilled and estates teams, immersing themselves in what we do to prepare themselves for any future roles they may secure.

They have been carrying out tasks such as painting, property clearances and empty home preparation with our teams.

Once their time working with us is over, they will then undertake a mock interview with us to gain a greater understanding of how the process works.

**Steve Manning, our DLO Operations Manager, said:** "It's important that an organisation of our size can offer this kind of opportunity within the community.

"By giving these young people a chance to experience what we do at Freebridge, we can prepare them for what full-time

work looks like, both here and elsewhere.

"It's not just about showing them how to do these kind of roles, but also about building their self-esteem and allowing them the chance to engage better with others in the workplace.

"They will have access to expertise from Freebridge colleagues they're working with and will also be able to ask for, and take on-board feedback from managers and team-leaders who will be performing mock interviews with them.

"This experience is something that we will look to offer to many more young people looking for work in the future and follows on from the work experience and apprenticeships we have been able to, and will continue, to offer."

# COULD SHARED OWNERSHIP HELP YOU ONTO THE PROPERTY LADDER?

**You may well have seen us advertising some of our homes on a shared ownership basis.**

**So, have you ever wondered what shared ownership is and how it works?**

Shared Ownership means you are able to buy certain Freebridge homes through the shared ownership scheme – that's if you are unable to afford all of the deposit or mortgage payments for a home that meets your needs.

What this means is that you will be buying a share of the home and pay rent to a landlord, Freebridge in this case, on the rest.

When you buy a home via this method, you are purchasing a share between 10% and 75% of its full market value.

That means you would pay rent to Freebridge on the share that we own and you may also have a service charge to cover.

**So, how do I buy a share of the home?**

As mentioned above, the share of a home you can buy is usually between 25% and 75% – but in some cases you can buy a 10% share.

You can take out a mortgage to buy your share, or could also pay for it with your savings.

Remember, that there will usually be a deposit for you to pay too, which would be between 5 and 10% of the share you are buying.

You can buy more of a share in your home in the future, too. This process is called 'staircasing' and, if you do buy more shares in the home, the rent you pay to Freebridge would decrease based on our share.

Also, if you're aged 55 or over at the time of buying the home, you can buy up to a 75% share through the Older Persons Shared Ownership (OPSO) scheme. Once you own 75%, you will not pay rent on the rest.

## Important to know

You will need to pay for all repairs and maintenance at your home, no matter what share you own. However, you can paint, decorate and refurbish at will.

You are free to sell your shared ownership home at any time. However, if you do not own 100% of your home, you must tell us as your landlord when you want to sell it.

Similarly, you can normally rent out (sublet) a room in the home, but you must live there at the same time.





# DID YOU KNOW WE CAN HELP WITH YOUR MUTUAL EXCHANGE?

**We appreciate that our Freebridge Community Housing customers want to find a home that perfectly suits their needs.**

It's also the case that your needs and requirements will change over time.

That is when a 'mutual exchange' - a process that enables customers to swap their homes with one another - can come into its own.

Should you need to downsize, upsize, move to a location closer to family or work, or perhaps require better accessibility, there's a good chance that another social housing tenant may wish to swap their property for yours.

## HOW CAN I FIND AN EXCHANGE?

By visiting [houseexchange.org.uk](https://houseexchange.org.uk) you can apply to join the House Exchange Register, which is the best way to go about this process.

If you need help signing up to the House Exchange Register, you can contact Freebridge's Lettings Team on 03332 404444 or via email at [lettings@freebridge.org.uk](mailto:lettings@freebridge.org.uk) and we will be very happy to support you in gaining access to it.

## WHO CAN UNDERTAKE A MUTUAL EXCHANGE?

Tenants who have permission written into their tenancy agreement can mutually exchange.

However, you must obtain our approval and/or permission before proceeding or moving.

You should also consider the security of the tenancy agreement you are giving up in comparison to the one you are taking on. For example, a lifetime assured tenancy agreement provides significant security in comparison to a five-year fixed-term (Freebridge do not offer fixed-term tenancies, but some Housing Providers still do).

## WHO AM I ABLE TO SWAP WITH AND HOW LONG DOES IT TAKE?

You can 'swap' properties with any social housing tenant within the UK who holds a tenancy agreement that permits them to mutually exchange.

As your landlord, Freebridge will then provide you with our decision to either accept or refuse your exchange within 42 days of receiving a completed application from all involved parties.

It's important to understand that the time for the entire moving process can vary.

## WHAT COST IS INVOLVED?

Moving home always comes at a financial cost.

With that in mind, there are a number of considerations you will need to take on board:

- Standard gas and electrical tests (£105 electric, £55 gas)
- Overlapping bill payments (eg, up front rent payment and settling previous accounts)
- Vehicle costs (removal services/hiring a van)
- Cost of new furniture

## COULD FREEBRIDGE REFUSE MY EXCHANGE?

There are a number of reasons why an exchange may be refused. If you are concerned this would happen to you, simply contact our Lettings Team for advice.

The most common reasons for refusal are as follows:

- Tenancy breaches (we can work to resolve this with you)
- Rent arrears (they will need to be cleared before any move)
- Exchanging would make you over or under occupied by more than one bedroom
- Either property has adaptations that would not be suitable for incoming tenant/family

## CONSIDER YOUR RESPONSIBILITIES

If you want to move forward with a mutual exchange, please take on-board the following:

- Thoroughly inspect the property you wish to exchange with as early as you can in the process, and especially on the day of key handover
- Understand that you accept responsibility for the condition of the property and

any tenant-made alterations that have been made (with the exception of any repairs that are due) which Freebridge would otherwise be responsible for

- Be sure of all ongoing costs
- If you're moving to a new local authority area, your Housing Benefit will stop and you will need to make a new claim. This will almost certainly mean you will need to then apply for any Universal Credit you have and may affect any other benefits you receive and your entitlements
- If the property you are moving to is under-occupied, your housing payments may be reduced by 14% for one spare bedroom or 25% for two (this is bedroom tax)
- Incentives to move (including financial/monetary ones) must not be offered or accepted to enable a move as this could be seen as bribery
- The exchange is not guaranteed until all official tenancy documents are signed.





# WHAT'S ON... IN WEST NORFOLK

As we head into the autumn months after the excitement of the summer holidays; why not check out what's coming up in West Norfolk!

## Sunday 1st September 2024 – Mini Meet

10am – 3pm on the Tuesday Market Place: Hundreds of classic and modern Minis return for an eighth year parked up, plus live music on stage.



## Sunday 8th September 2024 – Classic Car Day

10am – 4pm on Tuesday Market Place: part of Heritage Open Day. Over 200 vintage vehicles on display in our car park and more entertainment on stage. King's Lynn Civic Society have organised for many of King's Lynn's historic buildings to open their doors for people to see inside.



## Tuesday 10th September 2024 – Menopause Social Group

Every second Tuesday of the month at the Steam Cafe in King's Lynn - a friendly group of like-minded women who would like to share their experiences.

## Saturday 21st September 2024 – Gaywood Summer Fayre

12pm-4pm at Gaywood Community Centre, free entry and activities on the day include a charity football match, inflatables and live music! All money raised will go to Mito Mission.



## Sunday 22nd September 2024 – Hunstanton Soapbox Derby

With around 50 home-built karts expected to take part, karts will race down the streets of Hunstanton on Sunday 22 September 2024.

It's a day packed with family entertainment, a carnival atmosphere and the chance to watch racing through the streets of Hunstanton. The downhill course starts on Greevegate, has a few twists and turns and finishes on Beach Terrace Road, with karts having to navigate over and around the obstacles. Racing is expected to start at 11:30am.



For more things going on in the local area, make sure you check out the What's On page on myFreebridge!



AT THE  
DISCOVERY CENTRE!

# HALLOWEEN PARTY

FRIDAY 25 OCTOBER  
12-3PM

ARTS & CRAFTS, DISCO & RAFFLE  
FREE EVENT • BEST DRESSED COMP

HALLOWEEN FAMILY FILM EVENING  
4.30PM • INCLUDES A WARM MEAL

**Discovery Centre**  
A PLACESHAPING COMMUNITY CENTRE

Find us at [facebook.com/  
discoverycentrekingslynn](https://facebook.com/discoverycentrekingslynn)  
or scan here!





# HELPING YOU THROUGH OUR SUPPORT FUND

**We hope you have all enjoyed the warm summer weather in recent weeks!**

However, by the time the next edition of Streets Ahead lands on your doormat, the conditions might be starting to change.

At Freebridge, we are very aware that the winter months are challenging for everyone – and that includes you, our customers.

With that in mind, we want you to know that Freebridge are here to help. **Are you aware that we have a Support Fund that you might be eligible to access if you need financial support?**

In 2023/24, We provided £77,634 of support to customers as we issued 1,450 food and energy vouchers. We also approved an additional £11,340.08 of assistance to our vulnerable customers through our sheltered support fund.

That's a total of £88,974.08 of support for you in one year alone.

**If you feel like you are struggling financially and need support, the best thing to do is call us on 0333 240 4444 and speak to our Income Team.**

They will talk to you and understand the circumstances that have led you to this point, before seeing if there is anything that can be done to support you.

In the next edition of Streets Ahead we will also discuss our winter plan initiative with you – and we'll continue to support you with the cost of living throughout the harsher months.

**So, please do give us a call if you think you are in need of support and we'll do our very best to help if we are able.**

**If you need additional help please do contact our Tenancy Support Team at [tenancysupport@freebridge.org.uk](mailto:tenancysupport@freebridge.org.uk)**

or call us on **03332 404 444**, hold the line and then ask to speak to our Tenancy Support Team.

# OPT IN TO RECEIVE A DIGITAL COPY OF STREETS AHEAD



**Streets Ahead is sent to you every few months as you are a customer of Freebridge Community Housing.**

We send the magazine to all of our customers to tell you about the services we provide and the work we're doing as a registered provider of social housing.

If you no longer want to receive a paper copy of Streets Ahead delivered

to you, and want to receive a digital copy instead, just let us know, and we will arrange for you to be removed from our current mailing list.

To opt-out of receiving a paper copy, you can fill in our digital form by scanning the QR code below, or you can email your name and address to [communications@freebridge.org.uk](mailto:communications@freebridge.org.uk)

## A STAKE IN FREEBRIDGE: HOW TO BECOME A SHAREHOLDER

Freebridge Community Housing is inviting its tenants to become shareholders. As a shareholder, you have the right to attend the Annual General Meeting and vote on major issues in the running of the organisation.

Shareholding is designed to increase tenants' stakeholding in their housing provider and is a way to become involved in what Freebridge does.

If you need more information about how to become a Freebridge shareholder or just want to know more contact the Governance Team on 03332 404 444 or email [shareholderenquiries@freebridge.org.uk](mailto:shareholderenquiries@freebridge.org.uk)



*scan me to opt in to receive a digital version of streets ahead!*

# COMPLAINTS & COMPLIMENTS AT FREEBRIDGE

It's vitally important to us that we offer you the best customer service that we possibly can.

## Housing Ombudsman Service

We can help if you have a problem complaining to your landlord.

**Contact us:**

**by telephone on:**  
0300 111 3000

**by email:** [info@housing-ombudsman.org.uk](mailto:info@housing-ombudsman.org.uk)

**via our website:** [www.housing-ombudsman.org.uk](http://www.housing-ombudsman.org.uk)

**or by post at:** Housing Ombudsman Service, PO Box 1484, Unit D, Preston, PR2 0ET



Please note that this is an updated address to send by post!

However, we do understand that that there will always be times when you're unhappy with a situation at either your home or within your community.

Naturally, you'll want us to be aware of this and it is your right to contact us and let us know how we can improve the service we are offering to you.

With that in mind, we do encourage you to get in touch with us if you have an issue and will always be very happy to hear from you.

Of course, we'd also love to hear from you if you'd like to compliment our service! Likewise, if members of the Freebridge team have gone above and beyond to help you, we'd also like to know.

We are always analysing our performance and your feedback is a key part of that. So, your complaints, comments and compliments are important as they allow us to shape the service we offer.

We are committed to providing excellent customer service, which means we must always look at ourselves and how you feel we are performing.

Feedback, be it positive or negative, really helps us and is always passed to leaders and managers within the Freebridge team, which helps us improve the way we operate.

January 2024

05

compliments received

40

complaints received

Reasons for complaints

19	property condition
0	estate management
20	other

February 2024

04

compliments received

56

complaints received

Reasons for complaints

30	property condition
3	estate management
22	other

March 2024

05

compliments received

34

complaints received

Reasons for complaints

34	property condition
4	estate management
33	other

# OUR PERFORMANCE

FOR QUARTER FOUR (JANUARY - MARCH 2024)

Complaints received **130**

Our monthly average is 32.



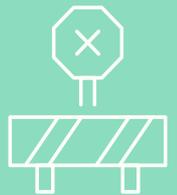
Repairs completed **7,949**

And that makes 19,138 repairs completed year to date (Q1 - Q3)



Gained no access **170**

We gained no access on 170 of our properties, that we haven't previously been able to access.



New homes **102**

We began construction on site for 102 properties this quarter.



Time taken to complete routine repairs **40 Days**

Our target is 28 days.



Some complaints are added to more than one category, so they may not add up to the total number of complaints for that month!



# HOW TO CONTACT US

## VISIT or WRITE TO US at:

Juniper House, Austin Street,  
King's Lynn, Norfolk PE30 1DZ

We're open between:

8.45am - 5.15pm (Monday-Thursday)

8.45am - 4.45pm (Friday)

and closed on Saturdays, Sundays and  
Bank Holidays.

**TELEPHONE:** 03332 404 444

We've been made aware that some mobile  
phone providers now charge for calling numbers  
beginning with 0333, if your provider is one of  
these you can also contact us on 0800 1691694 -  
which is free from all numbers.

Out of office hours our main number diverts to  
our 24 hour emergency service.

**WEBSITE:** [freebridge.org.uk](http://freebridge.org.uk)

**FACEBOOK:** [facebook.com/freebridge](https://facebook.com/freebridge)

**X:** @freebridge



## TREATING EVERYONE FAIRLY

Freebridge treat everyone fairly. We promote equality of opportunity and value the differences between our customers and everyone who works for Freebridge Community Housing. All our employees, contractors and consultants must treat colleagues and customers with politeness, tolerance, and respect, regardless of their age, colour, disability, ethnicity, sex or gender identity, marital status, nationality or national origin, race, religion or belief, sexual orientation, caring responsibilities or any other unjustifiable reasons.

**We will not tolerate unfair discriminatory behaviour of any kind and we encourage the reporting of any such behaviour. We will act upon all complaints appropriately.**

The views expressed in this publication are those of contributors, and not necessarily those of Freebridge Community Housing. This entire publication is under copyright, and is not to be duplicated or reproduced in any way without permission.

## IF YOU NEED ANY HELP TO UNDERSTAND THIS NEWSLETTER PLEASE GET IN TOUCH

This magazine is wrapped in 100% compostable film. Mailing film certified as biodegradable and compostable to the European standard EN13442.

