



NEWSLETTER

October 2023



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ARE YOU MISSING OUT ON MONEY?

Did you know that every year an estimated £19 billion in welfare benefits goes unclaimed? We've supported our members to claim over **£19,062** so far this year in benefits.

Millions of households are missing out on payments they didn't know they were entitled to.

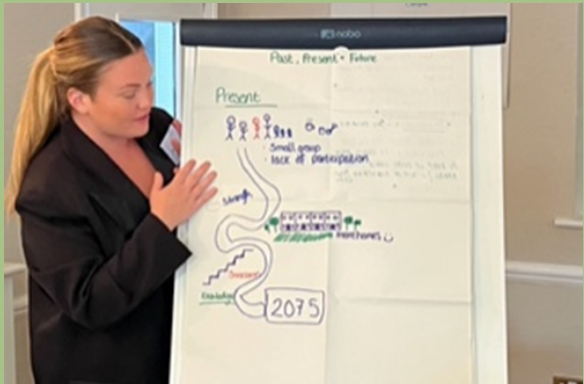
Whether you're struggling to make your money stretch to the end of the month, or want to know if you're getting everything you're entitled to, we could help you:

- Find out what financial support you may be entitled to
- Support you to make a claim for Universal Credit
- Challenge benefit decisions you think are incorrect
- Save money on utilities and other household expenses
- Give guidance around managing debt and signpost to appropriate specialist services.



LEWISHAM PLUS BROMLEY CREDIT UNION - OFFERS SAVING PLANS AND LOW COST LOANS TO MEMBERS. TEL: 020 8878 4738 WWW.PLUSCU.CO.UK

Away Day



The third BTC Away Day was held on Saturday 23rd September. It was well attended by both new and more established members as well as the staff team. Over the day we looked at actions from previous away days, looked back to where Brockley Tenants had come from and looked to the future, specifically what risks could prevent BTC from thriving and the actions we can take now to ensure we can survive another fifty years. We also used the opinions expressed in the Tenants Satisfaction Measures survey to inform our discussions.

The group agreed six main actions to work on over the next year these were; 1. Carry out new member recruitment and selection in a different way to try to get people who will commit to being involved after they are housed. For example, by using scenario questions. 2. Look more in depth at the risks we identified (lack of participation, takeover/merger, bad management, corruption, bad publicity, troublemakers, poor staff retention, poor financial decisions, lack of fairness, no new members, unexpected risks, rules not fit for purpose. 3. Members to set up a befriending service for other members. 4. Establish an up-to-date skills register to make more use of members skills to help other members. 5. Carry out a census to have better information about our residents. 6. Review our rules.

Don't Deprive Others

According to research from London's 32 borough councils including the City of London 1 in 50 of London's population is living in temporary accommodation. This amounts to 169,393 people without a home and includes 83,473 children. Families living in Bed and Breakfast doubled between 2022 and 2023. If you have a Coop property that you are not living in or do not need anymore, PLEASE return this property to us so that we can help homeless people.

Recently we have had a number of Coop members simply move out and stop paying the rent. This does not automatically end your tenancy. If a property is not formerly returned to us- by signing a surrender of tenancy and supplying us with keys- we have to spend money on applying to court to get the property back (£355 just to apply for a court date this is added to your bill). If we are forced to go to court to get back properties then we will ask for a money judgement on your debt to us and if, for example, you have inherited a property we can pursue the debts through the courts as you have an asset.

One of our Coop member's is a professional counsellor and is offering 6 free sessions to BTC member's. Remember to mention when you book that you are from BTC.



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Remember the commitments you made....

Back when you applied to the Coop? All our Coop tenancy agreements state that members will “Attend all General Meetings or give apologies for absence and participate in the general running of the Co-operative”. Many people honour the promises they made to be a fully functioning member of the Coop and do get involved, stand for Management Committee roles and offer their skills to help and support other members. Unfortunately, the majority of members do not do this. Many members make unrealistic demands on our service – forgetting that our rents are kept as low as possible for their benefit. Not appreciating that low rents impact on our ability to provide additional services that go beyond statutory responsibilities. Next year our Coop will be fifty years old and we would like members to be involved in these celebrations and re commit to those promises made when you wanted a home. While we appreciate members who have given service to the Coop in the past and are not well enough to be involved and do not wish to put undue pressure on those members we NEED to see more members get involved so that we can ensure the Coop will keep going for another fifty years. Looking forward to seeing all the new faces at meetings soon!



Household Insurance



Nobody likes paying for Insurance but when things go wrong and possessions are damaged then insurance is invaluable. Under the tenancy agreement the Cooperatives responsibilities are to “Insure fully the building against fire and public liability. (This does NOT include the Members personal possessions). “The Coop is not legally allowed to insure things that do not belong to us. We insure the structure of the buildings not the contents. While you may think the Coop needs to pay you for damage caused by, for example, a leak from upstairs we have no funds from which to pay you. This is why when we sign up new tenants, we always advise you to insure your belongings because we cannot. We can provide details of several insurance products for you to choose from, they are all affordable products designed for renters that cover for theft, waterdamage or fire. Contact us for more details.

IF THINGS DON'T FEEL RIGHT, THEY USUALLY AREN'T RIGHT. IF YOU NEED TO TALK TO SOMEONE YOU CAN CALL THE NATIONAL DOMESTIC ABUSE HELPLINE 0808 2000 247 OR CALL THE SAMARITANS (24/7) 116 123.

Winter Fuel Payments- Financial Support for Pensioners



If you were born before 26 September 1956, you should be eligible for the Winter Fuel Payment. Along with when you were born, other factors will affect how much you'll get, but it should be between £250 and £600. These amounts also include the Pensioner Cost of Living Payment, which is between £150 and £300. This payment is to give you extra help with your energy bills during the winter. In addition to this there is the Cold Weather Payment. This is to help with the very coldest periods. This is a £25 payment to help with bills for each seven-day period of sub-zero conditions. You qualify for this payment if you're receiving certain benefits. Payments can be claimed from 1 November 2023 for winter 2023 to 2024. We will shortly be contacting all our member's over pensionable age to check you are receiving all you are entitled to as there are many people under claiming. Look out for a call from Stephanie our Welfare Advisor.

Tenant Satisfaction Survey

Along with this newsletter please find the results of our Tenants Satisfaction Survey Report. The survey was carried out between July and August this year and we were pleased to have 90 responses. Two happy winners of £50 shopping vouchers wished not to be identified. We discussed the survey results at our away day, they will come to management committee and staff have drawn out the comments and drawn up an action plan of how we will respond to the comments made. We are pleased with the survey results that most of our members are satisfied with our service and that we compare well with our peer group within the sector generally performing slightly better than many of them. However, there is always room for improvement and we hope to see (particularly those of you that were not satisfied) joining the committee's to ensure YOU make YOUR COOP the best it can be. A larger version of this survey will go to the Management Committee and Voice Group, if you would like to see this version please let us know.

FIND ENERGY SAVING TOP TIPS ON THE ENERGY SAVING WEBSITE

THEY OFFER SOME REALLY GOOD ADVICE ON HOW TO KEEP WARM AND SAVE MONEY ON FUEL COSTS.

WWW.ENERGYSAVINGTRUST.CO.UK