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Cover photo: Catherine Hartigan, Supported Housing Officer. North Star



North Star | Winter 2021

Asked Ouestions



edition of our magazine which has a lot of information, updates and some interesting features. We are very keen to ensure we have clear and transparent communication with everyone we provide a service to and this magazine is one method: it has never been so important to keep in touch with one another. Our website also provides a lot of up to date information.

elcome to this

It goes without saying that we are all experiencing some unusual times, and that the health and safety of everyone is of paramount importance. We have continued to provide essential services throughout the pandemic whilst observing and delivering safe working practices. In fact we have implemented a number of new systems to improve how we do things including a modernised telephony system, webchat facility, improved out of hours arrangements for emergency repairs and continued engagement with our much valued tenant groups. Our connection with communities has been strengthened through donations, contributions and

support and our frontline staff have remained

available and accessible. During 2021 we will make it even easier to provide feedback to North Star through an updated complaints process. It is important that you can find speedy remedies when needed.

North Star has delivered some large projects during 2020 to strengthen the business. This includes a full refinancing of its loans and group consolidation (more detail in the magazine). You will read that we continue to build high quality well designed properties and invest in our existing stock. We are developing plans to improve the carbon efficiency of our properties and will share more detail in due course. The new Social Housing White Paper has been published and we will implement some of the recommendations speedily it will all improve services.

We welcome feedback and will always respond.

Wishing you a brighter 2021

Best wishes

Angela Lockwood, **Chief Executive** 

#### North Star Welcomes...

# **Natalie Bird**

#### What is your role at North Star/what will you be doing?

I am a Welfare Benefit Officer and will be working alongside Andrea Peacock to provide information, advice and support to customers on their income, benefits and managing their money.

#### Where did you work/what did you do before you joined **North Star?**

Before North Star I worked at Darlington Citizens Advice Bureau as a Money Advice Specialist for 12 years.



#### What are you looking forward to doing at **North Star?**

I am really excited to start working with the customers of North Star. This is a real hands on iob and I am really keen to help customers with any problems that they face with their income as I know how much of an impact this can have on peoples lives.

#### North Star Welcomes...

# **Jenny Brereton**

#### What is your role at North Star/what will you be doing?

My job title is Tenant Connector within the Communities Team. My role involves working with tenants to enable them to take an active role to improve services offered to all North Star customers. I want to increase the involvement of under represented groups to ensure that as many customers as possible have the opportunity to put their opinions forward, If you get an email or a telephone call from me, that's your opportunity to connect.

#### Where did you work/what did you do before you joined **North Star?**

I have worked in similar roles for 18 years starting as a Community Involvement Officer during the regeneration of North Ormesby

in Middlesbrough. I then moved into the role of Community Investment Officer with Tees Valley Housing, a similar housing association to North Star. with small pockets of housing throughout the Tees Valley area. It was a challenge reaching out to such a wide area but I rose to the challenge, delivering projects such as a small nature park and multi use games area in Billingham, delivering digital training to help older residents connect with friends and family, working with the Chinese Community to build a community centre in central Middlesbrough, taking roadshows out to Lingdale, Richmond, Whitby, York and many other areas, set up a singing for health group and worked with many different groups to help them to understand how to cook on a budget. I also helped to build the



role to improve their communities and influence the services offered by the housing provider. My final role before I came to North Star was as a Customer Engagement Coordinator with Thirteen. This role had fewer links with the community but concentrated on supporting the involved tenants to scrutinise the business and give assurance that Thirteen is compliant with the Consumer Standards.

#### What are you looking forward to doing at **North Star?**

I'm looking forward to building good, positive relationships with North Star tenants and encouraging them to take an active role in influencing the services offered to them.

#### North Star Welcomes...

# **Abby Morgan**

#### - Customer Experience Manager

I have just recently joined North Star in January and can't wait to continue the journey! I have managed teams within fast paced industries previously and the customer journey and experience is really important to me! Joining an organisation like North Star which really take customer feedback and satisfaction seriously is therefore crucial.

I am responsible for managing the customer service team and I have been so impressed at how dedicated and supportive the

team are. They truly want to make a difference, have a vast amount of experience as a team and have the customer at the forefront of their mind. It is vital that the team and I are connected to the tenants and the experience they have with North Star.

The lockdown has been challenging for many organisations and people and we want to deliver on our good service as expected. Our customer service line is open for all queries and repairs

reporting as normal, including both urgent and routine. Our contact number for the customer service team is 03000 11 00 11 or the 'My North Star' portal can be used via our website, thereby offering you more choice in how to contact us and at a time that is suitable to you.

If you haven't registered for 'My North Star' and you would like to, please do so at

www.mynorthstar.online.



I look forward to my journey with North Star.



Since the last issue of the magazine there have been quite a few completions of new build properties, many delayed a little due to sites closing down between March and June last year in the first Covid-19 lockdown. Most of the activity in the last few months has been in Darlington borough however there is plenty in the pipeline across all of our areas.

# NEW BUILD

#### Lancaster Park, Middleton St George

We took handover of five. 2 bedroomed houses on Homes by Esh's popular housing for sale site, in October. Here they are nearing completion.

#### Middlesbrough **Move On Project**

In Middlesbrough we have completed the purchase of the fourth of six houses around the borough to provide move-on accommodation with support, for individuals leaving homeless hostel type accommodation.

This project provides a valuable stepping stone to permanent tenancies.

#### The Garth, Cockerton, **Darlington**

The first phase completed in December. Comprising fifteen 2 & 3 bedroomed houses for rent this was our first scheme with Durham based Partner Construction.

Despite completion coming so close to Christmas residents seemed pleased to get their keys and get settled in as quickly as possible.

The second phase will be completed in March and will comprise five, 3 bedroomed houses for Rent to Buy which is a scheme for people who want to buy their home but need up to 5 years to save up a deposit and get a mortgage.

The Garth, Cockerton

#### School Street, Darlington

Seven, 2 bedroomed bungalows, including one to full wheelchair user specification, were handed over to us in January.

The small infill site previously had Planning permission for 18 flats but our development has thrilled Darlington Council who recognise that there are many people in their borough waiting for 2 bedroomed bungalows, especially ones built to such a high quality.





Customers generally accept that on occasions things go wrong, but expect that something will be done to put them right.

North Star is an organisation that highly values complaints and comments, learns from them and uses them to improve services.

The Housing Ombudsman published a new complaint handling code in July 2020 and required all social landlords to self assess their current processes against this new code.

The new code has led to North Star making some changes to our complaints process that are designed to make it easier and quicker to find a resolution when things go wrong.

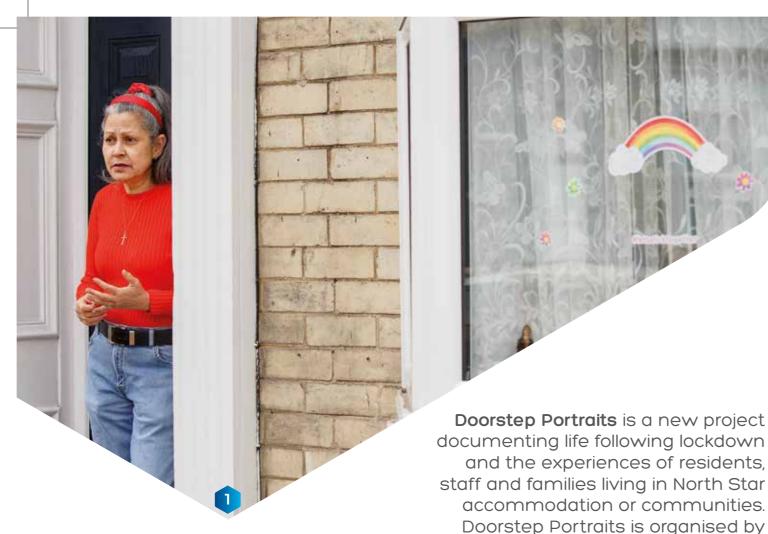
#### The major changes to the process are:

- Reducing North Star's complaints process from three stages to two stages, to speed it up.
- Customers will be able to contact the Housing Ombudsman at any stage, rather than having to wait for North Star to complete their process.
- North Star will make contact with customers prior to providing an official written response to their complaint. particularly in instance where a complaint is not upheld. This is to ensure good dialogue is maintained and that the reasons for not upholding the complaint are clearly understood.

North Star undertook an online consultation session with customers who have had recent experience of the complaints process to gather views on the changes and ensure they will result in a better experience for all. You can read more about this session in the Get Involved section of this magazine.

If you would like to read more about the new complaints process, please visit https://www. northstarhg.co.uk/your-home/ your-tenancy/complaintscompliments-and-comments/ or contact us to request a written copy of the information.

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# DOORSTEP

The MIMA & North Star Team spent their final days of 2020 out and about on location. This series of images is a glimpse into the lives of local residents, staff and the North Star Group community, revealing what or who helped them cope in lockdown.

We are looking for people to join in with Doorstep Portraits. We'll come by for a friendly, physically distanced chat, work with a your portrait and talk with you about your COVID journey and adventures. If you and/or your family or friends are interested in your very own Doorstep Portrait please contact Coral, Community

MIMA, in partnership with North Star.

**E Coral.Smith**@northstarhg.co.uk м 07501682560

professional photographer to take Connector for North Star Housing.





northstar\_hg mccanncmillan

1. Juliette Menezes North Star Housing Community Resident I've been filling my time with experimenting with fermentation, pickling and jams and have mastered a lovely cup of Kombucha. I bought a treadmill to keep fit at home but it's missing a bolt so I haven't had chance to use it yet. Seriously, if I won, the lottery I would still live here in my cosy North Star home, I love my

#### 2. Dean Chaffer North Star Housing **Community Resident**

is on my door step.

home in Middlesbrough and the location is urban, everything

I've always worked from home so not much changed for me apart from my social life. I loved to go to music gigs at least four nights of the week, anything involving a guitar. Now I live stream all the gigs as the music industry has moved online, I miss the lack of social contact.

3. Barbara Hagan North Star Housing Community Resident

I started a new life in the country in a little stone cottage on the first day of lock down after losing my partner. This cottage was meant for me. I love all the beautiful walks and painting water colour landscapes. I didn't know anyone when I moved and now. I know everyone in the village, and everyone knows me. I would advise anyone who's fed up to come live in the county.

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Images: All images credited to Craig McCann

# SOCIAL HOUSING

# WHITE PAPER

In November 2020 the Government published The charter for social housing residents: social housing white paper.

The white paper was published in response to the tragic events at Grenfell Tower in 2017 and sets out a number of commitments that every tenant should expect from their landlord.

#### Those commitments are:

- 1. To be safe in your home.
- 2. To know how your landlord is performing, including on repairs, complaints and safety, and how it spends its money.
- **3.** To have your complaints dealt with promptly and fairly, with access to a strong Ombudsman.
- **4.** To be treated with respect, backed by a strong consumer regulator and improved consumer standards for tenants.
- **5.** To have your voice heard by your landlord.
- 6. To have a good quality home and neighbourhood to live in, with your landlord keeping your home in good repair.
- 7. The government will ensure social housing can support people to take their first step to ownership.

The commitments largely follow those set out by the National Housing Federation in their Together with Tenants four point plan launched in 2019. As early adopters of the plan, North Star have been working on ways to ensure we can meet them and also that tenants can hold us to account on our performance against them.

#### The white paper also contains a number of other measures and reforms and these have been summarised by the National Housing Federation below:

- A reformed Regulator of Social Housing with new reactive and proactive consumer regulation.
- The Regulator to inspect organisations with over 1,000 homes at least once every four years to review compliance with the consumer standards.
- A strengthened Housing Ombudsman which allows tenants easier access and speeds up complaint resolution, as well as new quarterly webinars for

residents on insight reports, complaints data, learning points and case studies.

- A series of key performance indicators (KPIs) that landlords will be required to report against, with proposed satisfaction measures on repairs, safety, complaints, engagement and neighbourhood management. Landlords will also be required to report on executive pay and how they spend their money.
- A new accountable person for safety, and consumer standards, within each landlord.
- An expectation that tenants should be able to access key information from their landlord, though housing associations will not be subject to Freedom of Information requests.
- An intention to tackle antisocial behaviour by clarifying the roles of different agencies and signposting who can support residents.

If you would like to read more about the white paper and the measures in it please visit https://www.gov.uk/government/publications/the-charter-for-social-housing-residents-social-housing-white-paper/the-charter-for-social-housing-residents-social-housing-white-paper to read it in full or https://www.housing.org.uk/news-and-blogs/news/government-publishes-social-housing-white-paper/ for the National Housing Federation's summary.

# CORONAVIRUS & DOMESTIC ABUSE - SUPPORT, HELP & GUIDANCE

If you are concerned about Domestic Abuse during the coronavirus lockdown period, here are some tips that may help, as well as links and numbers to support services at the bottom of this article.

You can find advice released by the Government, in regards to coronavirus and domestic abuse at https://bit.ly/39wMLhY

Speak to a trusted neighbour, family member or friend and arrange a safe word and emoji that can be texted to them quickly in an emergency so they know to contact 999.

- Keep phones topped up, charged and accessible.
- You can download a personal safety phone apps like Hollie (https://hollieguard.com/), which can silently contact designated people with a shake or tap of a phone. It can also work if deceleration, impact or non-movement is detected.
- If in a situation where violence is escalating, try to move away from the kitchen where there are sharp or heavy objects and stay close to the exits or any lockable rooms you can

- barricade yourself in while you get help.
- Some support services detailed at the bottom of this article include support via video calling and WhatsApp.
- Asking family members or friends to regularly check up on you online or over the phone is also useful, and a good way to offset the pressure self-isolation and hard times impose on mental health.
- If you are in immediate danger, call 999

#### Some other useful links and numbers:

#### Harbour

# **https://www.myharbour.org.uk/** 03000 20 25 25

Harbour offer a range of different services to assist those affected by domestic abuse.

They work across the North East of England with services in County Durham, Hartlepool, Stockton, Middlesbrough, Darlington and North Tyneside.

#### Refuge

# **www.refuge.org.uk** 0808 2000 247

Refuge run a range of specialist services to help survivors access safety and rebuild their lives. They understand each person's circumstances and needs are different and that survivors need different services at different times. This is accessible to women and menvictims and perpetrators.

#### Women's Aid

#### www.womensaid.org.uk 0845 702 3468

Women's Aid is the national domestic abuse charity that helps up to 250,000 women and children each year.

#### Mens Advice Line

#### www.mensadviceline.org.uk 0808 801 0327

Men's Advice Line is a confidential helpline for men experiencing domestic abuse from a partner or ex-partner (or from other family members).

#### Arch North East

#### www.archnortheast.org

Arch North East are a registered charity based in Teesside offering free and confidential counselling and ISVA support to people who have been affected by rape or sexual abuse, no matter how long ago the experience may have been.

#### Respect

# www.respect.uk.net 02035596650

Working with the cause of the problem.

#### **Broken Rainbow**

#### www.broken-rainbow.co.uk 07812 644 914

Broken Rainbow provides support for people from the LGBT community experiencing domestic abuse.

# Rape Crisis Federation (England and Wales)

# **www.rapecrisis.co.uk** 0808 802 9999

The Rape Crisis Federation acts as a referral service to individual women who are seeking advice or support around the issues of rape and sexual abuse and assault by putting them in contact with their nearest rape and sexual abuse counselling service.

#### Karma Nirvana

#### https://karmanirvana.org.uk/ 0800 5999 247

Supporting victims of honour-based abuse and forced marriage.

#### Crimestoppers

#### www.crimestoppers-uk.org 0800 555 111

An independent charity that gives people the power to speak up to stop crime 100% anonymously.

#### Rights of Women

#### www.rightsofwomen.org.uk

National organisation offering free legal advice to women.

#### The Samaritans

## **www.samaritans.org** 08457 90 90 90

A nationwide charity which provides 24-hour confidential, emotional support for anyone in crisis. There is a national number and there are local numbers which can be found in the telephone directory.

#### Victim Support

#### www.victimsupport.org.uk 0845 30 30 900

# (Monday to Friday 9am-9pm weekends 9am-7pm)

Victim Support is the national charity for people affected by crime. It is an independent organisation, offering a free and confidential service, irrespective of whether or not a crime has been reported.

#### Cleveland Police

## www.cleveland.police.uk/advice-information/DomesticAbuse.aspx

Advice and information provided by Cleveland Police.

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# -Cus on...

Property Services Manager - Steven Colby

#### What's your job role and in brief what does this entail?

I am the Property Services Manager responsible for providing our internal and external customers with an excellent repairs and void experience.

#### Where did you work before **North Star?**

I worked for Karbon Homes for 9 years. 4 of those years as a Support Services Surveyor responsible for responsive and void surveys. The other 5 years my role was Team Operations Manager, responsible for the in-house work force of 18 multidisciplined trade staff.

For the past year I have worked for NHS Property Services as Senior Technical Manager, maintaining NHS Buildings across the North East with internal and external contractors.

#### What are your hobbies/ interests?

I am a keen runner, I run for my local running club (North Shields Polytechnic).

My football team is Newcastle United.

I have two young daughters who keep me extremely busy with taxi duties!

#### What is your favourite?

Film - The Wolf of Wall Street. I'm not sure I'll make that much money in **Property Services!** 

**Book** - For my sins, I'm not a big reader. But probably some boring running book.

#### Holiday **Destination**

- Ibiza for family holidays.

Food - Pizza!!! My excuse is that it's good carb loading for running.

#### Tell us an interesting fact about yourself:

I have 8 stars tattooed on my body, one for each time that I have ran the Great North Run.





## **GROUP COLLAPSE AND RE-FINANCING**

We wrote to all our customers during 2020 about the collapse of the group and the move to being a single organisation. We are pleased to confirm that this took place in early November 2020.

One of the key reasons for collapsing the group was to allow us to put new funding in place. We managed to put new funding in place that will allow us to continue to invest in our properties

and services and build new homes for many years to come.

This change does not affect any of the services we provide to you and has no impact on the tenancy agreement. There are no changes to how you pay your rent, request a repair or contact us.

The organisation is now known as North Star Housing Group and we will continue to be known as North Star. If you have any questions about this change please get in touch.

We think it is essential to involve our tenants and communities in the work that we do. We want you to help shape and improve our services and by getting involved you have the chance to really make a difference.



The current covid pandemic has meant that we have had to look at doing things differently and our currently involved customers have embraced the digital experience. They have taken part in Zoom meetings, carried out online surveys, helped to develop a video to explain the Tenancy Agreement and are working with TPAS to learn more about how they can carry out more online activities to help to improve North Star services for all our customers.

Carol has been involved for many years and is now the Chair of the Tenants Voice Scrutiny Panel (TVSP). Carol said 'I enjoy being of member of the Scrutiny Panel because we see the positive changes coming through North Star and its all for the benefit of the tenants'.

Tom is a new member of the TVSP and he said 'I have always been very active in my community.

During the last ten months, the challenge has been to be so whilst being home most days. Thankfully the internet makes that possible. I hope I can make a positive contribution to North Star and, whilst I am very new my initial experience has been extremely positive. I have received a warm and supportive welcome from the staff and other tenants.'

Rachel is also new to involvement.

She has recently taken part in the Complaints Process Consultation and a workshop looking at how North Star can enable customers to engage with us digitally. Rachel says 'I decided to take part in the zoom consultation and workshop because it is a fantastic opportunity to be heard and valued as a North Star tenant. Being a young tenant in my first flat I find these opportunities very effective as any issues can be discussed and you can hear other tenants' stories and opinions. Not

only this, but you can engage with members of North Star staff who you may not be able to speak to on other occasions. It is a great way to make friends and all it takes is a video call! It couldn't be easier!'

If you would like to help shape, improve and influence decisions at North Star services it could be as simple as:

- responding to a couple of questions by email or phone taking 5 or 10 minutes
- joining an online workshop or consultation for an hour
- taking part in an in-depth piece of work which would mean a longer commitment.

We value everyone's voice and we look forward to hearing from you.

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# **Community Connections**

#### **Christmas at Rosedale Court**

Michelle Peacock, staff member from Rosedale Court secured funding from the Communities Team and surprised all the residents with an individual gift at Christmas. It's fantastic to hear all this lovely feedback, sometimes it's the little things that make a big difference!

"It was a nice novelty touch to put a smile on people's faces. It was unexpected and nice to receive. I'm terrible for breaking mugs so it was a nice surprise to get a new one." Steve

"It was a very nice thought" Sue

"Bia thumbs up." Eddie

"It was a good thing to do." Harry

#### Community Grants

The Communities Team recognised that Christmas can be a challenging time for our communities, even more so in 2020 with isolation and restrictions due to Covid. We wanted to reach out and make sure that funding was being offered to projects that needed help the most. We advertised and offered grants of between £200-£2000 and trailed a new way for groups to apply via video, it was a great success and we funded

nine local projects totalling £12,500, one of the projects we funded in Thornaby, Teesside Vineyard Church sent out food hampers and recipes on how to create healthy meals at home to 40 families, benefiting over 110 people.

#### Community House - Wellgarth Evenwood

Nicola Porter - Evenwood My involvement with Wellgarth Community House began when my children stared going to the youth club sessions with YMCA, I attended a coffee morning with other local residents and with support from North Star and YMCA we began planning activities and fundraising events

We have done several activities from cookery lessons to family trips out and most recently a Christmas event for the local village.

for the village.

It has made a big difference to me personally, it's given me a lot more confidence than what I had. It's helped me achieve lots of qualifications including Maths, English and Cooking.

I applied for funding for the Christmas event from North Star's Community Grants by a video message/application which was a new thing for me to do but I found it ok, I'm so pleased I did it as the response from the people who attended the event was fantastic.

Personally I think it would be nice for a lot more involvement from the community as I feel we need more support with what we try to achieve.

The Christmas event involved a couple of us parents and help from the people at Corner Stone Christian Centre. We all dressed up and did a Santa's grotto with safety measures in place where the children visited Santa and his elves and received a gift and a cake. Also for the children that couldn't make it we did a visit to their doors to leave them a gift. To see the smiles on the children's faces through this difficult time was amazing.

I would just like to stay anyone that would like to consider aettina involved with the Community House you will not be disappointed, we have a great team who are all friendly and supportive towards everything

I hope to get a lot more activities and fundraising events going ahead for the upcoming year!

**Comments from Coral Smith** - Community Connector

Its great to see the resident involvement at the Community House, it's a great village with lots of passionate and caring people, they have achieved so much since the house first opened and they have lots of ideas and plans for the future. It would be great to see more people get involved and I'm keen to hear what kind of activities people would like to do, if anyone has ideas or would like to be part of the resident group then please get in touch. communities@northstarhq.co.uk

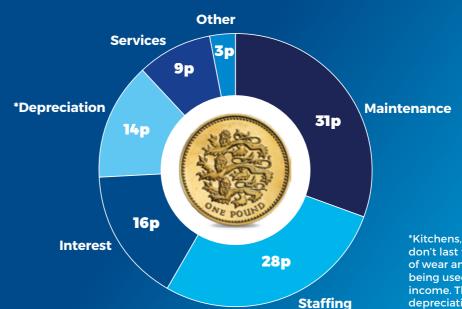
# **Tenants Annual Report Data**

2019/20 was another successful year for North Star and we are delighted to provide you with our tenants' annual report. We're exceptionally proud of the achievements and improvements that we have accomplished this year and we hope you are too.

**Our Homes** 



# What we spend each £ on



\*Kitchens, bathrooms, door and windows (components) don't last forever. A depreciation cost is an estimate of wear and tear against components whilst they're being used by our customers as we generate rental income. The remaining value of an component after depreciation, allows us to estimate the timing of when modernisation and investment is needed in your property.

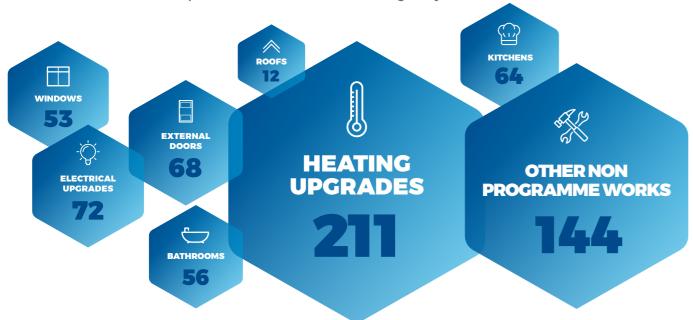
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### **Your Home**

#### **Planned Maintenance**

During the year we invested **£1,859k** on planned investment with a focus on kitchens, bathrooms and electrical upgrades.

443 homes benefited from planned investment work during the year.



Maintenance	Target 2019/20	2017/18	2018/19	2019/20
Percentage satisfied with Planned investment work	93%	93.79%	95%	94.4%

Number of repairs completed in 2019-20 was **14,139**, which is an increase of **5.6%** from previous year.

Average number of repairs per property **3.8**Average cost of a responsive repairs £93.62

Maintenance	Target 2019/20	2017/18	2018/19	2019/20	Performance compared to other Housing Associations
Percentage satisfied with the repairs service	92%	90%	89%	88.3%	6
Percentage of appointments kept	95%	95.1%	91.3%	95.8%	<b>B</b>
Percentage of jobs completed at first visit	90%	71.7%	71.8%	75.4%	7
Percentage of properties with a valid gas safety certificate at year end	100%	99.9%	99.99%	100%	ப

performing better than others

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performing the same as others

not performing as well as others

# **Your Tenancy**

Number of homes let in 19/20 - 404

Maintenance	Target 2019/20	2017/18	2018/19	2019/20	How we compare to others
% rent lost through homes being empty	1.2%	1.28%	1.2%	0.85%	<b>B</b>
Average number of days taken to let a home	25 days	25.5	24	20	
Current tenants arrears	2.5%	1.81%	1.94%	2.29%	

performing better than others

performing the same as others

not performing as well as others

During the year, our Welfare Benefits Officers have increased income for our tenants by £746,000 through reviewing benefits entitlements.

You can get free and confidential advice from our Welfare Benefits Officers

- by emailing uc.enquiries@northstarhg.co.uk
- via My North Star www.mynorthstar.online
- or by contacting our customer services team on **03000 11 00 11** to make an appointment.

# **Your Neighbourhoods**

- 45 reports of Anti Social Behaviour (ASB) (105 in 18/19)
- We continue to work in partnership with the Police, local authorities, victim support and other agencies to tackle ASB.
- Tenant satisfaction with how we managed ASB







In 2020 we have implemented a new ASB case management system to improve our case record keeping. This will also enhance monitoring of cases and support identification of emerging trends to provide a targeted approach to tackling ASB.

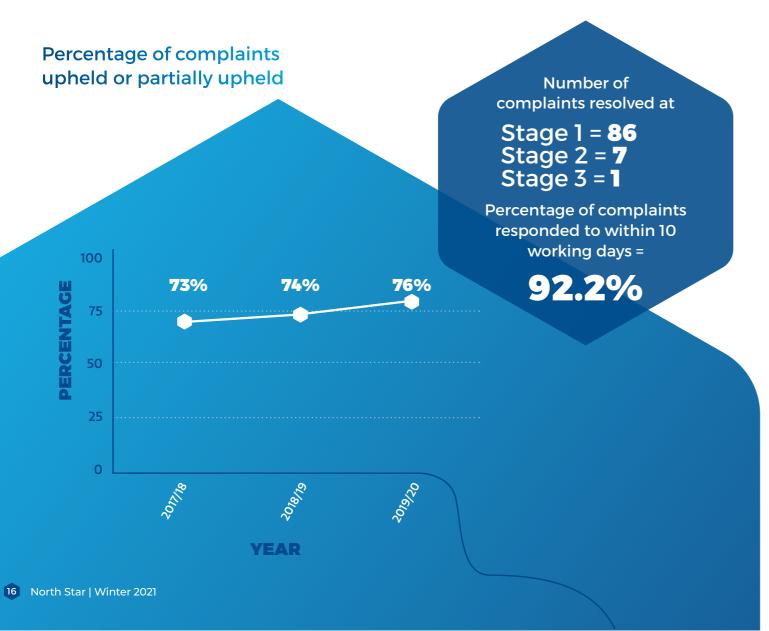
Tenant satisfaction with the overall service from North Star is 92.3%

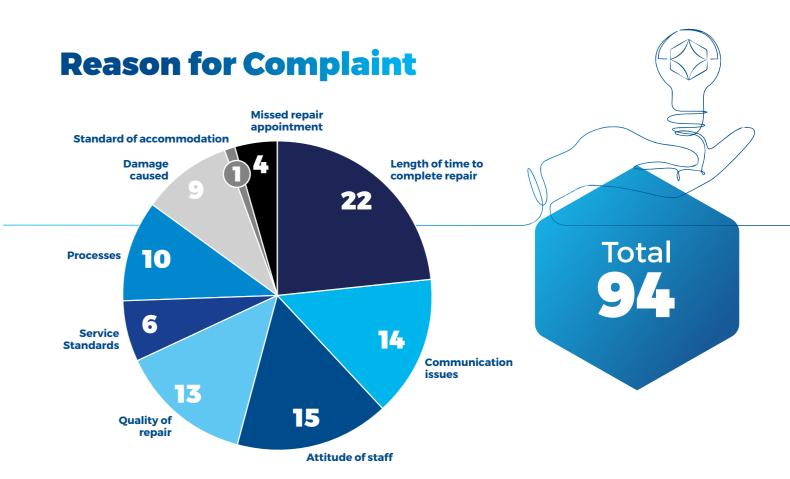
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# **Improving our Services**

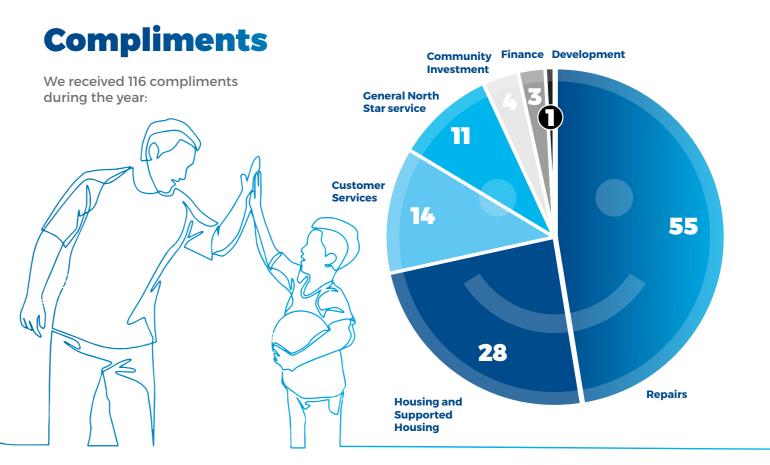
In 2019/20 we received 94 complaints, which is a 15% reduction from the previous year.

Complaints	2017/18	2018/19	2019/20
Asset Management	12	5	11
Customer Services	2	2	0
Development	1	2	2
Finance	7	0	1
Housing Management	6	10	9
Maintenance	134	88	70
Supported Housing	4	4	1
Total	166	111	94





North Star values customer feedback and all complaints received, either formally or informally are acted on to improve our services. During 2019/20, we worked with our contractors, Esh to improve the length of time to complete repairs and they implemented a new system to improve scheduling and monitoring of repairs. We also worked with our gas contractor to increase the number of parts on vans to enable more jobs to be completed at first visit.



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## **Tenant Connections**

North Star believes that genuine, meaningful engagement with our tenants makes our business stronger and gives those that choose to work with us, personal fulfilment and development opportunities.

This year we were awarded TPAS Pro Accreditation. We are extremely proud to have achieved this and want to thank all the staff, board members and most importantly tenants, who played such an important part in the process.

Along with some helpful recommendations for improvement, the report picked out North Star's culture of transformation and co-creation, our tenants' work to set up a North East Scrutiny Network and the strength of our relationships with the community as particular strengths.

#### Ways to get involved

At the time of writing, Covid-19 has had a significant impact on the way in which we are able to deliver our tenant connection activity. However, both North Star and the tenants we connect with have embraced new ways of doing this, utilising a number of digital and online tools.

If you would like to get involved please contact us via email: communities@northstarhg.co.uk or telephone: 01642 796 217

#### THIS YEAR OUR INVOLVED **TENANTS HAVE...**

- Organised and delivered three Money Saving Roadshows attended by **70 tenants**
- Stress tested and provided feedback on the implementation of the My North Star portal
- Reviewed and updated the content of the tenant handbook

In 2019/20 our involved tenants donated over 1325 hours of their time to help improve our services.

This equates to over £19,212 worth of work.

Tenant Connection activities generated £129,540 of social value in 2019/20.

## **New Homes**

In 2019/20 we completed 59 new homes at a cost of £7,264,311 of which £1,603,048 was grant support from Homes England.



# **Our Community Projects**

In 2019/20 North Star invested £62k in 15 local community projects. For every £1 invested, £16.34 was returned in social value. Projects levered in an additional £90k. Projects benefited **2,502** people.

In line with North Star's overall vision to 2023, we have focused on projects that address four of the United Nations Sustainability Goals:



#### **Goal One: No Poverty**

- 6 projects supported
- £14,461 invested
- £1:£32.54 social value ratio
- 333 people supported



#### **Goal Two: Good Health** and Well-being

- 4 Projects supported
- £8.149 invested
- £1:£85.05 social value ratio
- 288 people supported



#### **Goal Four: Quality Education**

- 4 projects supported
- £6.250 invested
- £1:£6.91 social value ratio
- 154 people supported



#### **Goal Eleven: Sustainable Cities and Communities**

- 3 projects supported
- £10,750 invested
- £1:£12.69 social value ratio
- 234 people supported

Social value is the difference an organisation can make to communities or individuals that access or are affected by its services. We use the HACT Social Value Bank to calculate a monetary value for this. A social value ratio tells us how much social value we generate for every £1 spent on projects and activity.

We spent £6,661 on running costs for our community house on Wellgarth Estate in Evenwood and £7,425 on running costs and refurbishment of the Community Hub in Thornaby.

We spent £6,853 supporting one-off community events and purchases to support projects, £500 sponsoring charity events and £503 on miscellaneous expenses and costs.

A further 1,493 people attended one-off events we provided funding for.



Creating homes, building futures 19

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# **HELP IS STILL AVAILABLE FOR**

Loan sharks are adapting their tactics to take advantage of those struggling financially and feeling vulnerable during the national lockdown.

DID YOU KNOW

1 IN 5 FIND

THEIR LOAN

SHARK ON

**SOCIAL MEDIA** 

**CONFIDENTIAL HELPLINE** 

0300 555 2222

#SharkFreeSurfing

Scan the QR code to

download the Stop

Loan Sharks App.

The England Illegal Money Lending Team (IMLT) is a national team cracking down on loan sharks and providing support for victims and survivors of illegal money lending.

The IMLT is warning about the dangers of online loan sharks amid concerns more people are falling prey to unscrupulous lenders on social media.

STOPLOAN SHINKS Intervention . Support . Education

The COVID-19 outbreak has meant loan sharks have been unable to find and snare their victims at traditional places such as the pub or the school gates. These criminals are now using social media to plug their illicit activities and prey on vulnerable people who have lost their jobs or part of their income.

The IMLT investigates and prosecutes loan sharks for illegal money lending and related offences. In past cases this has included blackmail, threatening behaviour, violence, kidnap, drugs offences and even rape.

#### How to spot and avoid loan sharks

If you're in need of an urgent loan or financial support, be wary of anyone that fits the criteria on the opposite page. Remember, if in doubt, check the lender out! Anyone lending money must be authorised by the Financial Conduct Authority (FCA). You can check the register at https://register.fca.org.uk/s/.

If you have already borrowed from a loan shark, the important thing to remember is you are not in trouble and there is help available.

# STOPLOAN SHNRKS

#### Here are some of the telltale signs to look out for:

- No paperwork Paperwork makes something seem more legitimate, and loan sharks avoid it at all costs! If you're taking out a loan, make sure you always get a credit agreement or have a record of payments.
- Cash loans or bank transfers - Loan sharks often use unregulated and illegitimate ways of lending money but during the lockdown, they may use bank transfers to avoid getting caught on the street.
- Refusing to give you information about the loan - Most loan sharks will avoid giving you clear details about your loan, such as the interest rate, previous repayments and

the total amount you owe.

- Taking possessions for **security** - Some loan sharks will take personal possessions, such as a passport or bank cards, to act as security and ensure you make repayments.
- Loan that keeps on growing - Loan sharks may increase the debt or add additional



charges at any time, even if you are making regular payments. It's important you seek help because the debt can spiral out of control very quickly.

Threats of violence – Loan sharks often use intimidation and threats to frighten people into paying back their loan. Some even become violent towards their victims if they fail to pay.

If you believe you have borrowed from a loan shark, contact the England Illegal Money Lending Team in confidence on 0300 555 2222.

You can also use Stop Loan Sharks Live Chat to access discreet support if you're not ready or able to make the call. This method may be useful if you are self-isolating or working from home and don't want people around you to know about your situation.

You can chat online with a support worker between 9am and 5pm weekdays at www.stoploansharks.co.uk.

If you feel unsafe and feel that you are in immediate danger, always contact the police via 999.

# WELFARE BENEFITS OFFICERS

**Our Welfare Benefits Officers** are available to help you look at ways to maximise your income and assist you with any benefit queries.

Last year the team were able achieve over £740,000 of benefits gains for customers.

For free and confidential advice contact our Welfare Benefits Officers via www. mynorthstar.online or by contacting our customer services team on 03000 11 00 11 to make an appointment.

The Energy Redress Covid-19 Relief Fund is an opportunity to access help if you are struggling with the cost of your energy bills. The scheme can provide you with fuel vouchers redeemable at Paypoint and Post Office locations across the country.

The fund is available for any households with a pre-payment meter, who have been either directly or indirectly affected by the Covid-19 pandemic and are at risk of self-disconnection.

This new scheme has re-opened this month.

Please contact UC.enquires@northstarhg.co.uk for more information



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Since the 8th June North Star have been offering a full repairs services. This includes the completion of emergency, urgent and routine repairs and the ability to book appointments online through My North Star (www.mynorthstar.online).

During all visits to properties, all operatives will be following government guidance and the guidance we have provided on visits, which can be viewed on

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our website - please search for repairs update to ensure you are viewing the latest guidance or get in touch with us and we can provide them for you.

Following the Government's introduction of a new national lockdown in England we can confirm that there will be no immediate impact on the repairs services provided by North Star.

For all the latest updates on how our services have been affected by Covid-19 restrictions, please visit: https://www.northstarhg.co.uk/contact-us/covid-19-hub/



# COVID-19

#### Do I still have to pay my rent?

Yes. The government has made some announcements to protect renters but, rent will continue to be charged and you will still be liable to pay this as a tenant. We know at this time there is huge uncertainty and this may cause extra worry about paying your rent and bills at this time. If you are struggling to pay your rent, we can provide you with specialist support and advice tailored to your individual circumstances. We urge you to contact your housing officer to discuss further.

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#### I am in rent arrears what do I do?

If you fall into rent arrears at this difficult time, we will work with you to put in place realistic and affordable future payment arrangements. We urge you to contact your housing officer as soon as possible if you are experiencing or expect to experience financial difficulties meeting your rent payments.

#### Can I still request a repair?

Yes, you can - please get in touch or visit https://www.northstarhg.co.uk/contact-us/covid-19-hub/ to find out more about how were are approaching repairs at this time.

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#### How are North Star keeping customers, staff and contractors safe?

We are ensuring that any activities completed by our staff or contractors is completed in line with government guidance.

### I need some help picking up shopping/prescriptions. Can you help?

We have supported a number of projects across the North East which can help and support in a number of ways. If this is something you require, please email communities@northstarhg.co.uk or telephone 01642 796 217 and we will put you in touch with local support services.

For other frequently asked questions and more help and advice with issues related to Covid-19 please visit https://www.northstarhg.co.uk/contact-us/covid-19-hub/

or call our Customer Services Team on: 03000 11 00 11.

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#### **North Star**

North Star brings together the skills, resources and values of Endeavour, Teesdale and Darlington Housing Associations.

We are a strong organisation with a clear vision of what we want to achieve for the people who live in our region - creating homes, building futures.

# **GET IN TOUCH**



customer.services@northstarhg.co.uk



www.northstarhg.co.uk



onorthstarhg



/NorthStarHG



03000 11 00 11

#### Are you registered for my North Star if so contact us using the link:

www.mynorthstar.online

#### Visit / Write:

Endeavour House, St Marks Court, Thornaby, Stockton-on-tees, TS17 6QN

14a Redwell Court, Harmire Enterprise Park, Harmire Road, Barnard Castle, County Durham, DL12 8BN

Please note that all calls to our Customer Services Team are monitored and recorded.

Please note our offices are currently closed to the public until further notice.

**Professionalism Flexibility** Collaboration Integrity **Ambition**