They’re all winners
The Best Kept Garden competition

All in a day’s work
See how Princess Street Flats residents have transformed a stretch of concrete wall

Make your view count
Viewpoint has become a big hit with customers
Welcome to Talk, our magazine for bpha residents.

We hope you have been enjoying this amazing summer and the wonderful weather. When the sun comes out at this time of year we often light up the barbecue to enjoy some outside cooking, and in this edition of Talk we have some tips on how to stay safe when using them to avoid injuries or damage to your property. We also hear from a resident whose life has improved dramatically since moving in to one of our specially-adapted homes with her family, as well as a couple who have upgraded their home and their lives thanks to shared ownership. The winners of our Best Kept Garden competition are also revealed inside, while it’s all in a day’s work for a professional artist who has transformed a stretch of wall in Bedford this summer into an inspiring piece of art. If you are having any money worries, we also have dedicated service that can help – find out more on page 18. In the meantime, we hope that you enjoy this edition of Talk and the rest of your summer.

Anna Humphries
Director of Customers and Services

Keep in touch
There are more ways to contact us than ever before. Choose the channel of your choice and make your voice heard!
@tweet_bpha
facebook.com/bpha.uk

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Did you know?
You can get Love2Shop vouchers by giving us your feedback via computer, tablet or smart phone.

Viewpoint is bpha’s online feedback service, exclusively for bpha customers. It’s your chance to improve our services and tell us what you think.

Register and take part in surveys, consultations and interactive tasks to gain points which you can turn into rewards.

Register here today.
www.bphaviewpoint.co.uk

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bpha.org.uk | talk
RESIDENT INVOLVEMENT

4 talk | Summer 2018

A STAR to tell us how happy you are

Earlier this year we spoke to more than 1,200 of you to find out what you think about our services.

Through our annual customer survey, called STAR, we asked you how satisfied you were with:
- the quality of your home
- your rent providing value for money
- your service charges providing value for money
- your neighbourhood as a place to live
- our repairs service
- how we listen to your views and act upon them
- your last contact with us
- how we deal with your enquiries
- how easy we are to contact
- how we listen to your views and act upon them.

What you told us

This feedback gave us valuable information about how we’re doing and what areas need some improvement. You said you were most satisfied with how easy it was to contact us. And you were satisfied with your last contact with us and the way we dealt with your enquiry. You were also satisfied with your rent providing value for money.

The top three areas you said could be improved were:
- your service charges providing value for money
- our repairs service
- listening to your views and acting upon them.

We’ll be using your feedback and looking at these areas in more detail to make improvements. Thanks to all of you who took part in the survey – to have so many of you involved is really encouraging. If you didn’t get a chance to give us your views this time, you may be able to take part in our next STAR survey in early 2019.

All in a day’s work

Residents at our Princess Street flats have proved what a difference a day makes. In just 12 hours, they’ve transformed a stretch of concrete wall into an inspiring piece of art.

Professional artist, Samantha Fox (24), came up with the idea. Having grown up in the flats, Samantha now lives in Cambridge and works as a clinical scientist as well as a freelance artist.

Residents keen to get involved

Around 50 residents got involved in the project. Everyone worked together creating the design, preparing the 50 square foot wall and then doing the painting. Samantha added: “We worked to the theme of ‘Clapham and the Community’, with the design reflecting the rich cultural diversity of the community. So as well as showing aspects of community life, we’ve also included some Arabic writing, a world map and a selection of national flags.

“There’s been such a great reaction from local residents, with people of all ages wanting to get involved – from toddlers to pensioners. And the speed at which we’ve managed to do the work shows how eager everyone was to see it finished. I thought it might take a week to do the painting. But after two days preparing the wall, it took just one day!

“It’s been a brilliant project to be involved in. Not only do we have some street art designed by local people, but I’ve seen some new friendships made along the way too.”

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They’re all winners
The Best Kept Garden competition

With things hotting up outside, keeping the garden watered, fed and weeded is no picnic. But a group of hardy residents have been sticking it out despite the heat and dry weather. Now they can truly celebrate the fruits of their labour.

**Winners**

- **Best Kept Garden**
  - Michael Dickinson, Emerson Valley, Milton Keynes.

- **Best Kept Communal Garden**
  - Betty Dodd Court, Luton.

- **Best Community Garden**
  - Golden Gardens, Goldington

**Runners up**

- **Pristine Presentation**
  - Torren Urqhart, Wootton, Bedford

- **Best Use of Small Space**
  - Andrew Pickford, Roise Court, Bedford

- **Most Improved Communal Garden**
  - Boswell Court, Bedford

- **Commended Communal Garden**
  - Queens Court, Bedford
  - Russell Court, Bedford

- **One to Watch**
  - Kingsbrook Court, Bedford

Even in this hot weather, there’s plenty of green to be seen...

Golden Gardens is 10 years old

The Golden Gardens project in Bedford is 10 years old this year and they’re hosting a celebration barbeque in September. If you’ve volunteered in the garden over the last 10 years, please email jim.playle@bpha.org.uk for more information about the event.

More CCTV in communities

Two new state-of-the-art mobile CCTV cameras are operating in communities across the borough. The cameras, which are attached to lampposts, capture high-quality images that can be used as evidence in nuisance and criminal cases. bpha has provided funding for the cameras through an £18,000 grant to Bedford Borough Community Safety Partnership.

Carly Cosh, Community Development Manager, says: “The cameras are a great resource as they can be moved from place to place rather than being static. Early feedback shows that they’re already acting as a deterrent. For example, we know that drug dealing in one area has reduced dramatically since the cameras were installed.

“It’s still important that residents report criminal activity. As well as giving the police vital information, it also helps us to pinpoint areas where CCTV would be most useful.”

For non-emergency incidents, call the police on 101 or contact Crimestoppers on 0800 555 111. If you are unsure who best to report anti-social behaviour issues to, call us on 0330 100 0272 for advice.
It's been a busy year so far for our three resident inspectors. They've been visiting neighbourhoods across the region to talk to residents who've recently had a repair or home improvement done.

The resident inspectors play a vital role, supporting our property services team. They help us to get an honest picture of what customers think about the work we've carried out inside their homes and on estates. I think they feel more at ease talking to a fellow resident – someone who isn't employed by the association. In some cases we've returned to properties as a result of the work carried out by our inspectors.

Getting out and about
This year the inspectors have visited residents who've had new kitchens, bathrooms, windows and doors fitted, and external work such as painting. They've also spoken to people living in Chandos Court and Boswell Court who've had new front doors fitted and extensive improvements to their communal areas.

As well as checking that customers are happy with the work, inspectors are keen to find out if contractors are punctual, efficient and treat customers with respect. All this feedback is discussed by our project managers at contract meetings – and this helps us to make any changes and keep improving.

For example, the feedback collected by inspectors over the phone has helped us to understand how reporting repairs could be more streamlined, and how communication with customers about their repair could be improved.

Edith Shah concludes: “The resident inspectors have gained considerable experience in listening to customers and acting on their feedback. This information is being used to help us improve the way we manage anti-social behaviour going forward.”
Come along to Boswell Court open day

At Boswell Court, near Bedford town centre, there’s a choice of apartments for rent. Designed for the over 55s, the scheme offers 24-hour support, a range of facilities and access to local social activities.

As a Boswell Court resident, you can use the facilities at our adjacent Tavistock Court scheme. Here, there’s a residents’ lounge and a restaurant offering two or three course lunches as well as teatime takeaways – which can be delivered to your apartment.

For social activities, there’s a weekly coffee morning and you can join in the bingo at nearby Queen’s Court. The local Bedford Guild House social club runs a variety of trips as well as fitness classes and workshops for the over 50s.

What’s around

Boswell Court is in a great location. The town centre is within walking distance and there’s a free bus service which stops outside. For shops, cafes and supermarkets, you don’t need to go far – it’s all on your doorstep. And just down the road you’ll find Bedford Park with its lake, wooded areas and Pavilion coffee shop.

To find out more about Boswell Court, contact bpha on 0330 100 0272.

At a glance

- Spacious apartments with views over the town
- Access to 24-hour emergency support
- Support and advice from an on-site service support co-ordinator
- Invite friends and relatives to stay in our guest rooms
- Restaurant, hairdresser, laundry and residents’ lounge
- Close to the town centre with a choice of shops on your doorstep
- Come and go as you please – there’s no rules or regulations
- On-site caretaker who makes sure the building is clean and well maintained

Why choose Boswell Court?

Boswell Court offers a mix of studio, one-bedroom and two-bedroom apartments for rent. Each home comes with a fully-fitted modern kitchen, fitted bathroom and a spacious living area.

For added peace of mind, each apartment is fitted with an emergency alarm system, triggered by a pull cord, pendant or button on your telephone. This means you can call for help, 24 hours a day. It’s on your telephone. This means you have the opportunity to view some apartments and we’ll answer any questions you might have.

“I live alone; but I don’t feel alone”

Ann Moxham had always enjoyed her independence but after a series of falls at home, things started to change. The 79-year-old former receptionist found herself in a residential care home, worrying about what the future might hold.

“I’ve always been active. But after being diagnosed with peripheral neuropathy, which causes weakness in my legs, I was becoming more and more unsteady. I was living alone in my privately-owned apartment when I began to have falls. I knew I couldn’t cope on my own anymore,” says Ann.

After one particular fall, Ann was admitted to hospital and then referred to a residential care home for respite for two months. “I knew it wasn’t safe for me to go back to my apartment but I didn’t want to stay in the care home either,” adds Ann. “I missed my own space and the freedom to do what I wanted.”

Independent again

Ann’s social worker looked for other options and suggested a place at Sir William Harpur House – our purpose-built extra care scheme in Bedford. Ann explains, “I looked round the scheme and loved it. With 24-hour support and friendly staff on hand to help, I knew I’d be able to live there on my own. I chose a large one-bedroom apartment with a walk-in shower and private balcony.”

“I missed my own space and the freedom to do what I wanted.”

After moving in, Ann had a carer for the first two weeks and, gradually, her mobility improved. She says: “Fourteen months ago, I was really struggling and didn’t think I would get my independence back. Now, I walk to the shops, travel on the bus and go places with my partner. I’ll be 80 in October and I’m looking forward to celebrating my birthday with the staff and residents. “Living here has really helped my recovery. I can do what I want but I know I’ve got support if I need it. The difference is that while I still live alone, I don’t feel alone. And that’s so reassuring.”

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Meet the couple who’ve upgraded their home... And their lives

“It’s funny to think that something as simple as a dining room table could make such a difference to my life,” laughs James Woods. “For 15 years I’d been without one. There wasn’t space in the flat I’d lived in. It was one of the first things I bought when I moved into my new house. Now, I’m enjoying cooking and eating meals at the table instead of on my lap. It’s something of a novelty.”

Two months ago 36-year-old James and his partner, Andy (45), left their one-bedroom rented flat in Letchworth and moved into a newly-built, two-bedroom house. “We’d been renting for so long and desperately wanted to buy a place of our own,” says James, who’s a Sales Account Administrator for a medical firm.

“But the prices were out of our reach. We’d thought about shared ownership but hadn’t looked into it properly. Then, as the area where we lived got worse and my dad, who’s disabled, could no longer manage the stairs to our first-floor flat, we knew we had to find something better.”

Looking for a new place

James searched online, keeping an eye out for any shared ownership properties coming onto the market. In January 2018, he spotted a new development being built in Langford where bpha were offering homes for shared ownership. “The houses weren’t even built but we loved the spec, and the village setting really suited us,” explains James.

“We registered our interest and one of the sales advisors from bpha contacted us. They explained everything in detail. It looked like we could actually afford to buy a two-bedroom house. So, feeling excited, we went ahead and reserved a home!”

It took just over two months for James and Andy to complete their purchase. They bought a 40% share in their home and now pay rent on the remaining 60%.

Support from bpha

“The whole process was straightforward. It was just a case of going through our finances and then looking for the best mortgage deal. bpha suggested we use a company who specialised in mortgages for shared ownership buyers. They searched the market and found us a good deal. It was just like having our own financial advisor,” added James.

The couple only needed a 5% deposit but they were able to pay a bit more thanks to a financial gift from Andy’s mum. All in all - with the mortgage repayments and the rent to bpha - they’re now paying around the same as they did for their one-bedroom rented flat.

A better quality of life

James points out: “The house has made such a difference to our lives. We’ve got a downstairs toilet which is such a bonus. It means my dad can visit us without worrying about the stairs. And Andy’s mum can come to stay because we’ve now got a spare room.

“The freedom and extra privacy we have is something I’ve come to really appreciate. Living in a flat, we were always conscious of the neighbours around us. And you forget what it’s like to have a garden. When we moved into our house, the garden was ready-turfed with a path and there was even a new shed! We’ve since added a patio and it’s been so relaxing sitting outside in the warm weather we’ve been having. To celebrate moving in, we’ve just had a barbecue for family and friends – the first in 15 years!”

Meeting the neighbours

So what does James think about moving to a new development? “There’s a real sense of wanting to get to know your neighbours here. People are moving in all the time – we’re all new, so it makes things easier. The community is planning a get-together barbecue on the village green soon and that will give us a chance to meet more people.”

James says that without shared ownership, there’s no doubt that he and Andy would still be renting. “With house prices the way they are, this has been the best option for us. We’ve got so much more for our money now in terms of space and privacy. And the fact that we own a good chunk of our home really is the icing on the cake. We plan to staircase and buy more shares in the future until we own our home outright. It’s simply the best thing we’ve ever done.”

If you’d like to find out more about shared ownership go to www.bphaoptions.org.uk

bpha.org.uk | talk

MOVING ON UP

“Meet the couple who’ve upgraded their home... And their lives”

bpha explained everything in detail.
It looked like we could actually afford to buy a two-bedroom house.”
Firing up the Barbie?  
Here’s how to stay safe.

When the weather’s hot, you can’t beat a bit of barbecuing. Cooking outside is a great way to enjoy the summer – and it keeps the kitchen tidy! But while you’re eating and relaxing, don’t forget the basics when it comes to barbecue safety. Here are some tips to remind you.

First things first – if you live in a flat
If you live in a flat, don’t use a barbecue on your balcony. They’re a fire risk. Falling embers could cause a fire on the balconies below you. There’s also a possibility that carbon monoxide could enter the flat through open windows. As such, using a barbecue on your balcony will put you in breach of your tenancy agreement. We also ask you not to store barbecues in communal areas.

Barbecue safety tips
To avoid injuries or damage to property, follow these simple precautions:
- never leave the barbecue unattended
- ensure the barbecue is on a flat site, well away from a shed, trees or shrubs
- keep children, garden games and pets well away from the cooking area
- keep a bucket of water or sand nearby for emergencies
- make sure the barbecue is cool before attempting to move it.

Disposable barbecues

- put them on an even surface, on either bricks or paving slabs
- place them well away from the house, shed or fence
- don’t put one on or near a public bench
- make sure it’s cooled down before putting it in the bin – allow it to cool for several hours and then consider pouring water over it to make sure it’s out.

Charcoal barbecues

- use only enough charcoal to cover the base to a depth of about 50mm (2 inches)
- only use recognised fire lighters or starter fuel and only on cold coals – use the minimum necessary and never use petrol
- never put hot ashes straight into a dustbin – they could melt the plastic and cause a fire.

Gas barbecues

- make sure the tap is turned off before changing the gas cylinder
- change cylinders outdoors if possible or in a well-ventilated area
- if you suspect a leak to the cylinder or pipe work, brush soapy water around the joints and watch for bubbles – tighten to fix but don’t over tighten
- after cooking, turn off the gas cylinder before turning off at the controls to ensure any residual gas in the pipe work is used up.

Be carbon monoxide aware

Always use fuel-burning devices such as disposable barbecues, camping stoves, camping heaters, lanterns, and charcoal grills outside. They should never be used in a tent or enclosed shelter such as a shed or garage.

Using them indoors can cause carbon monoxide (CO) poisoning. They give off fumes for hours after you’ve used them – levels high enough to result in CO poisoning. Opening tent flaps, doors, or windows won’t stop the build-up of CO fumes. Also, when using fuel-burning devices outside, the exhaust should not vent into enclosed shelters.

Fire safety

By far the biggest danger is the use of flammable liquids to light the barbecue. We’re aware of some bpha residents pouring petrol onto charcoal in an effort to get the barbecue going. Unsurprisingly, the result has been highly dangerous. It’s better to prepare well in advance and light the charcoal early.

Disposable barbecues

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Cracking down on drug gangs

‘Cuckooing’ and ‘county drug lines’ are not everyday phrases we’d expect you to be familiar with. Yet the most vulnerable people in our communities are among those most likely to be targeted by this new wave of gangland crime spreading across the UK.

Drug dealers, often from big cities such as London, are moving into new areas like Bedfordshire to sell their products. They set up a single telephone number for ordering drugs, which is operated outside the area. This is known as the ‘county drug line’.

Often, these dealers will take advantage of vulnerable people, taking over their home and using it as a base for their criminal activities. This is known as ‘cuckooing’. These gangs are often violent and extremely intimidating. They have links to other forms of exploitation such as human trafficking, modern slavery and child sexual exploitation.

Bedfordshire Police has worked closely with the police, safeguarding agencies and crime reduction partners to make our communities as safe as possible.

However, it’s absolutely crucial that Bedfordshire Police get the information they need to stop these gangs exploiting vulnerable people. They need people with close links in communities at risk of ‘cuckooing’ to let them know what’s going on so they can help.

How to spot it in your community

Signs that someone is being cuckooed may not be obvious. It could be that you haven’t seen your neighbour for a long time, or perhaps there are more people coming and going than before. Their home might have become very messy, or there could be a lot more takeaway boxes around than you’d expect.

It’s absolutely crucial that Bedfordshire Police get the information they need to stop these gangs exploiting vulnerable people.

If you suspect that cuckooing and exploitation might be going on in your neighbourhood, no matter how small the sign is, Bedfordshire Police wants to hear from you.

How to report it

If it’s an emergency and you see something happening there and then, call 999. If it’s not as urgent, and you want to report something, call 101 or visit the reporting section on Bedfordshire Police’s website: Bedfordshire.police.uk/report.

If you’d rather not speak to them, you can contact Crimestoppers anonymously on 0800 555 111, or go online and visit Crimestoppers-uk.org

With your help, we can all do our bit to keep vulnerable people in Bedfordshire safe.

It could be that you haven’t seen your neighbour for a long time, or perhaps there are more people coming and going than before. Their home might have become very messy, or there could be a lot more takeaway boxes around than you’d expect.
AIDS AND ADAPTATIONS

“My home was like a prison”

“My home was like a prison”

“Most people think of their home as being a place of comfort and security. But mine was like a prison. I was trapped upstairs, bedridden, relying on my husband to look after my most basic needs,” recalls Jacqui Minshull. The 32-year-old, who suffers from fibromyalgia – a condition which causes severe pain in the body, explains what life was like before moving to a specially-adapted home.

Going to bpha

The couple asked their landlord if they could make some changes to the house like putting in some handrails and a walk-in shower. But the landlord refused. “Dean had to give up work to look after me so we didn’t have the money to move,” says Jacqui. “I thought I was going to be stuck in my bedroom forever.”

“We approached the council and they suggested we contact bpha to see if they could help. bpha said they would do everything they could to find us a new home. But because we needed a property to suit my needs, I thought we’d be waiting for a long time.”

Just over a year later, in December 2017, the family got the news they’d been hoping for. A fully adapted house had come up in Kempston. “It had a stairlift, a wet room and a downstairs toilet,” says Jacqui. “Even better – it had four bedrooms which meant only two of the kids had to share. It was the best Christmas present we’d ever had.”

“I thought I was going to be stuck in my bedroom forever”

“Freedom and space

Six months on and what’s life like for Jacqui now? “Life is so much better and I’m smiling again. I’ve got some of my independence back, thanks to the wet room and downstairs toilet. I don’t have to rely on Dean as much which means he can do more with the kids. And, because the house is bigger, we all have our own space instead of being on top of one another like we were before. The stairlift is a godsend – I can go downstairs on my own and feel part of the family again.”

“I didn’t think I’d ever be able to go downstairs again”

“I can’t thank bpha enough – they’ve been so helpful and have made sure everything in the house is perfect.”

was diagnosed in 2012 and it was a shock for all of us,” says Jacqui, who lives with her husband Dean (34) and their four children Shannon (13), Reece (12), Finley (7) and Ryelan (6). “We were living in a three-bedroom private rented house which was fine at first, although we were a little overcrowded. As my condition got worse, I was finding it difficult to get up and down the stairs. I needed my husband’s help most of the time.

Eventually, I just stopped going downstairs altogether because getting back upstairs to the bedroom and bathroom was too much of an ordeal. Physically, I was in pain. Emotionally, I was depressed and felt like a burden to my husband.”

“I thought I was going to be stuck in my bedroom forever”
Problems with money – we can help

Finding it difficult to pay your bills or confused about what benefits you can claim? bpha has a dedicated service that can help.

The Money Advice team offers a free and confidential service, and can help by:
- checking eligibility for a range of benefits
- helping you apply for benefits, assisting where benefits have stopped and representing you at benefit appeal hearings
- giving advice on budgeting
- advising on how to manage debt and deal with creditors
- helping with insolvency procedures.

The team’s manager Amanda Ryan said: “Money is tight for a lot of people at the moment and sometimes a bit of advice can make all the difference. Some of the customers we’ve helped haven’t been claiming the benefits they’re entitled to. Others have had their benefit stopped because they haven’t provided a simple piece of information. We can help with all of that – as well as giving advice on budgeting and dealing with debt.”

Contact bpha’s Money Advice Team to see what difference we can make for you, moneyadvice-team@bpha.org.uk or call 0330 100 0272.

We’ve helped hundreds of you this year

- Assisted 895 households
- Fed 139 people through Bedford foodbank referrals
- Brought in £204,600 in Housing Benefit and Discretionary Housing payments
- Dealt with debts on behalf of clients totalling £940,664
- Helped tenants claim £51,700 in disability benefits
- Assisted tenants to gain an additional £409,000 in welfare benefits
- Identified £698,000 in additional income from benefit calculations
- Prevented 53 evictions, each saving an average of £9,000
- Accessed grants for 13 brand new cookers in Cambridgeshire

Customers challenging us on complaints

The Customer Complaints Panel (CCP) might sound like a group of people who enjoy having a good moan but, in fact, the opposite is true. This dedicated band of volunteers meet regularly to monitor the complaints we get from you. They make sure that everyone who makes a complaint is treated fairly, and that we follow our complaints process to the letter.

Sounds like a challenging task you might say. But the good news is that we don’t get as many complaints as other similar-sized housing providers do.

During the 2017/18 financial year we received 468 complaints – which means that just 1.3% of you were unhappy with us. Even so, the Panel is keen to find ways to keep improving our services. It looks for trends and meets with senior managers to talk about complaints and pinpoint the causes.

Dedicated volunteers

Jayne Simpson, Complaints Manager, works closely with the Panel. She says that members have different ideas and work hard to make sure the right procedures are followed. She says: “The Panel is another ‘pair of eyes and ears’ and members are keen to see us learn and improve, so that everyone gets a good service. The group is great to work with and members always come to meetings with a ‘can do’ attitude, ready to challenge us.”

Would you like to join the Customer Complaints Panel? Then find out more by contacting Elaine Warwick at bpha on 01234 221327.

“Panel members always come to meetings with a ‘can do’ attitude, ready to challenge us.”
Pay, report and track – do it all in one place, 24-hours a day.

The MyAccount self-service portal is the easiest way to do business with us. It’s a 24-hour online service, which means you can access your account whenever you want.

Since its launch three years ago, around 10,000 of you have registered for MyAccount. If you haven’t signed up yet, take a look at our handy ‘how to’ guide and register today.

Getting started – how to register
1. From www.bpha.org.uk/myaccount page, click the ‘Log-in’ button to open the portal.
2. Click ‘New User’.
3. Enter an email address, password and a memorable word, and submit your registration.

Pay your rent and view your statements
1. Click ‘My Account’ or ‘Online Payment’ on the side menu bar.
2. Use the ‘My Account’ option to view and print rent statements, and to order a rent payment card.
3. If you’ve selected ‘Online Payment’, follow the on-screen instructions to pay your rent.

Remember: You’ll need your rent payment card and debit card to make an online payment.

You can also pay your rent on the bpha App, which you can download via the Apple App Store and on Android.

Report and track repairs
1. Click ‘Request Repairs’ or ‘Track Repairs’ on the side menu bar.
2. If you’ve selected ‘Request Repairs’, follow the on-screen instructions to tell us about your repair.
3. Next, click the ‘Submit’ button. A member of our team will process your request and get back to you.
4. If you’ve selected ‘Track Repairs’, use the table to see all of the outstanding and completed repairs registered to your home.

Update your information
1. Click ‘My Details’ on the side menu bar.
2. Select the item you’d like to check or change.
3. Click the ‘Update’ button.
4. Enter your new details.
5. Click the ‘Update your details’ button to save your changes.

Forgotten your password?
If you’ve forgotten your password or memorable word, simply click the forgotten details link on the log-in screen.

Follow the instructions and click ‘Submit’.

If you’re having trouble logging in, call us on 0330 100 0272.