

Prime Time News



Winter 2022

Welcome to *Prime Time News*, the newsletter for Curo sheltered housing customers and older residents in the prime of life.



Curo welcomes community to BIG Get Together

More than 400 Curo customers and stakeholders joined colleagues at The Hub at Mulberry Park, Bath, on Saturday 10 September for **Curo's BIG Get Together**.

The event went ahead as planned after discussions with colleagues and customers. As part of the presentations, we held a one-minute silence in honour of Her Majesty The Queen.

Every year, Curo holds a residents' event where colleagues get together with customers to listen and share ideas. This year, after feedback from more than 300 customers, we made some changes. Instead of the traditional midweek evening slot, we moved it to Saturday so that more customers could come along to

meet our teams and directors face to face. There were also lots of fun, family activities and customers enjoyed a tasty BBQ with free burgers, hotdogs and hot and cold drinks.



See over the page for more on the event.

Down on the farm...



Curo are proud to support Bath City Farm as our charity of the year for 2022.

The farm is a place of fun and learning in the heart of Twerton, serving the local area and wider Bath community.

As part of our link-up, a Curo van now proudly sports the Bath City Farm logo (above).

One of the ways Curo has raised money for the farm was a sponsored 'three peaks challenge', which has made more than £5,600 so far. On 16 September, a team of 23 Curo colleagues faced exhaustion, sore feet and blisters to climb the three tallest mountains in England, Scotland and Wales – Scafell Pike, Ben Nevis and Snowdon.



www.curo-group.co.uk

Continued from page 1

As well as the activities, customers heard directly from Daisy Gaunt, Chair of the Customer Oversight Group; Liz Potter, outgoing Chair of the Board; Victor da Cunha, Chief Executive; Julie Evans, Executive Director of Property; and Paul Harris, Executive Director of Customer Service. They talked about topics including the challenges facing Curo and how we've performed over the past year.



Here's some feedback from customers who went to this year's Big Get Together.

"You were all so welcoming and friendly. I left feeling good about what a great landlord you are. You're so caring and, if we contact you, there's always help available. The advice at the event was superb and I'm grateful to everyone who hosted it."



"You were welcoming and friendly"



"My neighbour, son and I went to the morning session. The food and drinks were great and my son loved the petting zoo, BBQ and 'guess the tool' game. It was good to meet the Customer Contact Team and give feedback on MyCuro. It was also useful to talk to your teams about solar panels, insulation, service charges and more."

"Thank you so much for Curo's BIG Get Together. I loved being with the colleagues and customers. The event was well presented, professional and unforgettable. I feel part of such a great community."

“ ”



VISION
2032

Thank you to those who completed our Vision 2032 survey. The hamper was won by Wendy Elliott. We'll be using your ideas as we plan our services for the next 10 years.

And the winners are...



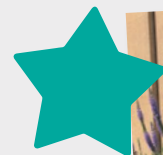
Huge congratulations to the winners of our Curo in Bloom and Community Awards!

Community Hero Award winner:

Becky Morgan (above) organises social events in Bath for people with learning disabilities. "I see first-hand just how important these events are to the young adults," says a fellow volunteer.

Community of the Year winner:

Rosewell Court won because of residents' work creating spaces in which they can get together and socialise, such as a community garden.



Curo in Bloom Award categories and winners:



Window boxes, balcony and hanging baskets: Hannah Lee (outside space pictured above): "We've created pollinator-friendly planting and brightened up our space," she says.

Small garden: Katharine Woods.

Large garden: Robin White

Veg/sensory garden: Joanna Klukowska

Community garden: St John's Extra Care



Energy-saving tips from the CSE



With bills rising we're all looking at ways we can reduce our energy use. We asked Siân Bentley (left), Energy Advisor at the Centre for Sustainable Energy (CSE), for her tips on staying warm and comfortable this winter.

Make quick wins

"The financial savings gained by little things may seem small on their own," says Siân. "But if you're doing a lot of them, the money will soon add up."

Follow these easy tips for lower bills:

- Turn your heating down by one degree – you won't notice but you could save £80 a year.
- Use LED lightbulbs – each one you fit can make a lifetime saving of £180, plus

they don't need changing as often.

- Put lids on saucepans – you'll be able to turn down the gas or electricity and save money.
- Make a big batch of food and freeze some meals for another day.
- Use a microwave rather than a pricier oven to reheat meals.



For more tips visit:
www.cse.org.uk

Draughtproof your home

"To draughtproof your home, you need to block up any gaps that could let warm air out or let the cold air in," says Siân. "These are most often found around doors and windows – but even letterboxes or keyholes can let in draughts."

There's a lot you can do yourself, for example, using 'snake' draught excluders along the gaps in windows and doors and brushes in letterboxes.

It's important to have some ventilation in your home – a sealed home traps all the moisture everyday living produces and that leads to condensation. So never block up vents or extractor fans.



Get to know your heating system

If you're baffled by your heating system, you're not alone.

"Thermostats, smart heating controls and timers can all be confusing if you don't know your way around them," says Siân. "But learning how to use them in the most effective way can give you more control over how much energy you use and, ultimately, save you money."



If you need help understanding your heating system give the CSE a call on **0800 082 2234** and talk to one of their friendly energy advisors. There's also more information on the CSE's website: www.cse.org.uk

ASK FOR HELP...

"If you can't pay your energy bill, we recommend talking to your supplier as early as possible," says Siân. "Tell them you're struggling to pay and they should refer you to the team who can help you. You can ask for a payment plan or more time."

Call our Customer Accounts team. We'll listen and suggest options to help you. Call **01225 366000**, or email customeraccountshelp@curo-group.co.uk. Ask your ILSO if you need help getting online.

Over 1 million eligible people are not claiming Pension Credit. Are you one of them?



Cheaper broadband



Are you worried about how to afford broadband? Did you know you could potentially save money with your current broadband provider or get a good deal under a social tariff?

Social tariffs are low-cost broadband packages for people who receive certain state benefits such as Universal Credit or Pension Credit. They are cheaper than standard tariffs.

People who get other state benefits like Attendance Allowance and Employment and Support Allowance may also be eligible.

Not all providers offer social tariffs; visit Ofcom for a list of providers which do: [tinyurl.com/ofgemsocialtariffs](https://www.tinyurl.com/ofgemsocialtariffs)

If you're struggling to pay broadband bills, contact your existing provider to see if you can move to a social tariff or cheaper package.

We may also be able to help customers who have no access to the internet and can't afford their existing contract or top-up. For more info, speak to your Curo ILSO when they next visit and they will take your details.

Are you entitled to Pension Credit?

Pension Credit could give you more income in retirement. If you're on a low income, you could be missing out on more than £3,300 a year. It's easy to check if you're entitled to pension credit – and Curo's Money Advice service can help.

You can claim Pension Credit regardless of whether you're still working or have retired. You can also claim if you have other income, savings or own your home.

Pension Credit tops up:

- your weekly income to £182.60 if you're single
- your joint weekly income to £278.70 if you have a partner

You may get extra amounts if you have other responsibilities and costs. The top up and extra amounts are known as 'Guarantee Credit'. To claim Guarantee Credit, you need to have reached state pension age.

If you have savings or a second pension, you could get the 'Savings Credit' part of Pension Credit if both of the following apply:

- you reached State Pension age before 6 April 2016
- you saved some money for retirement, for example a personal or workplace pension

You'll get up to £14.48 Savings Credit a week if you're single. If you have a partner, you'll get up to £16.20 a week.

You might still get some Savings Credit even if you do not get the Guarantee Credit part of Pension Credit.

If you're entitled to Pension Credit, it could act as a passport to get help with your rent and council tax.



To check if you're eligible, visit www.curo-group.co.uk/calc. Ask your Curo Independent Living Service Officer (ILSO) if you need help getting online.

You can also call 01225 366000 and speak to our friendly Customer Accounts team or email customeraccountshelp@curo-group.co.uk.

Let us know if you need help getting online





Cost of
LIVING

“

If money's
a worry, we
can help

We asked Sarah Rogers (above) how Curo's Money Advice service can help customers.

Tell us a bit about Curo's Money Advice service?

The Money Advice service is offered to all of our customers. It's there to support customers who have money worries. We tailor the service to a customer's needs. We can meet them in Curo's office, The Maltings, in Bath; in a safe place; or we can visit them at home. We receive referrals from support workers and we also get customers calling and emailing us themselves. When they get in touch, our friendly team will contact them, make an appointment and the service starts there.

What if someone's nervous about calling?

That's not unusual, the first step is often the most difficult for customers. We want to reassure customers that we're not here to judge. We have the expertise and knowledge to be able to support customers into a better

financial space. We understand that it's not always the phone that customers want to make first contact on – you can also email us (see below). The team will take it step by step, at your own pace, so we would really encourage you to make that first contact. It will be the best step you take.

The average amount you save a customer is £4,446 – how do you make that possible?

We look at customers' expenditure and debt and try to increase their income. For example, there are billions of pounds' worth of unclaimed benefits every year. We often find that customers are not receiving what they're entitled to or not claiming because they don't know they can. We like to do a credit check – that can be revealing as many people forget they have certain debts. We take a 360-degree view of customers' finances and then we can start to work out an action plan.

→ Curo's Money Advice service is here to help. Call 01225 366000 or email customeraccountshelp@curo-group.co.uk. Our friendly team look forward to hearing from you!

HANDY CONTACTS

Curo's Contact Team are open 8am–8pm Monday – Friday: 01225 366000

Curo Independent Living Service: Call 01225 366135

Customer Accounts Team email us any time customeraccountshelp@curo-group.co.uk

Reach us online
www.curo-group.co.uk/contact

Register or Log onto **MyCuro** at www.curo-group.co.uk/mycuro, to book repairs, make payments, check statements and change your account details.

Speak to your Livewell or Independent Living Officer in person or when they call.

Post or email competition entries to: ils@curo-group.co.uk or Prime Time News, Freepost CURO



If money's a
worry - we'll do
all we can to
help you.

"I get a lot out of supporting people"

Mandy Barrett, Senior Stepdown Practitioner, on how she helps people who are leaving hospital.



Tell us a bit about the Stepdown service...

Stepdown properties are for people who are ready to be discharged from hospital but are unable to return home. This enables their care needs to be assessed in a home-like environment. They can then either return home or move on to more appropriate accommodation with the correct amount of support in place, to keep them as independent as possible. We have eight flats and bungalows across Keynsham, Bath and Midsomer Norton. People can self-refer or are referred through hospitals, mental health teams or social services. They can stay for up to 17 weeks and, during that time, they are supported by carers. If customers need to be rehoused, they are given priority status and we support them to move on to a more suitable home.

What do you love about your role?

I get a lot out of supporting people and knowing that I make their lives better, helping

them to become more independent. Our customers are so grateful. They often tell me: "It's a wonderful service, I had no idea it existed."

What does a typical day look like for you?

I either work from home or at one of our offices. I check emails, visit hospitals to assess customers and visit customers at our properties. I might help them with their finances or to bid on homes, supporting them with any issues. I help to get the properties ready for the next occupant; this could mean contacting our Empty Homes service and organising cleaning. I also meet and greet our next customers.

Tell us something surprising about yourself...

In 2016, I rode 2,500 miles around Europe on the back of a motorbike. We biked through France, Germany, Spain, Austria and Italy. A highlight was winding our way up and down the twisting roads of the Stelvio Pass in Northern Italy.

All about the Independent Living Service

The Independent Living Service is here to support people to live at home, independently, without the need to move into supported accommodation.

We offer a range of services to suit you or your loved one/s, with varying levels of support.

We support anyone over the age of 18, living in Bath and North East Somerset, and Bristol and South Gloucestershire.

When you contact us we'll arrange a visit from one of our experienced colleagues to answer any questions you have and explain the service and the kind of support we can provide.

➔ Whether it's for you or one of your friends or family, give us a call on **01225 366135** or email **ILS@curo-group.co.uk** and let's see how we can help.

APPELLO ALARM UPDATE

appello

As the NHS faces pressures this winter, there are likely to be very long waiting times for ambulances for cases that are not immediately life-threatening. If you have an Appello alarm, it may be a good to let your next of kin know that, if they are called by a Careline colleague they should consider whether it will be quicker for them to drive you to a hospital if they are local, rather than wait for an ambulance.



TEA-BREAK TEASER

Settle down with a cuppa and this issue's festive puzzle



Congratulations to Carole Wiltshire from Bristol who won £50 in Love2shop vouchers in our summer wordsearch competition.

We apologise for the error in last month's wordsearch and thank you for raising this with us. This month we're giving away £100 in Love2shop vouchers, just in time for Christmas. For your chance to win, courtesy of MyCuro, Curo's secure online portal for residents, find the Christmas-themed words below in this issue's wordsearch.

As the winter months draw in, MyCuro can be a handy tool to use if you want to get in touch with Curo. From letting us know of any repairs to making a safe and secure payment, to sending

us enquiries and getting an easy connection to Livechat where you can speak to a colleague in our Contact Centre.

If you would like to find out more about MyCuro, ask your ILSO to show you more, or you can have a go at registering yourself, if you have access to the internet, by visiting my.curo-group.co.uk

Find all the hidden words listed, and either post or email your wordsearch to ils@curo-group.co.uk with Prime Time Wordsearch as subject, or post to **Prime Time Wordsearch, Freepost CURO**, to arrive by 12 December, and we'll pick one lucky winner. Full T&Cs available on request or at www.curo-group.co.uk/competitions



How many festive words can you find...

T	L	Y	J	P	L	U	B	A	H	L	K	P
Z	N	B	Z	E	X	S	P	E	A	H	Y	G
N	T	G	G	A	O	P	Y	N	L	O	C	N
G	C	N	J	C	L	T	O	O	D	L	A	A
R	A	M	F	E	M	I	E	E	G	L	S	P
L	D	V	S	C	T	Q	R	L	A	Y	P	I
P	B	J	Q	I	R	U	K	P	T	F	A	Z
J	E	L	D	T	M	C	L	S	A	S	R	R
J	R	A	A	P	A	A	N	E	L	C	I	A
H	R	F	U	S	N	X	G	K	H	Y	N	M
T	Y	N	A	D	B	X	T	I	R	I	N	N
T	C	K	U	U	E	T	M	O	L	X	B	N
H	U	L	Q	V	N	N	L	O	O	A	I	A
T	B	E	Z	I	E	G	S	T	F	I	G	G
G	B	P	C	Y	U	L	E	L	O	G	V	B

ANGEL
APPLES
BELLS
BERRY
CASPAR
CHIMNEY
GIFTS
GLORY
HOLLY
LAPLAND
MARZIPAN
MISTLETOE
NOEL
PEACE
RUM PUNCH
SACK
TRADITIONAL
YULE LOG

Spiced Christmas Biscuits

Buttery shortbread is given a festive twist with the addition of classic Christmas spices.

Makes 16 biscuits

You will need

- 150g plain flour
- 100g butter, chilled and cut into small pieces
- 50g caster sugar
- ½ tsp cloves, finely chopped
- ½ tsp ground cinnamon
- ½ tsp ground ginger

To decorate

- 4 tbsp icing sugar
- Silver confectionery balls

To make

- Heat the oven to 170c/150C fan/gas 3.
- Place the flour, butter and sugar in a large mixing bowl and rub together with your hands until it forms a stiff dough.
- On a floured surface, roll the dough to ½ cm thickness.
- Use festive cookie cutters (we used Christmas trees and stars) to cut out 16 biscuit shapes, rerolling the dough as needed.
- Place them on a greased baking tray and into the oven for 15-20 mins, until golden.
- Leave to cool.
- Mix the icing sugar with a few drops of water and stir until it forms a paste.
- Spread the icing on the biscuits, leaving space around the edges. Decorate with silver confectionery balls.
- Enjoy!





Everyone who is over 55 is welcome and you don't have to live in Curo sheltered housing to join us.

Celebrate Christmas with Curo



Join us for good food, music and festive fun. Dress in your best yuletide outfit.



TIMSBURY

**Wed 7 December
12-3pm**

Timsbury Conygre Hall,
North Road, Timsbury,
Bath BA2 0JQ



KEYNSHAM

**Fri 16 December
12-3pm**

St John's Church,
1 The Park, Keynsham,
Bristol BS31 2BL



BATH

**Fri 23 December
12-3pm**

Southdown Methodist
Church Centre, The
Hollow, Bath BA2 1NJ

**Tickets
£5**

To book your tickets, contact Holly Reed: **07779 981154** or Tasia Talbot: **07773 059244**. You'll need to make your own way to the event. Let us know if you need help arranging transport.

