

Prime Time News

Spring 2023



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



Join us at a
Memory Café

Curo's Memory Cafés offer a warm welcome to anyone who's worried about their memory.

"The cafés have a jolly, sociable atmosphere," says Verity Baetke, Dementia Challenge Rural Coordinator, who organises them. "We don't just talk about memory, although some reminiscing goes on, of course."

Our Rural Independent Living Service runs two Memory Cafés: one at Baptist Church Hall, Chew Magna, on the last Tuesday of every month; and one at Curo's Community Room, Hillcrest, Peasedown St John, on the last Thursday of every month.

"Sometimes we'll have a speaker, such as guests from the local mobile library or fire service," says Verity. "Sing to Remember, a community choir, have also run a session. Or we might do a gentle exercise session – but you don't have to join in if you don't want to."

"There's no need to book and you're welcome to bring family or friends with you. Everyone will get a friendly hello, a cup of tea and a slice of cake. I always make sure we have enough cake for everyone!"

➔ If you'd like to join us at a Memory Café, or if you have any questions, please call Verity on 07972 205984. We may be able to arrange transport to the cafés.

Hats off!



Show off your creative side with our free Easter bonnet pack. It has all you need to make the bonnet, including stickers, feathers and chicks!

Email VoiceBox@Curo-group.co.uk or call Michelle on 07817 062434 to request your pack. Then enter it into our Easter bonnet competition by emailing a photo to the same address. Ask your Curo Livewell Officer if you need help getting online. First place wins £25, second wins £15 and third wins £10 in Love2Shop or Amazon gift vouchers.

We'd also like to run some fun bonnet-making sessions with customers. Call Michelle on the number above or Jamie on 07814 040697 to get involved.



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“Moorlands Estate stands the test of time”

Moorlands Estate, Bath, is a shining example of well-designed post-war social housing. John Boughton explains why he included it in his book, *A History of Council Housing in 100 Estates*.

What was the housing situation like in Bath when Moorlands was built?

It was built in 1945, just after World War 2. In 1942, Bath was targeted by the Luftwaffe as part of the Baedeker Blitz aerial attacks on historic English sites. As well as killing hundreds of people, these destroyed more than 1,000 homes.

When the war ended, building homes for families was a priority for the Labour Government of 1945. The conflict had destroyed 450,000 homes across the country and there was an aspiration to reward the people for their sacrifices during wartime with well-designed homes.

Why did you decide to include the Moorlands Estate in your book?

Moorlands lives up to the promise of providing attractive, aspirational homes in the post-war rebuilding of Britain.

Nye Bevan, the Government's then Health and Housing Minister, said: “When I come across local authorities that are not paying sufficient regard to the design of their houses and the use of materials, I will tell them to visit Bath and see a good example of what they should do.”

What makes Moorlands stand out from other estates?

The decision to use local stone was important. It fitted into the locality and gave a sense of permanence. It also contrasted with the red brick that was widely used to build council housing at the time. But it's also a very modern estate, with clean lines and an open-plan layout. After World War 2, architects and planners wanted to get rid of fencing and privet hedges and open up spaces for communities – Moorlands reflects this aim.

What's special about the homes themselves?

You have to look at them in the context of the time. In 1945, 54% of homes didn't have a bathroom, instead they had shared or outside toilets. So, with their upstairs bathrooms, the homes at Moorlands must have seemed luxurious. They were also attractive-looking properties, with south-facing living rooms, gardens with fuel stores and sun terraces for easy access to fresh air.

How has Moorlands evolved over the years?

I'm surprised by how little the estate has changed. The open-plan layout has been respected and maintained. It really has stood the test of time. It's still smart and modern in appearance and doesn't look old fashioned or dated.

Below: John Boughton's book is out now



Say hello, wave goodbye

We introduce Jack Bailey, Curo Choice's new Service Lead (pictured), and say a fond farewell to Harriet Bosnell, Managing Director.



In January we waved goodbye to Harriet Bosnell, who has left her role as Managing Director of Curo Choice. She's joined City to Sea, an environmental charity that campaigns against plastic pollution, as Chief Executive.

Harriet led Curo Choice for many years, joining in 2007. "My highlights include creating the award-winning Wellbeing House and our Stepdown from hospital service," says Harriet. "One of the first things I did was to support older residents to set up and run SHOP, our Sheltered Housing and Older People's group. They oversee budgets and get a say in what we do and how we do it.

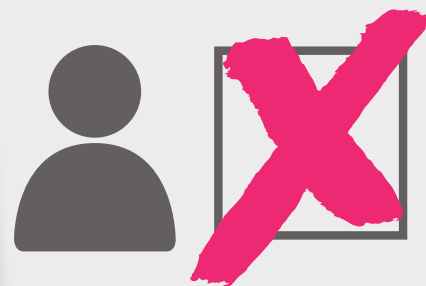
"I'm also hugely proud of helping to establish our Independent Living Service, supporting people to stay living safely in their homes.

"I'm going to miss all my lovely colleagues and our brilliant customers. Working at Curo Choice has been an utter privilege!"

Jack Bailey, who's been with Curo Choice for seven years, will now lead the service. "I'm excited to help our customers shape our services for the future," says Jack. "After the challenges of the pandemic and seeing people struggle with the cost of living crisis, I'm looking forward to working with a great team to build a better future for us all."

Jack has a degree in housing and has worked in the social housing and voluntary sectors for more than 40 years. "I'm a huge advocate of the 'Five Ways to Wellbeing', which are principles we can all follow to boost our health and happiness," he says. "These are: connect, be active, take notice, learn and give. I use these as the foundations of my work and home life, which are built around my passions for communities, equality, football and music.

"Hearing about our customers and the things that make us all different makes my job uplifting and brings me into work each day. So please say hello and tell me about yourself when you get the chance," says Jack.



Changes to voter ID rules

From 4 May 2023, voters in England will need to show photo ID to vote at polling stations in some elections.

This will apply to: Local Elections, Police and Crime Commissioner Elections, UK Parliamentary By-Elections and Recall Petitions. From October 2023 it will also apply to UK General Elections.

Accepted forms of photo ID include a UK Passport, UK Driving Licence, Blue Badge or Older Person's Bus Pass.

If you don't have accepted photo ID, you can apply for a free voter ID document, which is known as a Voter Authority Certificate.



Find out more
here: [www.](http://www.electoralcommission.org.uk)

electoralcommission.org.uk
Ask your Independent Living Service Officer if you need help getting online.

“We’re here to help, without judgement”



Curo Benefits Advisor Tania Reason (pictured) explains how a call to us can help to ease money worries.

As a Benefits Advisor at Curo, I love that I can help to increase our customers' incomes. Sometimes people come to us and they're really struggling. But I can support them to access the benefits they're entitled to, so that they don't have to worry anymore.

I can help people over the phone or we can make an appointment to see them in person. Lots of older people prefer to meet up so that we can go through their paperwork together. I'll find out what they're entitled to and support them to apply.

I'd say 8 out of 10 people who come to us aren't claiming the benefits they're entitled to, simply because they don't know what's available.

The most common benefits older people miss out on are Pension Credit and Attendance Allowance (AA), which helps

with extra costs if you have a disability. People claiming AA can get up to £92.40 a week to help with personal support.

Pension Credit acts as a gateway benefit. So, if you get Pension Credit, you could be eligible for full Housing Benefit and may not have to pay Council Tax. Pension-aged people who are entitled to Pension Credit and a disability payment – for example Personal Independence Payment or AA – could get up to £1,350 in Cost of Living Payments this year.

I can also look into whether customers can get the Warm Home Discount. And a lot of people don't know about the Cold Weather Payments – you could get £25 for each seven-day period of very cold weather between 1 November and 31 April.

Another myth is that you can't claim benefits if you're working, but if you're on a low income, you could be entitled to Universal Credit (UC). The threshold for UC is increasing, so even if you weren't eligible last year, you may be eligible this year. UC opens up the £900 Cost of Living Payment and gives you access to things like cheaper broadband. So it's worth claiming UC even if you only get 1p – just get in touch with us on the contact details below and we can do a quick check.

Older people can be proud about their finances and we understand that it's a really personal topic. But our service is completely confidential. If you're worried about money, we're here to help, without judgement.

I always tell older people that they've worked hard all their lives, they should claim what they're entitled to.



Curo's Money Advice service is here to help you, so please do get in touch. Call on 01225 366000, or email: customeraccountshelp@curo-group.co.uk

Watch out for loan sharks

Loan sharks are illegal money lenders who exploit people, including those on low incomes. We asked Catherine Wohler from Stop Loan Sharks (*pictured*), which investigates and prosecutes illegal money lenders and provides support for borrowers, to tell us more.



ENDING A TENANCY

We know circumstances can change as we get older. This may mean considering moving into accommodation that better suits your changing needs. We're here to help if this is something that you're thinking of. We can make the process of ending your tenancy as smooth as possible.

You'll need to give us either four weeks' notice or two months' notice, depending on the type of tenancy agreement that you have. If you're unsure about what you need to do please give us a call on 01225 366000 or email Tenancy.Management@curo-group.co.uk You can also talk to your Curo Independent Living Service Officer. They'll be able to give advice on moving out and talk about your rent account.

If you need to help a friend or family member to end their tenancy call or email our friendly Tenancy Management team on the contact details above. If you want a third party or someone else to have permission to talk to us about your tenancy please call us on 01225 366000 and we can send out the relevant form.

How big is the problem of loan sharks?

It's widespread. A report by the Centre for Social Justice in March 2022 estimated that 1.08 million people in England are currently using illegal money lenders. That's 2% of the population and this was before the cost of living crisis really kicked in.

When we hear 'loan shark', we might imagine a tough-looking man, but that's not always the case, is it?

Absolutely not. Last year, one in five of the people we arrested were female. We've arrested people well into their seventies for illegal lending. Loan sharks are often the person you least expect. Most people, when they take a loan, genuinely believe they're borrowing from someone who's helping them out.

How can we check if a lender is genuine?

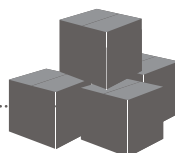
Genuine lenders must be authorised by the Financial

Conduct Authority (FCA). If you're in any doubt, and need to check if a company is registered with the FCA, just give Stop Loan Sharks a ring and we'll help you sort out if they're legitimate or not (contact details below).

Are there other sources of credit people can use?

Credit unions are brilliant. They are ethical, affordable, legal lenders. The amount of interest they charge is capped by legislation. They treat people as individuals. It's not 'computer says no'. They can offer small amounts of money. Sometimes banks only want to lend large amounts, but credit unions will lend £100-200.

→ If you've borrowed from a loan shark or are worried about someone else, Stop Loan Sharks is there for you. Call them 24/7 on 0300 555 2222.



WHAT'S COOKING?

Mark Hooper (pictured) on why he's happy he changed careers from chef to Independent Living Support Worker.



Tell us a bit about the Independent Living Service?

It's a fantastic service which helps people to stay independent in their homes. We support people whatever their needs, for example, we can make sure they're getting all the benefits they're entitled to and help to keep them safe in their homes. We create support packages specifically tailored to the customer.

What does a typical day look like for you?

Every day my diary is packed with visits – no two days are the same! I might take customers on a shopping trip, to the doctors or even the garden centre. Today, I took a customer to Ikea so they could get some storage for their home, keeping it safe and clutter free. On some home visits we might just have a cup of tea and a chinwag – biscuits optional, although always appreciated!

What do you love about your role?

Being able to help people live independently in their own home is so rewarding. I believe that life is all about getting the right balance between giving and taking. This role means that I can give something back to the community.

I also love meeting people. My customers are a great bunch. They range in age from 37 to 94 and everything in between. They all need different levels of support and I hope that I help to bring them peace of mind.

What did you do before joining the ILS?

I used to be a chef. I've headed up the kitchens of The Brassmill, Keynsham, The Inn at Freshford and The Globe, Bath. I enjoyed being a chef, but it's nice to just make four instead of 400 roast dinners on a Sunday now!

I was inspired to apply for my job at Curo after the pandemic lockdown. I wanted to change to a more caring career. Lockdown taught me how important it is to be around others. I remember how difficult it was not being able to see my own parents – they lived nearby but might as well have been a million miles away. When everything started opening up again, I realised that I needed to find a career which involved people. I saw the advert for the Curo job and thought: "I could do that."

Being a chef is different to my current role, but there are some crossovers. For example, you're always working hard to keep the customer happy.

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 & North East Somerset, Bristol, South Gloucestershire and North Somerset.

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.

➔ Give us a call on 01225 366135 or email ILS@curo-group.co.uk and let's see how we can help. Quote discount code ILSPT to get two weeks FREE. This offer is valid until the end of May 2023.



Do numbers make you nervous?



You're never too old to lose your fear of maths. Lily Hutchinson (*pictured*) tells us how Work Wise's Strength in Numbers course is building her maths confidence.

I'm 63 years old and I've been trying to get maths right since I was a kid. At school I never got more than 10% in tests. The teachers had written me off by the time I left primary school. I ended up getting a grade 4 in my CSE exams aged 16.

I went on to become a registered nurse. Numeracy is important in nursing so I learnt strategies to get me through. I always had a second person look over my calculations. But my lack of confidence with numbers held me back in my career – for example, it meant that I never applied to become a sister.

As an adult, I've tried to get a maths qualification a couple of times, but it's never worked out.

I found out about Strength in Numbers when I called Curo's Work Wise service. As a Curo resident, I'd heard about the service, which helps people improve their skills and job prospects. I'm

currently working as a cleaner, but I want to change jobs as I'm finding it physically difficult as I have arthritis. I explained how I want to work on a supermarket checkout, but lack the numeracy skills. Work Wise were brilliant and recommended the course.

The psychology part of the course is interesting. We've looked at the reasons that people lack confidence with maths and learnt about dyscalculia, which can lead to difficulty understanding numbers. When I was at school in the 1960s and 70s people didn't talk about any of this.

Alex, the course leader, is very good at explaining things and everyone is so friendly. Next, I'm hoping to get a Functional Skills Maths qualification. It's early days, but I feel that the course has been a positive step for me and I'm optimistic that it will lead to good things.

➔ Strength in Numbers is a free course available for anyone who doesn't have a maths qualification. To book or find out more email: workwise@curo-group.co.uk
Call: Alex on 07773 258654 or Katie on 07977 228328.

Cracking crafts

These purse-friendly, homemade Easter decorations use items you should already have in the house!



Eggs-ellent idea

Hard boil some eggs (set your timer for eight minutes). Plunge into iced water and leave to cool. Cut a diamond out of yellow felt and fold – glue to the cooled eggs as beaks. Snip crests out of red felt and stick to the top of the eggs, then add eyes with a black pen. Paint the carton in a bright colour and put your eggs back in. Perfect for picnics!



Bunny bunting

Use a glue stick to paste oddments of wrapping paper onto cardboard. Then carefully cut out bunny shapes. Make pom-poms to stick on as bunny tails. Using Blu Tack, stick the shapes at even intervals on a length of string or wool.

Tea-break teaser...

Congratulations to Thomas Williams from Bath who won £100 in Love2shop vouchers in our winter wordsearch competition.

This issue we're giving away £50 in Love2shop vouchers. For your chance to win, courtesy of MyCuro, Curo's secure online portal for residents, find words below in this issue's wordsearch.

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

Find all the hidden Easter 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 April**, and we'll pick one lucky winner.

Full T&Cs available on request or at www.curo-group.co.uk/competitions

Mini Eggs Happy Nesters

Make this easy, no-bake choccy treat the centrepiece of your Easter spread.

Ingredients

- 100g butter
- 1 tbsp golden syrup
- 175g box Cadbury Mikado milk chocolate biscuit sticks
- 100g large Shredded Wheat biscuits
- 100g desiccated coconut
- 200g bar Cadbury Dairy Milk, chopped
- 180g bar Cadbury Bourneville, chopped
- 32g Cadbury Flake, chopped
- 100g Cadbury Mini Eggs

Method

Scrunch up a piece of baking parchment, then smooth it out. Use the parchment to line a 20 cm frying pan.

Put the butter and golden syrup in a large saucepan. Heat gently until the butter melts. Add the chocolate pieces and stir until smooth. Remove pan from heat.

Break up the Mikado sticks and Shredded Wheat biscuits in a bowl, add to the saucepan along with the coconut, and mix together. Transfer the mixture to the pan, pressing it up the sides to create a nest shape. Crumble the Flake into pieces and set aside.

Leave the nest to set in the fridge before filling with the Mini Eggs and crumbled Flake.

How many Easter words can you find?

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

BASKET
BONNET
CANDLES
CHOCOLATE
CHOIR
DAFFODIL
EASTER
FLOWERS
HOLIDAY
JUBILATION
LAMB
PATTERN
RABBITS
SPRING
TRADITION

Name:

Telephone: