

Winter **2020** issue!

insight

The South Essex Homes
Resident Newsletter



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INSIDE THIS ISSUE...

REAL PEOPLE'S STORIES

HELPFUL HINTS & TIPS!

**SIMPLY
THE BREAST**

SHOs share
their stories



**100
NOT OUT!**

Milestone
birthday
for Lou



AND LOTS MORE...

- Free legal advice through the Law Clinic
- See the Signs of child exploitation
- Looking to improve your home?


southessexhomes
working smarter together

CHILDREN'S EASTER PARTY



The Southend Communities Outreach Group are pleased to invite 100 children to their Easter Party which will be held at Room 24, Southend on Sea on Friday 17th April 2020.

Only 100 places are available and these will be provisionally allocated on a first come, first served basis.

In order to help towards costs, there will be a small charge of £1.00 per child, which is payable upon return of the booking form.

The party takes place from 1pm until 3pm and is sure to be a fun filled afternoon. Party with Sid will be performing to the children and food will be provided.

Children must be aged between 0-12 years old. Parents are asked to stay at the party with their children.

If your child would like to attend please return your form by Friday 20th March with relevant payment.

Cheques should be made payable to Southend Communities Outreach Group. Cash to be paid in person at the Reception, Civic Centre, Victoria Avenue, Southend on Sea, Essex, SS2 6FY. Please ask for Chloe Hague of Support Services.

If you have any questions please contact Shirley O'Reilly of the Southend Communities Outreach Group on 07876 116552 or email Shirley.oreilly@scog.uk

I would like my child(ren) to attend the Children's Easter Party at Room 24 - Friday 17th April 2020

Name: _____ Gender: _____ Age: _____

Name: _____ Gender: _____ Age: _____

Name: _____ Gender: _____ Age: _____

Name: _____ Gender: _____ Age: _____

Are there any special dietary requirements? _____

Parent's Name: _____

Telephone: _____

Address: _____

Postcode: _____

Email: _____

Return with £1.00 per child to Southend Communities Outreach Group to Chloe Hague of Support Services, Civic Centre, Victoria Avenue, Southend on Sea, Essex, SS2 6FY



CarelineSOS
living smarter together

24/7 fall detection service

For some of us the start of a new decade may mean facing new challenges and obstacles that life throws at us.

With our personal alarms, CarelineSOS can provide extra care and support for you and your family at whatever stage of life they are at.

Whether this be through:

- **Immediate assistance after a fall:** The falls detector will feel the impact of the fall and trigger a call to the CarelineSOS contact centre
- **Extra care and support to ensure safety and maintain independence at home:** Someone is there at the touch of a button - especially helpful for those suffering from dementia or have a care package in place, sometimes delaying or preventing the need to move into residential care.

- **After-care reassurance following admittance to hospital due to a fall:** knowing if this were to happen again, following a trigger of the alarm, help would be called for

Once a call is made to the CarelineSOS call centre, they will phone for the necessary help, whether this be the emergency services, the next of kin or a neighbour. If no response is heard the team will contact the emergency services.

A key safe will be needed in your home to ensure access can be made in the event of a fall or emergency.

If you are considering extra support for you or an elderly relative, CarelineSOS may be the answer. We offer personal alarms and fall detectors which provide help 24 hours a day, 7 days a week, 365 days a year.



Safe Haven for Older People

CarelineSOS are pleased to announce we have a permanent display at The Haven (previously the Havens Department Store) with Age Concern Southend - showcasing our pendants, personal alarms and fall detectors.

When you are next in Westcliff, please pop in and take a look!

The Haven Older People's Community Hub is based at 138-140 Hamlet Court Road, Southend-on-Sea and is a safe "haven" for older people to get help, access services and take part in activities from cookery classes and card games to belly dancing and bowls.

Visit www.carelinesos.co.uk or call us on 0800 833162 to find out more.

WELCOME

Welcome to the winter issue of Insight magazine!

It hardly seems possible that we are entering a new decade and that it is now twenty years since the Millennium when it feels like five minutes ago! I hope that you all enjoyed the festive season and are looking forward to the year, and indeed the decade, ahead.

This issue is jam-packed with a wide range of articles, but I must draw your attention to pages 6-8 where three of our brave Sheltered Housing Officers (SHOs) share their stories of their individual battles with breast cancer. I am in awe of these strong, inspirational women and I hope you find reading about their experiences as interesting as I did.

Please drop me a line if you have any photos or stories you wish to share in Insight, or if you want to ask any questions, remember that we give away a £10 voucher for each of your submissions that we print.

We will be back with the next issue of Insight in the spring so take care of yourselves until then and keep warm over the rest of the winter!



Best wishes
Julia



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Message from Mike

Firstly I hope everybody has enjoyed the festive season and that 2020 turns out to be a really great year for each of you.

For South Essex Homes, 2020 is a significant year already as we have had confirmation following Southend Borough Council's meeting just before Christmas that our new long term agreement has been approved.

This means that we will be able to carry on providing the complete range of services that we have been delivering to residents and their homes since October 2005 and, importantly, consider in partnership with the Council whether those services can be extended further.



The approval of the Council's new agreement with us is very much based upon the confidence which residents have shown in our services over the past 14+ years and therefore I, and the whole South Essex Homes team, would like to say 'thank you' to all residents for your continued support.

I look forward, along with the team here, to continue developing our relationship with residents and the services we deliver on your behalf over the coming years.

Best wishes
Mike

Mike Gatrell, Chief Executive of South Essex Homes

GET IN TOUCH!



Contact us via Facebook during office hours – simply search for 'South Essex Homes' to find and like our page!
For general information about our services, please visit our website at www.southessexhomes.co.uk

For all telephone enquiries freephone **0800 833 160**

For general correspondence write to us at: Insight Magazine, South Essex Homes, Civic Centre, Victoria Avenue, Southend-on-Sea, SS2 6FY

Email: juliapack@seh.southend.gov.uk

WHO'S CONTROLLING YOUR FRIENDS?

Do you know a young person who has new, older friends? Do they have new clothes or gadgets they can't account for? Do they receive excessive phone calls? Or do they go missing without warning?

Criminal gangs are targeting children (both boys and girls) to move drugs and money in and out of cities and large towns. This is happening in Southend, and these criminals are sadly targeting children as young as 8-12 years old.

It can be any child. It could be your child. Children can be lured in with gifts of clothing and phones, Xboxes and other gadgets.

They are then set up to run a few small errands for a fee. It may seem fun to start with, and they earn good money from it, however these criminals very suddenly get terribly violent.

Children are often robbed (deliberately), so they feel they owe the criminals money, and feel they have no way out. They are often subject to extreme violence and sexual exploitation.

We have professionals who can help your child, or who you can talk to if you're worried. We have successfully removed children from the clutches of these criminals and given them their lives back.

To tell us anything you know, or to look for advice, use the contact form at www.SeeTheSigns.org.uk. This website is completely anonymous and does not track your IP address. We don't ask for any contact details or your name, and you can tell us as much or as little as you would like.

Heard these words?

Young people will rarely say that they are running a 'County Line' or 'Country Line'. They are more likely to say that they are 'Running a Line' 'Going Cunch' or 'Going O.T.' (which stands for Over There, Out There or Outta Town).

Please tell us if you're worried. We treat children as victims first, and will support them in leaving these dangerous situations before it's too late.

What can you do, as a parent?

It is important to remember that you are not to blame, criminal groups exploit the young, the vulnerable and those that are within easy reach. No matter how confident or secure you may feel the child in your care is, the group will present themselves as whatever is missing, or with what the child wants or feels that they need. However, once they have them, often their treatment of your child will change to coercion, bullying and exploitation.

It's important to remember that the child is just as much a victim and there are things you can do to help stop your child from being involved or to help them get out.

Here are some helpful tips:

- Talk to your child and listen – you are looking for open, honest and non-judgemental communication without anger
- Encourage them to get involved in positive activities and to think about their future and employment
- Get involved in your child's school activities
- Know your child's friends and their families
- Always know where your child is and who they are with
- Help them to cope with pressure and how to deal with conflict without the use of violence
- Speak to them about the serious consequences of violent or illegal behaviour
- Help them to understand the dangers of being in a gang and find alternative constructive ways to use their time
- Keep lines of communication open
- Be aware of what your child is doing on the internet
- Look for ways of disciplining children that do not involve harshness, anger or violence
- Work with other parents and schools to watch their behaviour
- Talk about your child's behaviour with their school and other parents



More ways to contact us for help:

Email: seethesigns@southend.gov.uk

Call: 01702 215007

Anonymously via website: www.seethesigns.org.uk

We treat all children as victims first and are here to help them. If you are worried, please contact us. You will not be wasting our time.

Any information you give will go direct to professionals and could help change a life. No matter how small or insignificant you think that information is.

HATE CRIME

By James Swatton, Hate Crime Officer, Southend Police Station

In the current climate Hate Crime is never far from the headlines. But what exactly is a Hate Crime?

Put simply, a Hate Crime can be absolutely anything. Being physically harmed, having abuse on social media, having your property damaged or even experiencing verbal abuse in the street. The only rule is that the person experiencing the crime as either a victim or witness has to believe that the suspect's actions were motivated by a hatred of one of five protected characteristics. These are race, religion, sexuality, disability and transgender identity.

Being a victim of a Hate Crime can seriously impact people's lives. Being targeted because of something about yourself that you cannot change can have a massive impact on the victim's mental or physical health. Tragically, many people who experience a Hate Crime will never report it to the Police or another body.

Maybe they're scared of repercussions? Or maybe they think it's just a bit of 'banter' that has gone too far? Regardless of what concerns they have, Hate Crimes should always be reported to the Police. If the Police don't know about something, they can't do anything to solve it. If you see or hear of a Hate Crime being committed against anyone you should report it.

There are lots of ways you can report a Hate Crime. You can report it to Essex Police directly by:

- **Calling 999 if it's an emergency**
- **Calling 101 if it isn't**
- **Reporting Online via <http://www.essex.police.uk>**

You can also report it to a local Hate Incident Reporting Centre (HIRC). A HIRC is a place in the community where staff are specially trained to support victims and help them to report Hate Crimes to the Police. A full list of HIRCs are available on the Essex Police website. You can also speak directly to your South Essex Homes Tenancy Services Officer, who will be able to report the incident on your behalf.

Regardless of the method you use, all reports of Hate Crime will be dealt with seriously. Hate Crime is a serious problem, and it should always be tackled no matter the severity of it. By reporting any Hate Crime you see or experience, you will not only be helping yourself but also your local community.

**VERBAL ABUSE.
SWEARING.
THREATS.
INTIMIDATION.
HARASSMENT.
BULLYING.
PHYSICAL ABUSE.
VANDALISM.
GRAFFITI.**



You can report hate incidents to the Police however you feel comfortable.

If you're safe, you can call us on 101.

If you prefer, you can report it online at www.report-it.org.uk

In an emergency you must call 999.

**YOU DON'T HAVE TO BE HIT FOR IT
TO BE A HATE CRIME.**

SIMPLY THE BREAST...

Breast cancer is now the most common cancer in the UK (excluding non-melanoma skin cancer) and it is by far the most common cancer in women. Cancer Research UK report that 1 in 8 women and 1 in 870 men in the UK develop breast cancer during their lifetime.

Here at South Essex Homes, three members of our Sheltered Housing Team - Coral Miller, Sarah Gallagher and Teresa Kelly - have recently been diagnosed with this disease. They have bravely chosen to share their stories to demonstrate how experiences can differ and offer hope and reassurance to those going through their own breast cancer journeys.

TERESA

I was 54 when I discovered I had breast cancer, another routine check-up at the hospital which turned into my biggest fear. I felt scared at the thought of having breast cancer and how my family and I would cope with this, after losing my husband to the same illness. I was given the option to have Chemotherapy and then surgery would still be required or have the surgery and then begin treatment. After discussions with the family we agreed to remove the cancer and this was a very quick process with the hospital.

I visited my family and told each of them - of course there was concern but the love and support we have for each other and the fear of what we have already overcome made us even more determined to beat this. The hospital scheduled in my chemotherapy, my radiotherapy and my ongoing treatment I am still receiving - but we are lucky to have the NHS and the support they provide...even on the days we've waited hours for the appointments.

Work have been incredibly supportive, not only my work colleagues who have provided love and support but also management who have shown compassion and care



Teresa and family
at Halloween

throughout this process.

There have been grey days, like anyone who has had cancer, where I wanted a 'pity party', but this was not allowed. Through the bad days I have looked to my family and partner for support and this has been provided. One of the best moments was to 'Ring the Bell' at the hospital knowing the main part of my gruelling treatment was over - the thought of being in remission and being

able to look to the future with my family.

Looking back now, I would just like to reflect on the fact that everyone's cancer is different - they do not present the same nor do the types of treatment people have. Some people may appear stronger than others but they are dealing with this in their own way and it is a scary time.

Be kind - as you never know what someone else is dealing with.

Breast symptoms to look out for:

The first symptom of breast cancer most people notice is a lump in their breast or some thickening.

- a new lump or thickening in your breast or armpit
- change in size, shape or feel of your breast
- skin changes in the breast such as puckering, dimpling, a rash or redness of the skin

- fluid leaking from the nipple in a woman who isn't pregnant or breast feeding
- changes in the position of nipple
- breast pain

These symptoms listed here are more often caused by other medical conditions. But if you have any of them it is important to see your doctor.



Teresa, Coral and Sarah

You can read slightly shortened versions of their stories on these pages but if you want to read the full versions, they can be found under 'News' on our website – www.southessexhomes.co.uk.

CORAL

Born in the 1950s into a large working class bustling family – there was no room for weakness or time spent on illnesses. So I learnt at a young age to toughen up and roll with whatever life chucked at me. As tough as that may sound it has certainly got me through the hardships and the ups and downs of my life and brought me through, still smiling, to this present day.

My first bout of breast cancer came at the age of 44 years – there were no outward markings, just a constant ache. I had a lumpectomy (removal of the lump) and luckily for me the cancer hadn't spread, it was contained within the lump. The following months and years were spent having the treatment to prevent it ever returning again and after 5 years I was given the all clear – great stuff.

Then at age 53, 8 years after the last cancer treatment, the cancer was back, this time in the other breast. Again no outward signs and not even any pain this time, it was picked up on a routine mammogram. I went through all the tests again and it all pointed to a different DNA – it was a fresh new breast cancer and because it had leaked into the breast tissue, a mastectomy was on the cards. I did my research, asked lots of questions and decided that as well as having a mastectomy (removal of the whole breast) I would have a reconstruction at the same time.

Over the next ten years I went on my hols and generally kept my head down. At work, our dear Traci had been fighting for her life and sadly left this world. My dear colleagues and friends, Sarah and Teresa, were diagnosed with breast cancer and I sent my sincere love and offered any help – but I knew by this time that I had got breast cancer again.

I was 63 years old. This was the 3rd time – again in the original breast. My breast tissue, skin and nipple were shrinking and the pain awful. A large lump was felt inside it and this time depression was taking over. I never share my problems with anyone, so I struggled on.

Finally I went to the GP and they were marvellous, I was

Coral with her husband on holiday in France



sent directly to the hospital. Examined and diagnosed with a new DNA cancer. It wasn't a secondary – the breast had to come off. I declined a reconstruction this time and I made the decision to have a double mastectomy to also remove the previously reconstructed breast. And believe it or not I felt so happy, I felt I had taken control of my life and body in one hit.

Thankfully, I continued to heal well and slowly regained the strength in my upper body. I visited the oncology department to see the specialist, who recommended I have course of chemo and take a hormone drug for the next 10 years as a precautionary measure, even though I was now free of cancer. They could not guarantee I would never get it again with the treatment but at the same time they could not say that I would get it again without it. So I really thought about it; I thought about the side effects of all the drugs and what it would do to my body and my life. The cancer hadn't spread, I was lucky, it was not a seeded type and I am HEP-negative; it is not inherited, I was random (admittedly 3 time random). I did not want to become ill with the side effects of the drugs and I needed to work. Hence my decision; I took my life, my body into my own hands and made my choices. I refused chemo. I refused Hormone tablets. I took control and I have taken a chance. I have reviewed my diet, my lifestyle and will try to stay as stress free as possible.

Life is for living and so I pack my silicone boobs in my rucksack and off I go rolling with the ups and downs of life and enjoying every moment.

To all my work friends and colleagues and management a great big THANKYOU for all your support then and now.

CONTINUED OVERLEAF

I can still remember the day in April 2018 when I was told I had breast cancer and it was aggressive. My family held my hand as the consultant told me but their voices seemed to quieten as I heard myself say 'I have cancer'. I thought to myself; how was I going to get through this? Would I get through this? What happens if I can't deal with the treatment? Would I be able to work again?

I remember thinking about all those dreadful stories I had read about chemotherapy. I have to admit, like so many before me, I thought about the loss of my hair - I wouldn't look the same and could I cope?

At the time of my diagnosis I was still grieving for my lovely Dad who died from lymphoma in July 2017. On top of that, my hubby Pete had a tumour that was removed from his face in September 2017. He had 6 follow up operations (forward flap reconstruction) and it was between his 3rd and 4th operation that I discovered the lump.

I was showering, rushing to work and noticed some dimpling and a large indentation. Within a couple of hours I was being seen by my GP. She wanted me to wait until all the tests but I instinctively knew I had cancer. I had a lumpectomy, followed by chemotherapy/radiotherapy and finally injections. I have a protein which sends a signal to cancer cells to multiply, hence it's an aggressive cancer.

I will be honest - chemotherapy was tough but it is doable. I took photographs after each chemo session and on my 'not so good' days I look at them and remind myself how far I have come. Our bodies and minds have this unique way of healing us and letting us forget, bit like childbirth!

As I write this now I am so pleased to say I have finished treatment after 18 months and I am doing really well. I have to admit at the beginning I thought I would never get through it; treatment takes a long time and there's no guarantee that all would go well. But I am back working full time and feel much like my old self, there are bad days but they seem to be less and less as time moves forward.

During chemotherapy I was approached by the Macmillan team, who have a base at Southend Hospital. They offer a course called HOPE, which is for 6 weeks after treatment to support you to move forward. I did not realise at the time just how hard that would be.

I explain it as being under the 'cancer umbrella' - throughout treatment you are seeing your consultant, oncologist and cancer nurses and once that is finished you feel very isolated and worries of the cancer coming back stay with you. I needed somewhere I could express my fears and anxiety, so I signed up for the course. It was the best decision I have made since breast cancer. I was able to talk with other cancer survivors and that helped so much. My family/close friends had been amazing throughout it all but I could see they were worried and I did not want to burden them any further.

Each week we concentrated on a topic; diet, exercise, sleep and our emotional wellbeing to name a few. I had been interested in meditation and mindfulness, however I had never really given it the attention it needed - so I did lots of research, read loads of books and started this practice on a daily basis. I learnt to concentrate on my breathing if I was feeling anxious. I downloaded the Calm app, it helped me with relaxation, lots of sleep stories and chilled music. I had insomnia, one of the side effects of the medications but I am pleased to say that I rarely finish one of the sleep stories today!

We started a WhatsApp group chat, arranged coffee dates, supported each other to hospital appointments and shared photos of new haircuts. We laugh with each other and I am pleased to say this is something we do more and more of these days. Through the course I have found a 'new me' with a more positive mind-set. Healthy eating/exercise, relaxation and mindfulness has helped me send positive thoughts to each and every cell in my body, that in turn gives me energy and the ability to stay in the present and enjoy this 'new me' with every new day.

On finishing the course I was asked if I would mind speaking at the Wellbeing Events held by some of the NHS Trusts in promoting the course to other cancer patients, to date I have now spoken at six events.

It is very nerve wrecking telling your story, however the feedback has been good as people can so relate to having a cancer diagnosis. It is also my way of saying thank you to Macmillan and all the volunteers who helped me so much.



Sarah on holiday in Malaga

Need Support?

If you or someone you know has been diagnosed with cancer, Macmillan Cancer Support can help you find out what to expect, get information, practical advice and support, hear from experts and read about other people's experiences.

Visit www.macmillan.org.uk or call them free on 0808 808 0000.

MACMILLAN
CANCER SUPPORT

Southend Tenants & Residents Federation



Do you live in a Southend Borough Council property managed by South Essex Homes or in a Leaseholder's property?

Then you are a Member of the Federation!

The Southend Tenants & Residents Federation (STRF) has undergone a radical change that makes it easier for those who wish to shape the future of their housing and the areas surrounding their homes.

There is a brand new committee in place, made up of people who are working for the benefit of all residents of Southend Borough Council properties managed by South Essex Homes, as well as leaseholders who have exercised the right to buy and their tenants.

Chair: Keith Ducker
Vice Chair: Bob Ayriss
Secretary: Vacant
Treasurer: Jean Pickering
Committee: Terry Swinney, Geoff Moore, 1 Vacancy

The Federation is made up of authorised Southend Borough Council/South Essex Homes residents and leaseholders as well as any person with the right to reside within their property, allowing all of the family including children to get involved. There are no restrictions on who may attend the Federation meetings, to which everyone will receive a warm welcome.

These meetings will be held on the last Tuesday of each month at 10am, on the first floor of the Civic Centre. Refreshments will be available during the meetings.

At each meeting there will be a guest speaker from South Essex Homes, Southend Borough Council or another organisation in the borough, who will be there to give advice and help on a chosen subject and to answer questions from those in attendance. At the end of each meeting there will be the opportunity to suggest a speaker or organisation that you would like to see or hear from at future meetings.

Keith Ducker, Chair of the STRF, said: "The Federation is planning trips and activities to be held throughout the year for everyone to enjoy, but what we need is for you to put your ideas forward for anything you would like to do or see done on your behalf.

"The Committee would like to extend the invitation to all of you, to come along to meetings to see what we can do with your help – we want to empower you as a resident, leaseholder or tenant to speak out and to be heard.

"With our new and fresh approach, we all hope that you

will support the fact that the Federation is there to help you, your family, friends and neighbours."

You can become a spokesperson through a variety of channels, for example by being a Focus Group Member, Street or Block Voice, Health & Safety/ Fire Champion within South Essex Homes.

Focus Groups

There are 6 Focus Groups within South Essex Homes that all come together through the Federation. They are as follows:

- Disability & Carers
- Income Management
- Planned Maintenance
- Resident & Staff Involvement
- Responsive Repairs, Voids & Gas Servicing
- Sheltered Housing

Each Focus Group works for and on behalf of the residents, keeping a close eye on how South Essex Homes and their contractors perform, whilst also giving you as residents a voice in how you wish your home and area to look. These

include but are not restricted to the void standard, repairs, maintenance and caretaking – also colour choices for your kitchens, bathrooms and wet rooms.

Keith added: "We are in the process of refreshing our website, which has been lacking use and will soon be updated with the latest information. This will enable you to log on and find out what we are doing, how the Focus Groups are running and read minutes of any meetings that the Federation or members attend. We hope to complete this by the time the next Insight goes out.

"Please look up our Facebook page and leave a message or comments good or bad (but we hope mainly good!) and we will get back to you as soon as we can. The page will be monitored daily so that should help you get an answer to many of your questions quicker. But if a more detailed reply is required, we will let you know and respond to you as soon as we can.

"To aid our fresh approach, we would like to see fresh faces attending the Federation meetings and to act as Street and Block voices, also the new position of a Health & Safety/Fire Champion – so if you are interested, then please come along to one of our meetings or contact Resident Support Team on 0800 833 160."

You can contact Keith Ducker, Chair of the STRF by email to keith.ducker@strf.org.uk or if you want a chat, you can call him on 07944 551579.



Are your

POSSESSIONS INSURED?

**South Essex Homes
is able to offer home
contents insurance cover
which provides you with
peace of mind without
breaking the bank!**

Provided through Aviva, the premium for Standard Cover is just 8.5p per week, per £1,000 of cover or you can choose to upgrade to Accidental Damage Cover for 11.1p per week, per £1,000 of cover. Minimum sums insured are £5,000 for those in sheltered accommodation, £6,000 for those over 60 and £9,000 for all other residents.

These minimum sums insured have recently been lowered, meaning the insurance now represents even better value for tenants. The maximum sum insured is £25,000 so when you are working out the cost of your insurance, you will need to work out how much it will cost to replace the full contents. If you under-value your contents this will mean that if you claim you will not get the full value back.

Here are a few examples:

- Sheltered Accommodation resident with £5000 worth of home contents will pay just 42p per week for Standard Cover or 56p per week to include Accidental Damage. *(Around the cost of a pint of milk)*



- Resident aged over 60 with £6000 worth of home contents will pay just 51p per week for Standard Cover or 67p per week to include Accidental Damage. *(Less than the cost of a first class postage stamp)*



- General needs resident with £9000 worth of home contents will pay just 76p per week for Standard Cover or £1 per week to include Accidental Damage. *(Less than the cost of a Sunday newspaper)*



Optional extra covers are available at an additional cost and include:

- Personal belongings away from the home
- Wheelchairs & Mobility Scooters
- Hearing Aids
- Pedal Cycles

Benefits of taking out South Essex Homes Contents Insurance

- Highly competitive price
- No excess to pay
- Added to your weekly rent so can pay at the same time and the same way
- "New-for-Old" – with the exception of linen and clothing
- Household goods and contents insured whilst in your home against events such as fire, theft or flooding
- Covers theft or loss of keys
- Covers contents of freezer
- Premium does not increase if a claim is made
- Uniform rate for all residents regardless of postcode
- No security requirements such as special locks for windows or doors

NOTES: Rate includes 12% Insurance Premium Tax (IPT)
Previously the minimum was £8,000 for over 60s and £10,000 for everyone else

Our Surveyor Said...

By Richard Deadman

As a Building Maintenance Surveyor it is very common for me to have to explain to residents that South Essex Homes is not responsible for personal items or redecoration within properties.

Often residents are upset and don't feel that it is their fault if their personal items have been damaged or destroyed, often by accident from leaks or damage caused by others.

The only way to make sure you are not one of these people is to take out Insurance to cover for personal items - which includes fixtures and fittings and redecoration costs.

South Essex Homes offers an Insurance Policy that is great value for money and does not require you to pay an excess charge when you make a claim. This is definitely worth considering when shopping around for home insurance cover.

Please do consider taking out home contents insurance – you will make this particular Surveyor very happy if I don't have to again say "I wish you had known about S.E.H. Insurance!"



LOOKING TO IMPROVE YOUR PROPERTY?

If you are interested in making upgrades or alterations to your home then please make sure you follow the correct process.

Senior Housing Maintenance Officer, Louise Morl, said: "We have had several occasions recently where tenants were not aware of the process involved in making changes to their property and have approached us with unrealistic expectations of what can be done. Therefore we thought it would be useful if we highlighted the main issues for tenants to bear in mind if they are considering making home alterations."

Please remember that South Essex Homes works within a budget whereby funds are allocated each year to a number of planned improvement projects that ensure homes are maintained to a 'decent' standard. If the work you'd like done to your home does not form part of one of these planned projects, the cost of any property improvement or alteration work is your responsibility and no

financial help will be offered by South Essex Homes.

First and foremost, all proposed alterations to the Council's properties need to receive our approval before any works commence. In order to get this process started, please request a Tenant Improvement Form from the Contact Centre on 0800 833160.

If the requested works are for adaptations to your home for health/disability purposes, then please first approach the Council's Adaptations Team on 01702 215606.

After sending in a Tenant Improvement Form, we will consider your request and we will write to you with the outcome. If unsuccessful, we will explain why we are unable to approve your request. If we do approve the proposed works, we will explain in our letter what will happen next and once the works are complete, we will inspect the property to ensure they have been carried out to the required standard.

Please note that if you wish to move



home having made alterations to the property, you will need to reinstate the property to how it was when you moved in (for example, filling in a fish pond you'd added in the garden or removing decking that you'd put down), otherwise you will be recharged for any work that we would need to do to return it to its original state.

If you have any questions, please contact us on 0800 833160.

TAKING CARE OF YOUR PATCH

You may remember back in the Summer 2019 issue of Insight, we provided you with a list of Tenancy Officers and the areas, known as 'patches', that they are responsible for.

Since then, the team has had a reshuffle and most 'patches' are now being looked after by a different Officer.

Please visit our website, or refer back to the Summer issue, for details of the roads and buildings covered under each patch. A list of patch names and their new Officers can be found below:

- West 1** – Hayley Sharman / Tracey Williams (job share)
- West 2** – Donna Vincent
- West 3** – Elise Collins / Joe Osborne (job share)
- West 4** – Katy Brown
- Central 1** – Graeme Moore
- Central 2** – Lorraine Gaudyn
- Central 3** – Olaide Balogun
- East 1** – Ross Bassan
- East 2** – Thomas Hare
- East 3** – Paula De'Ath
- East 4** – Tracey Waller





Louisa turns...

Louisa, who has lived at one of our sheltered schemes in Leigh for over 15 years, celebrated her 100th birthday back in December 2019 with a party for family, friends and fellow residents.

Louisa, known as Lou, has been a resident with us for 15 years and is known to be fiercely independent. She doesn't have carers, cooks for herself every day and is a fabulous bowls player.

Lou was born in Forest Gate, as one of ten children. She was a seamstress, was married to Mick and had 2 daughters. There are currently 5 generations of the family – with her most recent great-great-grandson in attendance at the party.

On the day, she received her birthday card from Her Majesty the Queen and a telegram from the Department of Work and Pensions. The choir from Belfairs High School kindly attended and performed Christmas songs as well as a rousing rendition of 'Happy Birthday to You'.

Chris Vaughan, one of our Directors, presented Lou with flowers and a card wishing her a very happy birthday from us all here at South Essex Homes.

If you are celebrating a special occasion and would like it featured here in Insight magazine, please contact Julia using the details on page 3.

YOUNG PEOPLE ENCOURAGED TO 'CHAT HEALTH'



A health service which allows schoolchildren to anonymously text message a school nurse has launched.

ChatHealth gives young people aged 11-19 an anonymous way in which they are able to discuss their physical and emotional health concerns with registered professionals from the school nursing team.

The service launched across Southend at the beginning of September to give secondary school children an alternative way of communicating to their school nurse.

Cllr Anne Jones, cabinet member for children and learning, said: "This is a fantastic initiative to help reach those children who, for whatever

reason, are finding it difficult to cross the threshold into the school nurses' drop-in sessions in schools.

"The nurses have explained how they see some children walk past their door, desperate to reach out but unable to. This will give them an anonymous way of getting the help and advice they need. Young people will also be given the opportunity for face to face contact with a nurse if they require this.

"When many of us were at school, the nurse was there to deliver physical first aid and monitor general health, but it has changed so that nurses support children and young people with emotional health related issues,

especially stress and anxiety relating to the academic environment.

"ChatHealth has been successfully launched in other areas with good effect and we're hoping for a similar response here."

Each young person will be asked if they want to give their name so their health records can be updated, but they can also remain anonymous if they wish.

Messages can be sent at any time to **07520 649895**, and a school nurse will respond between 9.30am and 4.30pm, Monday to Friday, throughout the school year except bank holidays.

You can follow the school nurses on Twitter with the handle @SouthendSN.



Hello and welcome to the Winter Edition of Leasehold Matters

On behalf of everyone at South Essex Homes, I would like to wish you all the very best for 2020 and hope you enjoyed the festive holidays. Further to a request from the Focus Group, please find our updated ready reckoner below. The information is formulated to assist you in contacting the correct teams in respect of your property. Please feel free to cut this section out to keep for your records. As with previous years South Essex Homes will, for the time being, continue to offer drop-in events for leaseholders. Should you wish to speak to us face to face in respect of any leasehold queries information on the next session are below. Should you wish for any information to be included in future editions of Insight please feel free to contact us on **0800 833 160** or by emailing **LeaseholderServices@seh.southend.gov.uk**

Best Wishes *Jan*

DROP IN EVENTS

A member of the Leasehold Team will be available to discuss issues face to face on the dates below. As always we are available throughout the year and can be contacted on 0800 833 160 or email **LeaseholderServices@seh.southend.gov.uk**

Tuesday 4th February 2020 5 pm-7pm Committee Room 2

Wednesday 5th February 2020 5pm-7pm Committee Room 2

All meetings are held at the Civic Centre, Victoria Avenue, Southend-on-Sea, SS2 6FY



What's your query?	Who to contact?	What's your query?	Who to contact?
I need to report a repair to a communal area	South Essex Homes' Contact Centre 0800 833 160 customerservices@seh.southend.gov.uk www.southessexhomes.co.uk	I have a query about the estimated/ actual service charge statement I have recently received	South Essex Homes Leasehold & Right To Buy Officer 0800 0234 057 LeaseholderServices@seh.southend.gov.uk Leasehold & Right To Buy Officer South Essex Homes PO Box 5817 Southend on Sea SS1 9EL
I need to report an incident of Anti Social Behaviour	You will be put through to the Tenancy Services Officer or Anti Social Behaviour Officer for your area	I have an initial query about my Right To Buy or a query about an existing Right To Buy application	
I have changed my address	Ask that the Officer inform the Leasehold & Right To Buy Officer, Income Team and Council Tax team of your change of address	I have a query about a Section 20 notice I have recently received notifying me of major works due to be carried out at my property	
I have a query regarding the buildings insurance	Southend-on-Sea Borough Council's Insurance team 01702 215077 insurance@southend.gov.uk	I want to join the Leasehold Focus Group	
I want to make a claim on my buildings insurance	Current Provider: Ocaso (Building Insurance Provider) 020 7377 64 65	I want to gain permission to make alterations to my property	More information about ways to get involved is available on our website www.southessexhomes.co.uk
Payment of service charges	Southend-on-Sea Borough Council's Income team 01702 215797 incomesection@southend.gov.uk	I am selling my home and my solicitor needs to request Leasehold Property Enquiries	Write to the Leasehold & Right To Buy Officer at South Essex Homes detailing exactly what alterations you want to make and include a drawing or a plan.
I want to make a complaint	If you have not contacted us before to tell us about your complaint, please do so first. For example, if you haven't reported a repair to us, or need to tell us about a problem on your estate, please telephone the Contact Centre and allow us to try to put things right first. But if you have previously contacted us and are not happy with the outcome you can register a complaint in the following ways. 0800 833 160 complaints@seh.southend.gov.uk www.southessexhomes.co.uk Corporate Services Officer FREEPOST, SOUTH ESSEX HOMES		Ask your solicitor to send the request for enquiries to: Leasehold & Right To Buy Officer South Essex Homes, PO Box 5817 Southend on Sea SS1 9EL The current cost of these enquiries is £98.00 and cheques should be made payable to South Essex Homes.

MEET THE BOARD:

CHRIS SILVEY

The South Essex Homes Board welcomed its newest member at its October meeting.

53-year-old dad-of-four Chris Silvey lives in the Prittlewell area and has joined as a Resident Board Member but also brings with him a wealth of experience in the housing sector.

Chris told *Insight* a bit about himself...

What is your family situation?

I have been married for 33 years and have 4 children; 3 sons aged 30, 28 and 18 and a daughter aged 15 + 1 dog and a cat.

How long have you lived in Southend?

I have lived in Southend since 1974 but spent my early childhood in Colchester. We have been with South Essex Homes for just over a year having downsized as our older children have left home.

What work experience do you have?

I have quite varied work experience; I have worked with the public for most of my working life including 9 years as a Southend taxi driver. I think this experience has certainly helped with my more recent career choices.

I currently work for one of the UK's largest social housing providers and have been in my current position for nearly 8 years. I am part of a management team that develops community projects and builds neighbourhood partnerships to support tenants and the wider community. It is a rewarding role with a great deal of job satisfaction. I work mainly in the Rochford district but have one project in Southend working in partnership with South Essex Homes.

I also work for a charity in the Rochford district where my role is to review and develop policy and good practice throughout the organisation. I also spent 7 years working in the voluntary and community sector in Southend as Media and Communications Manager for a large local charity.

I returned to education in my early 30s graduating in 2003. I spent a year teaching immediately after that. Going back to college and university was the best decision I have ever made and I would thoroughly encourage anyone thinking about it to go for it, you might surprise yourself – I did!

What inspired you to apply to be on the Board and what experience do you feel you bring to the group?

I applied to contribute something positive and give a tenant's perspective. As a tenant it is important that our views are heard and I will do my best to raise issues and concerns effectively. As mentioned, I have worked in housing

for nearly 8 years so have extensive relevant experience including estate management, resident involvement,

scrutiny, repairs and health and safety; I have NVQ 3 in Housing. I also have board and committee experience in both a housing and charity sector setting but probably the most useful experience is being a tenant myself.

What are you most looking forward to being involved with in your role on the Board?

I'm looking forward to working with staff and Board members to help shape the best housing service that we can. All the staff and Board members I have met so far have been very helpful in introducing me to the role but more importantly it is clear that everyone is moving in the same direction towards improved services for all so I'm sure that I will learn a lot.

What are your personal interests outside of work?

I am really interested in film and TV especially documentaries and really enjoy a good box set. I am passionate about education and believe firmly that you never stop learning – I'm currently (still) learning Spanish.

I climbed Snowdon in May for Alzheimer's Research and hope to complete the 3 peaks with Scafell Pike and Ben Nevis next Summer with my older 2 sons.



Could you be a...

FIRE SAFETY CHAMPION?

Do you have an interest in fire safety?

If so, please join us in our efforts to make residents feel as fire safe as possible in buildings managed by South Essex Homes!

Our Fire Safety Champions attend 3-monthly meetings, which are arranged at a time and venue that suits them. They are also involved in coordinating fire safety awareness sessions for residents and act as a central point of contact on all fire safety matters in their block.



If you are interested in finding out more about this voluntary role, please call Graham Hart, Fire Safety Manager for South Essex Homes, on 01702 212158 / 07557 845254 or email grahamhart@seh.southend.gov.uk



WOULD YOU REQUIRE ASSISTANCE?



We are looking to update the records we hold about people who would require extra assistance with evacuating their home, in the unlikely event of a fire.

If someone you know in your block has issues with their eyesight, hearing or mobility or who is on home oxygen therapy, for example, please share details with Graham Hart using the contact details above so we can take steps to ensure they get the help they require should it ever be needed.

DO YOU HAVE A NEW FIRE RESISTANT FRONT DOOR?

South Essex Homes has carried out a programme of works over recent years to replace individual front doors in blocks of flats with top of the range fire resistant front doors. This door replacement programme has been carried out in order to ensure maximum safety for residents and their families.

If you have had a fire resistant front door fitted at your home, please do not carry out any alterations to it such as painting it or drilling through it, as this would affect the integrity of the door and therefore its effectiveness in the event of a fire.

If you have a fire resistant front door that has been damaged in any way, please report this to us as it will need replacing. Please be aware that the cost of replacing such fire doors is the responsibility of the tenant.



BROADEN YOUR HORIZONS WITH WEA

South Essex Homes and WEA are working in partnership to bring a range of excellent learning opportunities to residents of Southend. This includes courses to improve your health and wellbeing, creative programmes, Maths, English, ICT and Schools and Parenting courses to name but a few.

Learning is important for our mental health and wellbeing. It provides us with a sense of self-worth, improves our brain function, helps us sleep better and reduces the risk of depression and much more. It also opens up opportunities that improve our quality of life and, for many, a realisation that anything is possible.

In response to local need WEA have worked with South Essex Homes and have worked in partnership to offer ESOL courses (English for Speakers of Other Languages), Assertiveness and Self Esteem and Relaxation and Meditation.

The response to these courses has been very positive. Back in November, WEA offered a taster session in Relaxation and Meditation at Adams Elms House where a number of residents experienced guided meditations and



gained knowledge about aromatherapy essential oils and their uses. This session was so well received that they are planning to offer a longer course early this year.

If you would like further information about the charity and the courses available please visit their website at www.wea.org.uk or call WEA on 0300 3033464.

WHAT IS WEA?

Founded in 1903, the Workers' Educational Association (WEA) is the UK's largest voluntary sector provider of adult education, delivering over 8,000 part-time courses for over 50,000 people each year in England and Scotland.

With the active support of around 350 local branches, 3,000 volunteers, 2,000 part-time tutors and 10,000 members, the WEA provides high quality, student-centered and tutor-led education for adults from all

walks of life. They also maintain their special mission to provide educational opportunities to adults facing social and economic disadvantage.

The WEA provides courses across four curriculum themes:

- **Employability:** to develop confidence, understanding and skills to help adults, at all stages of their lives, participate more fully in the world of work

- **Health & Wellbeing:** to combat inequalities and promote a social and preventative model of health and well-being
- **Community Engagement:** to combat social exclusion and promote active citizenship
- **Culture:** to broaden horizons through understanding cultures, identities and environments embodying our commitment to social purpose

ST LUKES COMMUNITY HUB

St Lukes Community Hub is open Monday to Friday from 9.30am to 4.30pm. You can pop in any day for signposting, advice and information.

The Hub includes a gym, which is free to use, and they run a variety of projects for both adults and young people.

Youth groups run from Tuesday to Saturday for young people aged 8-18 which are also free to attend.

To obtain the latest timetable please email stlukeshub@southend.gov.uk or find them on Facebook: facebook.com/StLukesCommunityHub

1-3 Cluny Square, SS2 4AF 01702 463927



Early HELP
Family Support

LAW CLINIC @ THE HUB

**Free legal advice is now available at The Hub
in The Victoria shopping centre, Southend.**

Opening Drop In Time:

Monday 10am - 4pm

Tuesday 10am - 4pm

Wednesday 10am - 4pm

**Scheduled Appointments
on Wednesday (4pm- 6pm)**

- Contract
- Negligence

However, the areas that will
not be covered are:

- Crime
- Immigration & Debt

How will it work?

When seeking support from the Law Clinic an initial discussion with Social Work students will be held to check eligibility, to access support from the Law Clinic at the Hub.

If eligible in the assessment process, your case will then be forwarded to the Lawyers in Colchester's Law Clinic, where you will be booked an appointment (lasting for a maximum of 45 minutes) which is where you will be interviewed by Student Law advisers, who will then process your case further.

What is it?

The Law Clinic is a new project that will be running from The Hub.

The purpose of the Law Clinic will be to provide free legal advice, concerning legal issues such as:

- Housing
- Family
- Employment
- Consumer
- Equality issues
- Welfare benefits



However, if not eligible for legal advice you will be supported by the Social Work students who will assist you and your case, as much as possible whilst signposting you and creating a plan of action to guide you.

How can I contact them?

Law Clinic email:
lawclinic.thehub@gmail.com

Telephone number: 01702 611199

HUB EMPLOYABILITY SESSIONS 2020

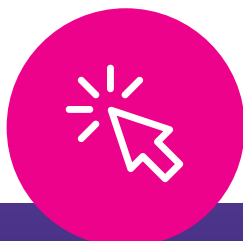
**Organised by Morgan Sindall Property Services (MSPS)
through South Essex Homes, these sessions offer the
following help:**

- Finding work experience
- Apprenticeships support
- Fuel switch - to find most affordable energy tariff
- Getting online
- Job search
- Employability support - CVs, cover letter, filling out job applications
- Upskilling in trade industry (please refer to MSPS work to learn programme)

Sessions are taking place throughout 2020 as follows:

- 31 January 2020
- 28 March 2020
- 29 May 2020
- 31 July 2020
- 25 September 2020
- 27 November 2020

**Anyone interested in attending can simply drop in
to The Hub in The Victoria shopping centre during its
opening hours of 9.30am to 4pm (please note that The
Hub closes for lunch from 12pm to 1pm).**



PROJECT WORK

Some residents have expressed an interest in knowing what projects South Essex Homes has been working on, so we thought Insight would be a good opportunity to share details of works we have recently carried out across the borough as well as projects we hope to start over the next few months.

This list is not exhaustive and does not include responsive repairs or 'decent homes' works, but it gives you a flavour of the variety of the type of project we oversee:

Lift refurbishments at:

- Adams Elm House
- Trevett House
- The Brambles

Stairlift installed at Bishop House

Boiler Room improvements at:

- Stephen McAdden House
- Trafford House
- The Jordans
- Adams Elm House



New windows at Nicholson House

Fire upgrade works at Nicholson House

Internal and external lighting and electrical improvements at:

- Kestrel House
- Bishop House

Car park resurfacing at:

- Furzefield
- Leighwood Avenue
- Wordsworth Close



Renewed external wall finishes at:

- Furzefield
- Scott House

Relocated bin stores at:

- Nayland House
- The Brambles



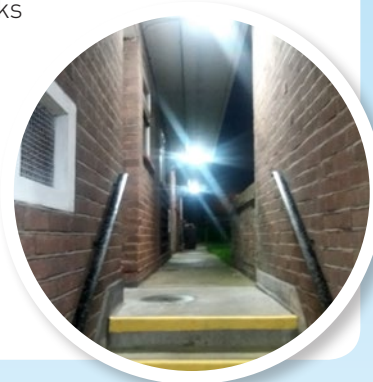
Upgrade communal walkways at Purley Way

Tower Blocks:

- New fire signage
- Addressed issues with door gaps
- Additional fire upgrade works

St Mary's Court refurbishment:

- New roof
- Communal lighting
- Window replacements
- External walkways / areas



PREPAID BRITISH GAS PAYMENT OPTION CHANGES

The way British Gas customers with prepayment meters can top up changed on 1st January 2020, as they can no longer use PayPoint at their usual newsagent or supermarket.

British Gas announced in November that it has signed a new contract with Payzone's bill payment service – which is part of the Post Office – to serve

its prepay customers, replacing its existing agreement with PayPoint.

PayPoint was one of the main ways of topping up prepayment meters for British Gas customers, with its terminals in 28,000 convenience retailers, including newsagents, supermarkets and garages. Customers could also make payments at 11,500 post office branches.

Since the start of January, British Gas customers now have to top up at either one of Payzone's 13,000 locations or the same Post Offices as now. Combined, that means British Gas customers have a network of 24,500 places where they can top up – 15,000 fewer than was offered when top-ups were available through PayPoint and the Post Office.



For more information,

visit <https://www.britishgas.co.uk/help-and-support/meters/where-to-top-up-your-pay-as-you-go-meter>



Dear Julia

Our Editor Julia
answers your questions

Here at **Insight** we love hearing from our residents and Julia, our Editor, is always happy to research answers to any queries you may have. If you have a comment you'd like to make, or a question you'd like an answer to, please drop us a line using any of the contact methods found on page 3. If your letter is printed we will send you a **£10 voucher** to say thanks for getting in touch.

Please specify if you would like us to print your name and the area you live in (we will never print full addresses though) otherwise all letters will be printed anonymously.

CHRISTMAS-THEMED GARDEN

Many thanks

to the residents of Kestrel House for sending in some photos of your beautiful Christmas-themed garden!



FRIENDS REUNITED

In the last issue of **Insight**, you may remember that we included a poem that had been sent in by one of our Sheltered Housing residents, Betty Foker. A lady called Val contacted Julia having seen Betty's name in the magazine, as they had been friends for many years but had lost touch when Betty moved. She asked us to pass her phone number over to Betty which we arranged via her Sheltered Housing Officer. Betty and Val then enjoyed a lengthy telephone conversation and arranged to meet up the very next day!

We were delighted to be able to reconnect these old friends. If you want any help finding someone who you've lost touch with please let us know, we'd be happy to try and assist!



CODE WORD!

Having covered word searches for all the four seasons in previous issues, please this time find a game below to test your observational skills having read this issue of **Insight**!

Fill out the answer and also note the letter in the **red box** in the boxes at the bottom of the page – you will find **they** spell the names of two creatures you may see out and about this winter

CLUES

CarelineSOS is now able to offer _____ detectors (page 2)

To make alterations to your home, you need to complete a Tenant _____ Form (page 11)

Southend Borough Council and _____ want you to 'see the signs' of child exploitation (page 4)

Our newest Board member is Chris _____ (page 14)

On her birthday, Lou had a telegram from _____ (page 12)

The new chair of the Southend Tenants & Residents Federation is Keith _____ (page 9)

South Essex Homes' Contents Insurance is provided through _____ (page 10)

You can earn money off your rent by shopping online through the App _____ (page 20)

We are looking to recruit residents to be _____ Safety Champions (page 15)

Prepaid British Gas customers now need to pay through _____ (page 18)

On 4th and 5th February, _____ can attend drop in sessions at the Civic Centre (page 13)

ANSWERS

and

MY RENT REWARDS

MY RENT
REWARDS

If you want to earn money towards your rent through your normal online shopping, then 'My Rent Rewards' is the App for you!

By installing this free App via your phone or tablet, registering your details and accessing a wide variety of shopping sites through it, your purchases will earn you money. Your earnings build up in the App and can be released to South Essex Homes and paid into your rent account once they reach £5.

Less rent for you to pay = more cash in your pocket!

My Rent Rewards offers cashback off your rent either as a percentage of your purchase value or, in some cases, a fixed amount. All you need to do is access the shopping site via the App rather than via your normal internet search engine and the amount you are due will automatically be calculated and this will show in the App soon after the transaction completes.

There are various scenarios for which this may be useful and we've included examples of some of our favourite offers below – but please check out the App for further details of what's available and please note that these offers are all **online only** and may be subject to change.

Food/groceries

Iceland - 3% (new customer) or 1% (existing customer)
- free next day delivery on orders over £35

M&S - 2% - free click & collect

Papa Johns - 1%

Tesco - £6 - new customers - delivery charges vary



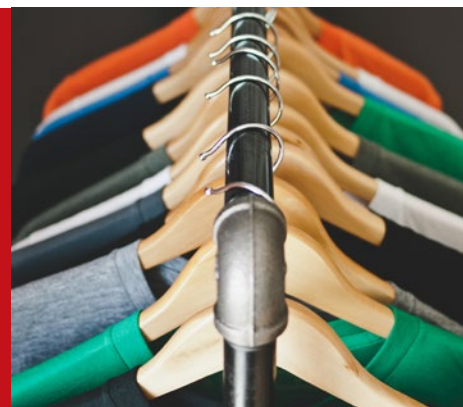
Clothes

ASOS - 5% - free delivery

Dorothy Perkins - 6% (new customer) or 2% - free click & collect

Peacocks - 6% - free click & collect over £10

Shoe Zone - 7% - free delivery on ALL orders and free click & collect



Other shopping

B&Q - 3% - free click & collect

Currys PC World - 1% - free click & collect

GAME - up to 2% - free click & collect and free delivery over £19.95

Moonpig - up to 15% - delivery from £0.70 and cards can be sent directly to recipient

Superdrug - 2% - free click & collect (within 30 minutes) and free delivery over £15

Waterstones - 4% - free click & collect from 2 hours

Wickes - 2% - free click & collect

Wilko - 2% - free click & collect



Utilities and Insurance

AXA Car Insurance - £35 new customers

Confused.com - £2.30

EDF energy - up to £50

Energy Helpline - up to £30

MoneySupermarket - up to £7.50



TV, Broadband and Phone

NOW TV - varies

BT Broadband and Mobile - up to £52 for new customers

Carphone Warehouse - up to £40

TalkTalk Phone & Broadband - up to £40

EE Mobile - up to £50

Origin Broadband - £40

Sky - up to £85

Three - varies

Vodafone - varies



Holidays

Alton Towers / Chessington / Legoland / Thorpe Park Holidays - 2%

Budget car hire / family breaks / Budgetair - up to 8%

Post Office - travel insurance 15% - travel money £3

Easy Hotel - 1%

Europcar - 10%

Hotels.com - 6%

Lastminute.com - up to 7%

Pontins - 6%

TravelSupermarket - varies

Travelodge - 1%

