



**CHS GROUP**  
housing, care, and community services in Cambridgeshire



# February 2025 Newsletter

Welcome back to our monthly tenant newsletter! This month, we share news on a new contractor that will start in April, what to expect if you're migrating to Universal Credit, upcoming changes to our Complaints Panel, and how we can provide support with gambling issues.

Read on to find out more...

## Introducing our new contractor

We are pleased to announce that we have awarded Fortem the contract to carry out repairs and maintenance duties across our services. Starting from 1st April 2025, this transition is part of our broader strategy to provide a high-quality repairs service that exceeds your expectations.

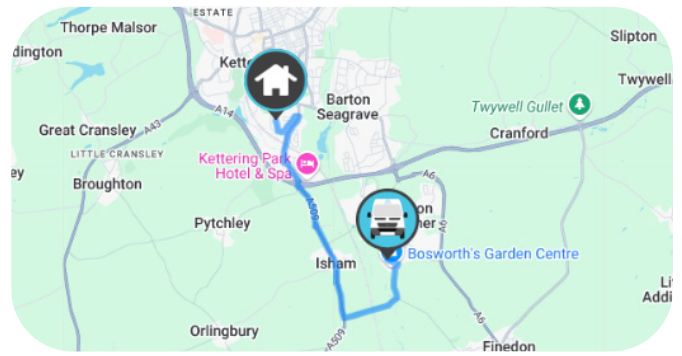
We are working diligently to ensure that the handover from the existing contractor to Fortem is a smooth process. However, please be aware that during this period there may be delays in completing certain repairs, such as routine, cyclical and planned maintenance. We are committed to minimising all disruptions as part of this transition and will keep you informed should there be other delays. While



disruptions may occur, this will not impact our emergency repairs which will be completed as normal. If you have outstanding repairs, Fortem will be aware of them and its team will contact you directly to schedule an appointment. Please continue to report your repairs via our website, through myCHS or by calling us on [0300 111 3555](tel:03001113555).

Fortem vans will feature joint CHS and Fortem branding, and operatives will wear uniforms clearly marked with the Fortem logo. Please ensure you ask to see identification before allowing anyone into your home and if you are in any doubt, please call us on [0300 1113555](tel:03001113555).

From 1st April, you will receive appointment confirmations and reminders via text or email along with the option to track your operative when they're coming to your property. Additionally, you will have access to our video diagnostic tool, Remote Assist, when reporting repairs. This allows Fortem to see the issue and assess the repair requirements. If you encounter any issues or have questions, please contact us and we'll be happy to assist you.



## Migrating to Universal Credit

We want to make sure that you, our tenants, are prepared for changes that are coming as a result of migrating to Universal Credit (UC). If you have received a Migration Letter from the Department of Work and Pensions (DWP) telling you that you will be moved to UC, here's what you need to know:

**Please wait to receive the Migration Notice letter from the DWP before moving to Universal Credit.**

**Transitioning to Universal Credit before receiving your migration letter may result in a reduction of your benefits.**

### What is UC?

UC is a means tested benefit that is made in a single payment to help with living costs. This replaces other benefits, including Income Support, Income based Jobseeker's Allowance, Housing Benefit (unless you're living in supported or temporary accommodation) and Child & Working Tax Credits. It's a monthly payment, and the amount you receive depends on your circumstances.

### What to do when you receive your letter

**IMPORTANT - please do not complete these steps until you have received your Migration Notice letter**

**1. Read the letter carefully** – the letter will explain when your migration to UC will happen and what steps you need to take.

**2. Set up an online account** – you will need to create an online account on the Universal Credit website **when you receive your migration letter.**

**3. Submit your application** – once your account is set up, you can submit your application for UC.

**Once you receive your letter, you will have a three month deadline to apply. There is NO automatic transfer to UC. If you do not apply, your benefits will stop.**

**If you need more than the three months provided, you will need to contact the DWP before the initial three months are up to request more time and explain your reasons why.**

### **To apply, you will need the following information:**

- National Insurance Number (for yourself and any family members)
- Date of birth (for you and any listed family members)
- Your bank account details
- Details of your rent
- List your landlord as **The Cambridge Housing Society Limited**.
- UC normally pays the rent element of payments to the claimant. Your housing costs will therefore be paid directly to you, and you will need to pay your rent to us as usual.
- If you have rent arrears, you can ask the DWP to pay the rent directly to CHS Group through an Alternative Payment Arrangement (APA).
- If you are not fit for work, you will need to ask your GP for a sick note as proof. However, if you are already receiving Employment and Support Allowance (ESA), you will not need to provide proof.
- As UC is not paid for five weeks, the DWP offers an 'advance' payment. This payment acts as a loan, and money will be taken from your ongoing UC payments for 12 to 24 months to pay it back. You do not have to accept the full advance payment, so keep in mind how much you need before accepting.



### **Payments**

Your initial payment will be around approximately five weeks after submitting your claim, and you will receive payments once a month thereafter. UC is paid to one person. If you're a couple, decide who it will be paid to.

If your circumstances do not change after moving to UC, you may be entitled to extra payments and Transitional Protection top ups, which top up your UC so that you are not worse off when you move onto UC.

If you claim UC by the deadline given to you, you may qualify for these payments and a two week payment from legacy benefits where you will continue to receive your previous benefit payments for an additional two weeks. This applies to benefits such as Income Support, Income-based Jobseeker's Allowance, Income-related Employment and Support Allowance, and Housing Benefit.





## Need help?

Please don't worry. This change may seem complicated, but we're here to guide you to make the transition as smooth as possible.

Keep an eye out for your letter. If you feel like you cannot progress with your application, Citizens Advice have a dedicated service to support people moving to UC:

- Citizens Advice Bureau Help to Claim phone number: [0800 144 444](tel:0800144444)
- [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) online chat service and information with a trained adviser.

However, if you have concerns of need further support, please get in touch: [moneyadvice@chsgroup.org.uk](mailto:moneyadvice@chsgroup.org.uk)

DWP have also set up support for people who need guidance through the UC migration:

- DWP migration helpline to support people with the move
- Monday to Friday 8am to 6pm [0800 169 0328](tel:08001690328)
- <https://www.gov.uk/guidance/move-to-universal-credit-if-you-get-a-migration-notice-letter>



## Changes to our Complaints Panel

As some of you may know, we have a Customer Complaints Panel as part of our complaints process. The purpose of the Panel has been to help CHS to monitor and improve our complaint handling and Panel members have also reviewed some Stage 2 complaints to get a customer point of view. The Panel is made up of customers and tenants, which allows us to better understand your concerns and learn from complaints.

We also work with our Complaints Panel to review our Complaints Policy and conduct an annual self-assessment in line with Housing Ombudsman standards.

We are currently in the process of making changes to our Panel and as a result, the Panel is having a short break. We are outlining how the Complaints Panel should work in future and will be advertising for new members soon.

If you're interested in holding up our high standards for complaints handling, and able to attend meetings every 3 months, we would love to hear from you! Please contact [ComplaintsPanel@chsgroup.org.uk](mailto:ComplaintsPanel@chsgroup.org.uk) for more information.

Thank you for your understanding, and we appreciate your continued participation in improving our services.

We are also looking for a new tenant Chair of our Tenant Committee from October 2025 when our current Chair steps down after finishing her term. If you may be interested, please contact Laura Papanikolaou, Customer Engagement Officer, [lpap@chsgroup.org.uk](mailto:lpap@chsgroup.org.uk), [07540122624](tel:07540122624) and we can tell you more about the role.



## Support with gambling issues

While gambling can be fun and exciting for some, it can also be harmful and lead to serious financial and emotional issues. It's important to recognise the problems with gambling, understand the risks and know where to turn to if you or someone you know is affected.

### What are the risks?

- **Financial issues:** Losing money and struggling to pay bills or meet other financial obligations.
- **Impact on mental health:** Anxiety, stress, depression and guilt are common among those affected negatively by gambling.
- **Relationship strain:** Gambling can cause tension and conflict, leading to issues with family, friends, and partners.
- **Addiction:** Some people develop an addiction to gambling, which can be difficult to control without support.

### Recognising the signs of gambling issues

It's vital that you're able to identify when gambling has become an issue for you. Signs to look out for include:

- Spending more money or time on gambling than originally intended.
- Hiding or lying about gambling habits.
- Borrowing money or selling items to fund gambling.
- Feeling anxious, upset, or guilty after gambling.

### To prevent harm when gambling, you should:

- Set limits on how much time and money you spend gambling.
- Keep track of your spending and avoid gambling when feeling stressed, bored, or upset.
- Take regular breaks and balance gambling with other activities.
- Talk openly about gambling and its impact with trusted friends, family, or a counsellor.

### Seeking help and support

If you or someone you know is struggling with gambling, there are several resources available for support. You don't have to face it alone. Here are some services that can help:

- **National Gambling Helpline:** Operated by GamCare, this helpline offers free confidential advice and support for anyone affected by gambling.
  - Live chat 24 hours a day 7 days a week call [0808 8020 133](tel:08088020133) or text "GAM" to [82258](tel:82258).
  - Directory of local services for treatment and support. [www.gamcare.org.uk](http://www.gamcare.org.uk)
- **GamCare: Way Forward** is a free online support group specifically designed for women affected by someone else's gambling. Delivered by the charity GamCare, this group provides a safe and supportive space for women to share their experiences, gain emotional support, and learn about strategies for coping with the effects of another person's gambling.
- **NHS East of England Gambling Service:** Support for individuals and families experiencing the negative impact of gambling <https://www.eofegamblingservice.nhs.uk/>
- **Citizens Advice:** Advice and support for people with financial problems due to gambling. Visit [Citizens Advice](http://CitizensAdvice) for more information.
- Find support in your area: <https://www.gambleaware.org/tools-and-support/support-in-your-area/>



## Making your homes comfortable and energy efficient

Last year, we received £949,000 from the Government's Social Housing Decarbonisation Fund (SHDF), a significant investment aimed at boosting Energy Performance Certificate (EPC) ratings across our homes. This funding is part of a wider effort to reduce carbon emissions and increase energy efficiency of homes throughout the country in order to achieve the government's target of EPC C by 2030. By boosting EPC ratings, we will enhance the quality of social housing by ensuring that our homes are more energy-efficient, comfortable and affordable for all of you.

As part of this initiative, we launched a programme of works that were designed to improve energy efficiency.

This included installing external wall insulation, cavity wall and loft insulation top-ups, new double-glazing, installation of Solar PV, heating alterations, improved ventilation and new door replacements. These upgrades were planned to make our homes more comfortable while also reducing energy consumption.

Our homes in Montreal Square in Cambridge were among the first to benefit from these improvements. Several homes have already undergone extensive work to enhance their energy efficiency, which will make a substantial difference to the living experience for tenants by providing warmer homes, with lower energy bills.

## Tenant feedback

The feedback we've received from tenants at Montreal Square has been overwhelmingly positive. After the repairs, one resident said:

**"I'm very pleased with the work.  
It's made a big difference."**

Another resident gave us their thoughts, saying:

**"The customer service has been good, helpful  
and friendly. I'm very impressed!"**

We are delighted with the result of the works carried out at Montreal Square, which were delivered in partnership with Aran Insulation. These improvements have not only boosted the energy efficiency of these homes, but have significantly improved the quality. We would like to say a huge thank you to all tenants at Montreal Square for their patience and cooperation while these works were carried out.

These improvements are just the beginning, and we are looking forward to continuing our work to provide sustainable, energy-efficient homes that our tenants can enjoy for years to come.

**Before**



**Work in progress**



**After**





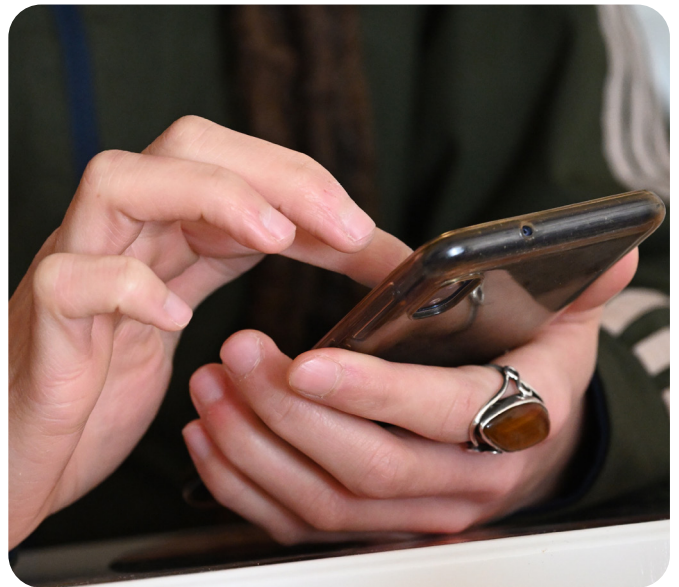
## Be aware of scammers

We've been made aware that some tenants may have been contacted by an unknown telephone number, asking them about damp and mould in their properties.

These calls are not legitimate, and we're asking all tenants who receive similar calls to hang up immediately. If you want to check whether the call is legitimate, hang up and contact us on [0300 111 3555](tel:03001113555).

Be aware of the signs of scams and fraud, and please speak to us directly before exchanging information or money.

Learn more about keeping safe from scams and fraud: <https://stopthinkfraud.campaign.gov.uk/>



**For more help and guidance or to check your rent account and raise repairs, don't forget to log into [myCHS](#).**

**We'd also love to hear your thoughts on our newsletter. To get in touch, email: [info@chsgroup.org.uk](mailto:info@chsgroup.org.uk).**