



Cornwall Rural Housing  
Association Limited

HOMES TO MAKE  
LIFE BETTER

# CUSTOMER REPORT 2024



Customer First



Inspire



Commitment



Integrity



People Focus

#makingadifference  
#peoplebusiness



## Our Vision

### Homes to make life better

To support and sustain rural communities in Cornwall and the Isles of Scilly by providing quality affordable homes.



## Our Values



### Customer First

Our customers are at the heart of what we do.



### Inspire

to be a great example to everyone that we engage with.



### Commitment

to provide safe, affordable, quality homes.



### Integrity

having strong principles in what we do, being respectful.



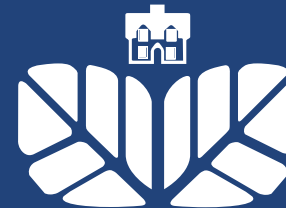
### People Focus

investing in our people so that they can be the best that they can be.

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# CRHA



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Association Limited

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[@CornwallRuralIHA](https://www.facebook.com/CornwallRuralIHA)

Cornwall Rural Housing Association Limited is a registered society under the Co-operative and Community Benefit Societies Act 2014 (Registered Number: 24935R)

## Foreword

Welcome to CRHA's very first Customer Report, we are really pleased that we can provide this report for you which we hope you find both interesting and informative.

This year has seen the introduction of a fresh approach to finding out what you think about CRHA as your landlord and the services that we provide so a big thanks from us all for making the time to share your feedback over the phone, face to face or through digital and social media channels including the MYCRHA portal and Facebook.

You'll find more detail in this report about our approach to gaining feedback from you referred to as Tenant Satisfaction Measures or TSM's and importantly what you told us including anything that we need to do better or differently.

*"We are very satisfied with the commitment shown by your engaging and professional staff"*

## The year in review

This year saw us roll-out our 'Digital & Doorstep' approach in order to be as accessible as possible to our customers and also to make it even easier for customers to contact us whenever they choose, this approach which is one of our Business Strategy priorities sees CRHA colleagues visiting customers in their homes on a regular basis providing an opportunity amongst others to discuss any tenancy or property queries along with any general feedback about where our customers live.

Alongside this, many of you chose to contact us through digital and social media channels where many customers usually receive a direct reply to any queries or reports and CRHA has the opportunity of receiving 'real-time' feedback.

Repairs have remained in sharp focus this year as we have continued to focus on completing repairs on time and to a high standard, we will continue to work hard to provide you with a consistent, reliable and high performing service.

During the year we were also pleased to work with a customer 'talk back' panel who provided helpful feedback on CRHA's current Repairs Policy along with a future new Customers Own Improvements Policy.

The lack of affordable homes for local people across Cornwall and on the Isles of Scilly remains acute so we were delighted this year to see our first new homes scheme in over 5 years start to take shape at Wainhouse Corner, North Cornwall. This exciting new development will provide 13 social rent homes all for local people, built and designed to high standards, high levels of energy efficiency and sensitive to the surrounding natural environment and wildlife habitats.

Coupled with this, during the year we also partnered with Government development and regeneration agency, Homes England to convert 3 newly built homes intended for sale on the open market to affordable social rent homes for local people in mid-Cornwall.

Learning, development and culture are really important to us here at CRHA both as an employer and service provider. The year saw us roll out our most comprehensive learning, development and training programme that we have seen in recent years with the team undertaking a broad range of training including: Domestic Abuse, Safeguarding, Complaints Handling and vocational training.

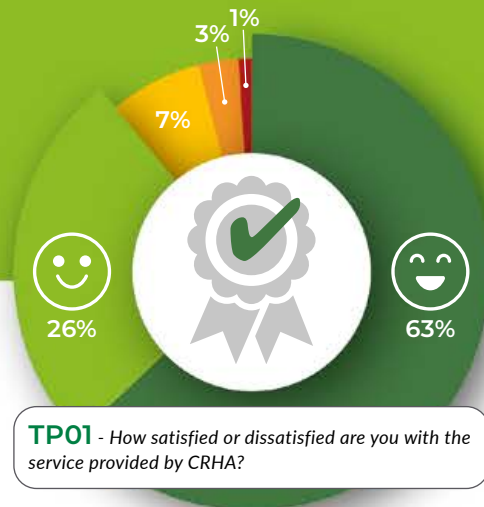
Culturally and in line with our values Customer First, Inspire, Commitment, Integrity and People Focus, we continue to build on the trusting and transparent relationship that we have with you in the way that we provide services, support you in enjoying your homes and where you live, and importantly listening and taking notice if we do not get something right.

David W Bolton - Chief Executive

*"Communication has been second to none and we are happy here!"*



# Tenant Satisfaction Measures – our approach and why they matter



Last year we introduced our new Business Strategy highlighting our vision and strategic priorities for the future including a strong commitment to homes and customers. As a specialist rural housing provider we are dedicated to providing the highest standards of customer service with a sense of warmth, friendliness, pride and business spirit taking a customer first approach in everything that we do.

*“Love my home, neighbours and where I live”*



89% in 2023

**89%**

of CRHA customers are Satisfied with our services

Source: Response rate was 74% (268 people) of those questioned



VERY SATISFIED



FAIRLY SATISFIED



NO FEELINGS EITHER WAY



FAIRLY DISSATISFIED



VERY DISSATISFIED

The Tenant Satisfaction Measures or (TSM's) are a set of specific survey questions that have been introduced by the Regulator of Social Housing (RSH) and these apply to large and smaller Registered (affordable housing) Providers alike each currently with different reporting requirements. During the year CRHA volunteered to take part in a pilot scheme run by RSH for smaller Registered Providers to undertake Tenant Satisfaction Measures (TSM's) surveys, these are designed to measure how well landlords are doing at keeping their homes in good repair, maintaining building safety, respectful and helpful customer engagement, effective handling of complaints and responsible neighbourhood management.

The TSM's have been designed to make a meaningful difference to customers and in line with the pilot we commenced a programme of customer surveys in order to gain even more insight and building on the valuable feedback that we already receive into what we are doing well and where we need to improve.

Prior to starting the programme we wrote to all our customers and posted communication through our website and social media platforms explaining the reason for carrying out the surveys, why they matter and with a promise to follow up all levels of dissatisfaction.

We chose to use the questions proposed by the RSH and invited our customers to complete a customer satisfaction survey by targeting how they communicate with us generally and this included a variety of options; by post, by telephone, by text, on the doorstep with our Tenancy Management Officer, by WhatsApp, by Facebook Messenger, through our My Home portal, via our website and social media platforms. We hoped to target 70% of our customers and at the end of the 12 months we received a total of 76% responses (278 surveys out of a possible 365). As part of our commitment to responding to the surveys all levels of dissatisfaction were followed up.

*“Very happy in general with CRHA, lovely staff very helpful. A pleasure to deal with. My only downside was the contractor used for repair. Couldn't fault CRHA for that.”*

*“The service provided is good. The job for replacing the back door took a long time but it was unbelievable work. Holmbush did a fantastic job.”*

Source data as of 31st March 2024

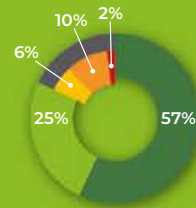
## Repairs in the last 12 months

Response rate was 71% (191 people) of those questioned

84% in 2023 of customers said they were satisfied with the repairs completed.



82%

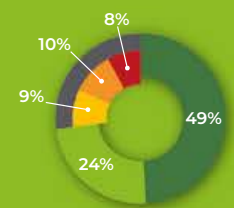


*“I have seen a big improvement in the repairs service. The new repairs man is very good, normal and approachable”*

74% in 2023 were satisfied with the time taken to complete the repair.



71%



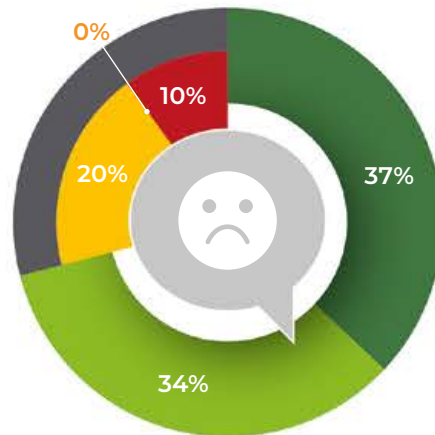
**TP02 (Pt2)** - If CRHA has completed a repair to your home in the last 12 months how satisfied or dissatisfied are you with the overall repairs service?

**TP03** - Satisfaction with the time taken to complete your most recent repair after you reported it?

72% in 2023  
**71% Satisfaction**  
Landlord's approach to handling complaints

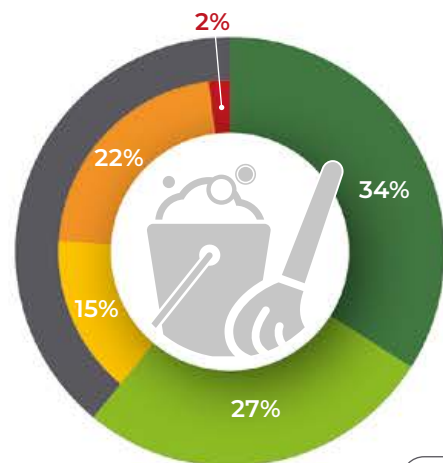
Source: Response rate was 16% (43 people) of those questioned

**TP09 (Pt2)** - CRHA's approach to handling a complaint about their service? complaints



67% in 2023  
**61% Satisfaction**  
Landlord keeping communal areas clean and well maintained

Source: Response rate was 16% (43 people) of those questioned



**TP10** - Do you live in a building with communal areas, either inside or outside, that CRHA is responsible for maintaining?

## What you said

Our customer satisfaction survey results for 2023/24 have identified many positive aspects to the service we provide, and we are very pleased that out of **365 surveys** (including shared ownership customers) we received a response from **278 households** equating to **76%**.

**90% overall** landlord satisfaction and **98% of customers** feeling that their home is safe. Satisfaction levels with our repairs service was **82%**. **208 households** were either very satisfied or fairly satisfied that CRHA listens to their views and acts upon them. **207 households** were either very satisfied or fairly satisfied that CRHA keeps customers informed about things that matter and **245 households** either strongly agreed or agreed that CRHA as a landlord treats its customers fairly and with respect.

During 2023/24 CRHA implemented a new complaints policy and procedure following the recommendations proposed by the Housing Ombudsman and from 1st April 2023 to 31st March 2024 a total of **69 service requests** were received of which **84%** were resolved within 48 hours. A service request is typically when a customer calls to chase an action or is dissatisfied with something that CRHA has done or hasn't done and is something that can be fixed easily within 48 hours to the customers satisfaction and they do not wish to formalise it to a complaint i.e. chasing a repair. The number of formal complaints received during the same period was 4 in total. A formal complaint is when a customer remains unhappy with our initial "service request" resolution and wishes to escalate the complaint or wishes to make a formal complaint from the outset.

## Ways to Improve

On the whole many customers expressed positive comments about the service they receive but a recurring theme relating to how we keep communal areas clean and well maintained scored some level of dissatisfaction. As a result of this we will be carrying out more regular grounds maintenance including periodic tree topping and ensuring that our communal areas are inspected on a more frequent basis.

In line with changing consumer regulation, we will also be evolving our customer service to ensure that our customers can access services easily, raise complaints and influence decision-making where necessary so that we operate in a more fair and transparent way.

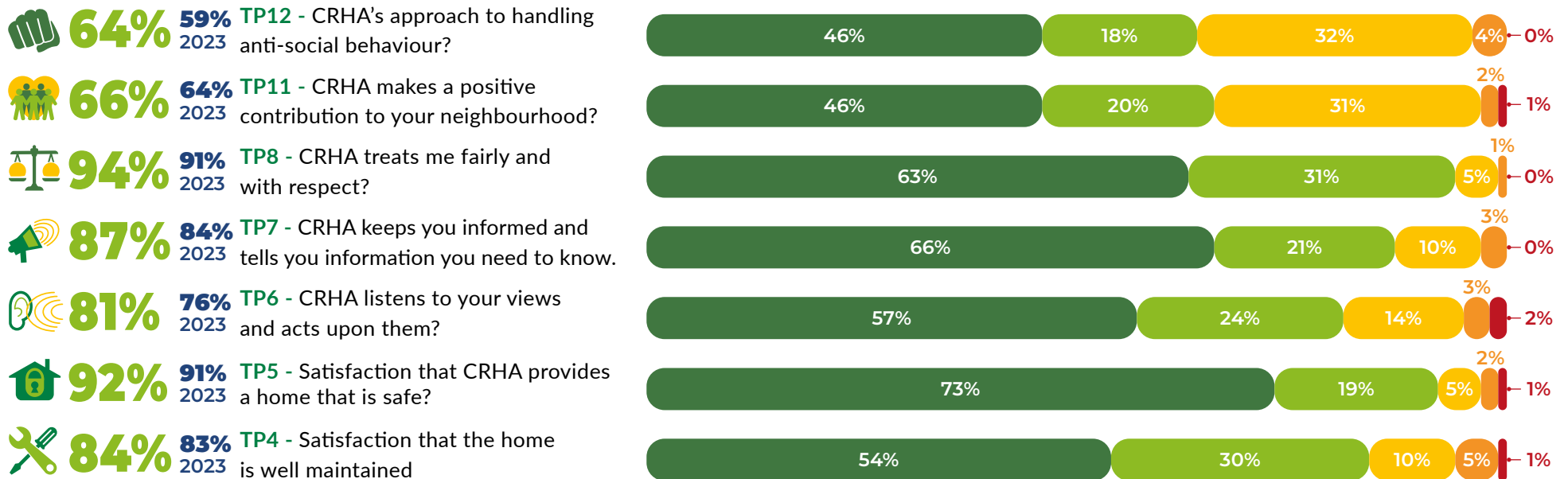
As part of this we aim to refresh our website and make the information that we publish more accessible along with reviewing the customer information content that we do publish, we will also continue to request

feedback from our customers so that common themes of dissatisfaction can be addressed with a view to reshaping the service we provide.

CRHA covers a large and rural demographic area including offshore and this can pose service delivery challenges not least for repairs and maintenance services so we will continue to focus on how we can better the service including onboarding more contractors and geographically mapping where they work.

*“As far as I know the tenants keep the communal area tidy although it has to be said that the communal area fencing is now pretty rotten and in need of repair. Am overall very satisfied with CRHA and how they conduct themselves!”*

## Landlord Satisfaction:



VERY SATISFIED



FAIRLY SATISFIED



NO FEELINGS EITHER WAY



FAIRLY DISSATISFIED



VERY DISSATISFIED

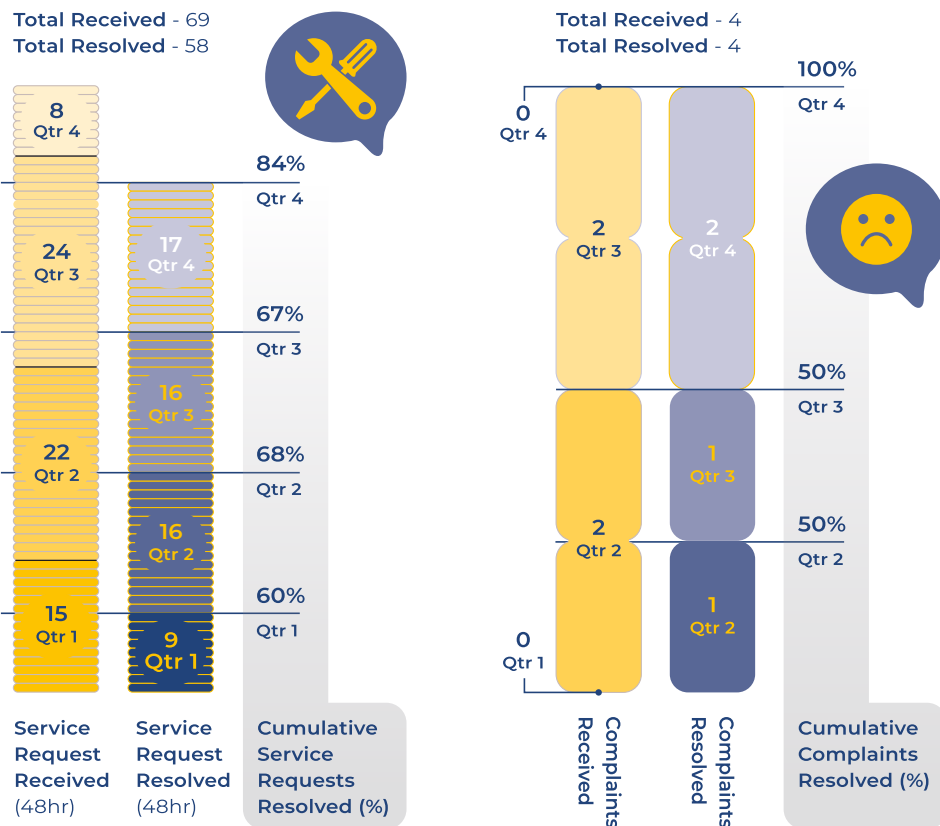
# Service Requests & Formal Complaints Process

CRHA developed our Complaints Policy and Procedure guided by the Housing Ombudsman (HO) standard, namely the Complaint Handling Code [www.housing-ombudsman.org.uk/landlords-info/complaint-handling-code](http://www.housing-ombudsman.org.uk/landlords-info/complaint-handling-code).

CRHA define a complaint as an expression of dissatisfaction, not resolved immediately to the customer's satisfaction, about the level, quality or nature of a service provided. Example may include the length of time taken to provide information; failure to keep a customer informed of a decision; attitude or behaviour of staff or contractors and any kind of discrimination.

CRHA will always try to resolve problems quickly, at the first point of contact if possible and we classify this as a service request. If the service request can be resolved within 48 hours

to the complainant's satisfaction, then the formal complaints process will not be invoked. If CRHA do not resolve this to the customers' requirements or satisfaction the customer/s has the opportunity to escalate our formal complaints process, which has two stages. At each stage, the complaint will be reviewed and investigated by our Heads of Service and Chief Executive and within designated timescales. If, after the process, our customers remain dissatisfied they can make a complaint to the Housing Ombudsman (Address: **Housing Ombudsman Service, PO Box 152, Liverpool, L33 7WQ**, Email: [info@housing-ombudsman.co.uk](mailto:info@housing-ombudsman.co.uk), Telephone: **0300 111 3000**). For further information on our Complaints Policy and Procedure visit [www.crha.org.uk](http://www.crha.org.uk).



As part of our commitment to dealing with our customers dissatisfaction and our desire to continually improve we report our performance to our Board of Management and regularly publish our data to our customers via our website and social media platforms. We also upload our statistical data to the Housing Ombudsman for scrutiny and more recently carried out a self-assessment to identify any shortcomings in our policy and procedure. Complaint handling is also part of our induction programme when any new colleagues join CRHA, with all colleagues receiving complaints handling training.

CRHA believes that complaints provide valuable feedback, highlight areas for improvement and help us refine our landlord services. Our levels of dissatisfaction are monitored so that we can identify any trends where service delivery needs improvement, for example, recently we have identified lower levels of satisfaction regarding our communal areas and how clean and well maintained they are.



(Service Requests and Formal Complaints Process continued)

As a result, we will be carrying out more regular grounds maintenance including periodic tree topping ensuring that our communal areas are inspected on a more frequent basis.

As a specialist rural provider with homes offshore on the Isles of Scilly, providing repairs and maintenance services to these customers can be typically challenging, especially getting contractors to carry out work on our behalf. Following some reports of dissatisfaction from our Isles of Scilly customers in relation to repairs and maintenance, this has been a focus for us and as a result CRHA will be carrying out periodic offshore “zoning” on the Isles of Scilly, which will see mainland contractors carrying out property MOT’s and carrying out any identified repair works required during the zoning period. Emergency and urgent priority repairs will continue to be carried out within 24 hours and 7 working days respectively.

## Compliments

It is always lovely to receive compliments about the service CRHA provide and these are recorded and reported to our Board of management. Compliments identify where our service delivery is good and identifies who is performing well. As a people business it is important to CRHA that we provide a positive culture and work environment to all colleagues and contractors ensuring that we empower, create opportunities, and have a strong vision for the business. All compliments received are passed on to the relevant team, team member and/or contractor and are published along with our performance statistics.

Most of the properties we own in Cornwall and the Isles of Scilly have been built subject to planning or other restrictions as to who can occupy them. This means that we can only re-house anyone who can demonstrate a local connection with a village or a parish where we have properties.

The precise definition of a “local connection” varies according to where the properties are located.

However, it will generally mean that you must currently either live or work in the parish, or have lived there recently and had to move away to find housing or work, or have close family in the parish who either need your support or can provide you with support.

We will not be able to assist you with housing if you cannot demonstrate a connection with a village or parish where one of our developments is located.

“Thank you for the great service and our wonderful house!”

“Been here 15 years and im very happy”

## Applying for housing in Cornwall

If you are interested in applying for one of our vacant properties we hold a register of interested parties and you would be required to make an application direct. All our vacant properties are advertised on our website and through the local parish council.

To be registered on our interested parties list, please complete our Application for Housing form and return to us at [info@crha.org.uk](mailto:info@crha.org.uk) or send to our address:

**Cornwall Rural Housing Association,**  
19 Callywith Gate, Launceston Road,  
Bodmin, Cornwall. PL31 2RQ

## Applying for housing on the Isles of Scilly

Our homes on the Isles of Scilly are allocated through nomination by the Council of the Isles of Scilly. They can be contacted:

- by writing to **The Council of Isles of Scilly,**  
The Town Hall, St Mary’s,  
Isles of Scilly, TR21 0LW
- by telephoning **0300 1234 105**
- by emailing **enquiries@scilly.gov.uk**

We also suggest you complete our application for housing form so we can inform you if we have any vacancies on the Isles of Scilly.

## Compliance and Safety Checks

We are really pleased that the majority of our customers believe and feel that their home is safe, and this is so important.

If for any reason you feel that your home is not safe, then do let us know so that we can look into this for you without delay.

**Reminder: each year we or one of the specialist contractors working on our behalf will contact you directly about carrying out safety checks in your home for example, electrical installation or gas boiler. When we contact you, please make an appointment for your safety checks to be carried out so that we can continue to make sure that your home is safe.**

Thanks.





## Customer Story - June & Fred

As a specialist and trusted rural housing provider serving around a thousand customers across Cornwall and the Isles of Scilly, we find many of our customers stay with us and end up living in more than one CRHA home over time. During a typical tenancy CRHA will do what we can to help and support customers to sustain and enjoy their tenancies.

An example of this is the story of June and Fred who have been customers of CRHA for nearly twenty years. Their

story began back in 1967 when the Torrey Canyon super tanker ran aground on rocks off the south-west coast of Cornwall, which was one of the world's most serious environmental disasters spilling an estimated 25-36 million gallons of crude oil. Fred, then serving with the Royal Ulster Rifles was deployed to the south west to help clear the beaches and there he soon met June. June, from a local Lizard family, and Fred married in 1969 and subsequently moved to Somerset near



Torrey Canyon Disaster - 18 March 1967



Fred's barracks to start their married life together, however, this was short lived as Fred was then deployed to Bahrain and June feeling homesick and with no support moved back to the Lizard. In 1970 Fred left the army, joined June and they settled into family life having two sons in 1973 & 1974.

During June and Fred's long marriage (56 years in December) they have resided in no fewer than 15 properties in and around the Lizard area. The majority of these were private lets but did include two spells living in caravans. Living in so many homes was not easy for June and Fred, always with the worry that they may be asked to leave their home by their landlord, and this did happen from time to time. With two young sons and being optimistic for their future family life together, June and Fred just needed a place to call home.

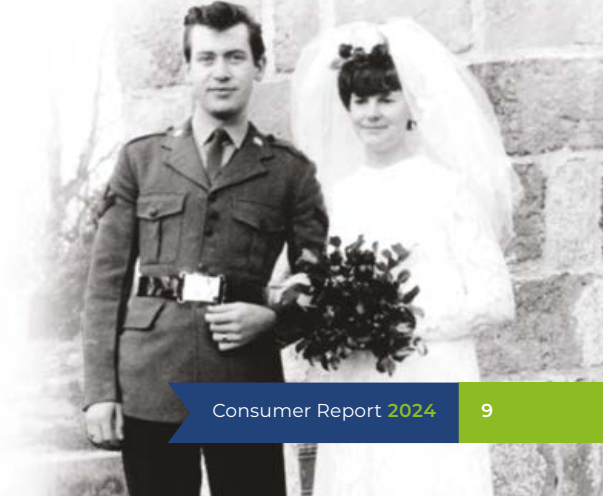
*Our customers are at the heart of what we do, we are a people business and we will always try to make a difference.*

The story changed in 2006 when CRHA allocated June and Fred two-bedroom accommodation at Trenoweth Meadow and this was to become their home for ten years before they transferred to another CRHA property at Per Kithen where they have remained ever since. June and Fred are amazing customers, and we are proud to be their landlord, they love and take pride

in their home and garden they have carried out improvements themselves with the support of CRHA, for example a beautifully presented range of kitchen units and worktops fitted by Fred and his sons.

Over time as June and Fred's needs have changed, we have supported them with improvements and adaptations in their home so that they can continue to enjoy the home that they love, making life so much easier for them both and supporting them to carry on living independently.

Both Fred and June love where they live, take pride in their home, and have the peace of mind of a lifetime tenancy with us which has enabled them to remain in the village that they love, near family and friends. Village life plays a big part of their lives and they both take part in community activities. June regularly contributes to the community by helping to provide food and refreshments for village social events that help fundraise for the RNLI lifeboats as both of her sons serve with the RNLI and have done so for the past 30 years.




# 2023/24 Year End Performance Summary

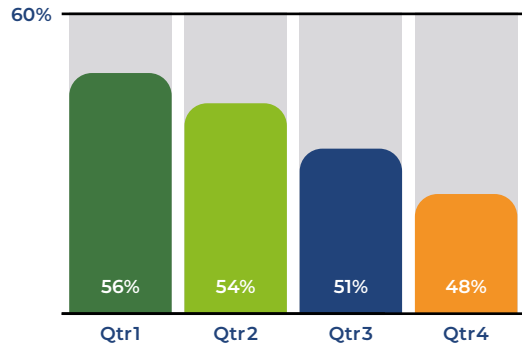
## Our Customers:

We continued to engage with customers during the year following our 'Digital & Doorstep' approach.

The number of customer visits reduced during the year with digital interactions with customers increasing across a number of digital media platforms and the MYCRHA customer website portal.

There were four new lettings of CRHA homes during the year and one mutual exchange.

 **Customer and HomeVisits completed (Cumulative)**



During this year there were 4 new lettings with an average relet time of 31.50 days. Making the number of relets as a % of all our homes 1%.

During the year in Quarter 2 there was 1 mutual exchange.



### MYCRHA

**221** customers registered to the MYCRHA customer Portal

**During Quarter 4:**

- 800** Log ins
- 117** Documents were downloaded
- 60** Repairs were reported
- 3** Customer Surveys were submitted



### LinkedIn (Impressions)

- During Qtr 1: 2,086** - 94 Reactions
- During Qtr 2: 3,313** - 141 Reactions
- During Qtr 3: 4,845** - 140 Reactions
- During Qtr 4: 2,573** - 91 Reactions



### Facebook

During year 01 April 23 - 31 March 24

- 1.1k** Total engagement via Likes and Reactions, Link clicks & Comments
- 54.2k** Facebook reach
- 660** total page likes as at 31 March 24
- 12.5k** Facebook page visits
- 895** CRHAs Facebook page followers, as at the end of Quarter 4



### Whatsapp

We use Whatsapp regularly to liaise with our customer including getting them to send us photos of repairs that are required so we can provide our contractors with the best information we can.

## Our Homes:

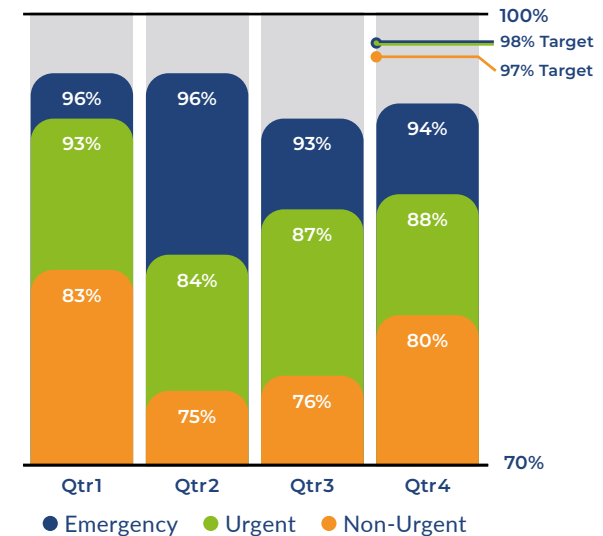
After a dip in performance during the year, repairs performance for the year increased slightly but remains below target. Performance is measured collectively for responsive repairs in Cornwall and off-shore on the Isles of Scilly.

The five year rolling stock condition survey programme was also undertaken during the year. A small number of homes were not surveyed and these will be rolled into the 24/25 programme.

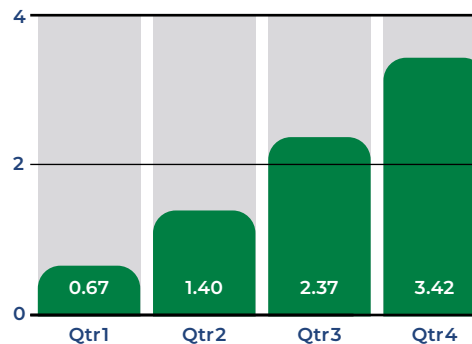
Pre-paint maintenance and external decoration was carried out to all homes included in the years programme along with nearly **£100,000** of major investment work.



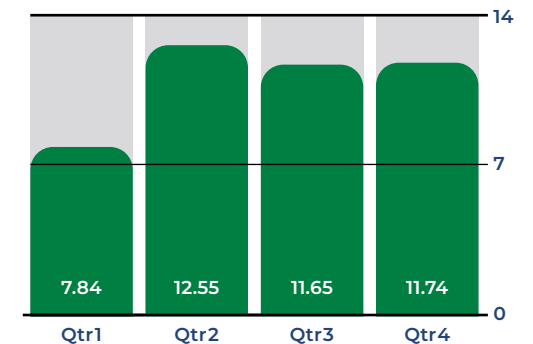
### Responsive Repairs Completed on Time



### Average Number of Responsive Repairs (per Home)



### Average Number of Days to Complete Repairs



## Performance Summary (continued)

At the end of the year nine homes did not meet Decent Homes Standards relating to reasonably modern facilities and services, component replacements namely; kitchen and bathrooms, upgrades will take place as part of the 24/25 major investment programme. In addition, three homes had category one hazards all with works in progress at the time.

All customer safety and compliance checks were completed as planned with the exception of two homes in the no-access process.

### Customer Safety/Compliance



Properties with a Valid Gas Safety Certificate

100%



Properties with a Valid Oil Safety Certificate

100%



Properties with Asbestos Surveys Completed

100%



Stairlift Surveys Completed

100%



Properties Where Annual Solid Fuel Check Completed

100%



Annual Smoke & Carbon Monoxide Detector Check Completed

98%



Properties with a current EICR (Electrical Safety) Test

100%



Annual Check on Unvented Systems Completed

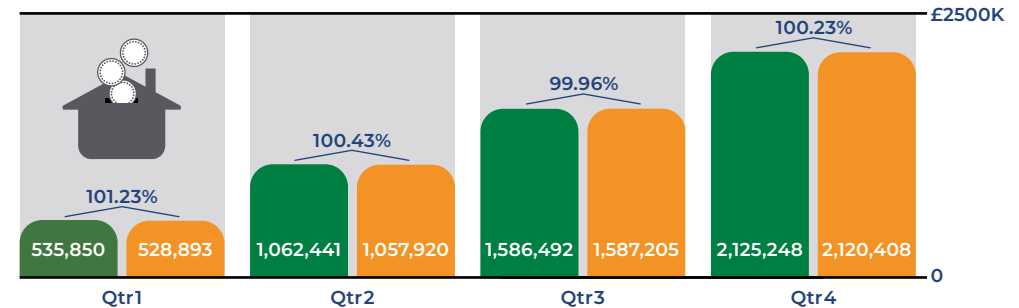
98%

## Our Business:

### (£s) Rent collected as a percentage of rent owed

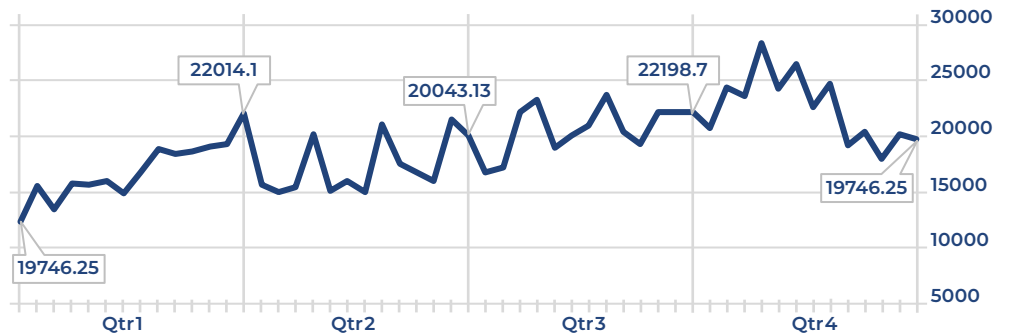
Rent collection was above budget target levels at the end of the year.

Rent - ● Collected | ● Owed



### (£s) Rent Arrears Net of unpaid Housing Benefit

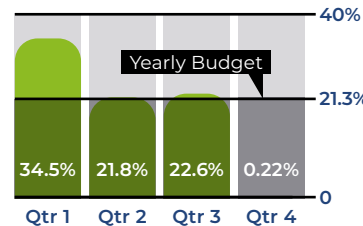
Arrears were within budget parameters at year end and being actively managed.



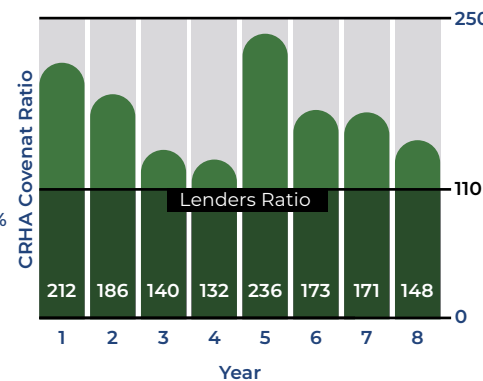
### Interest cover and gear ratio on rents

Interest cover and gearing was well within financial thresholds.

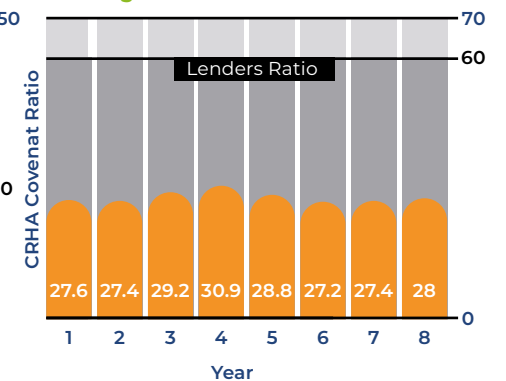
#### Operating Margin %



#### Interest Cover



#### Gearing Ratio



# Meet the Team



**David W Bolton**

Chief Executive

David has been with CRHA since 2021 reporting to the Board and a member of the Leadership Team, David takes responsibility for the effective running of the Association including the management of homes, delivery of customer services and the CRHA team.



**Marie Merryfield**

Head of Finance

Marie oversees CRHA's financial, treasury and other business related services. Marie is CRHA's longest serving team member and also a member of the Leadership Team.



**Angie Morrissey**

Head of Homes & Customers

Angie has been with CRHA for over ten years and takes responsibility for the delivery of tenancy management, customer and property services.

Angie is a member of the Leadership Team and also Health and Safety lead.



**Nicky Beare**

Tenancy Management Officer

Nicky started out with CRHA in the Business Administration team and progressed to Tenancy Management Officer earlier in the year.

Nicky supports our customers with all aspects of their tenancies on a day to day basis and through our programme of customer visits.



**Andrew Archer**

Property Services Manager

Andrew recently joined CRHA taking day to day management responsibility for the delivery of all property services including: repairs, major investment work and compliance (safety) checks in customers homes.

## Useful contacts

### Alcoholics Anonymous

[www.alcoholics-anonymous.org.uk](http://www.alcoholics-anonymous.org.uk)

Alcoholics Anonymous, or AA, is a community of people who come together with one aim: to stay sober, and help other alcoholics seeking help to stop drinking.



### Alzheimer's Society

[www.alzheimers.org.uk](http://www.alzheimers.org.uk)

No matter what type of dementia you have, we're here for you. Alzheimer's Society offers a range of support services. From a listening ear on the phone to a visit in person and opportunities to connect with others.



### Get Water Fit

[www.getwaterfit.co.uk](http://www.getwaterfit.co.uk)

Find out how and where you use water in your home and discover easy ways to make savings.



### Citizens Advice

[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

Citizens Advice is a charity that provides online and local advice on various issues, such as benefits, debt, housing, and consumer rights. It also conducts policy research and campaigns to improve people's lives.



### Cornwall Council

[www.cornwall.gov.uk](http://www.cornwall.gov.uk)

Cornwall Council works with local people and partners, such as businesses and other organisations, to agree and deliver on local priorities. They provide a wide range of services either directly, in partnership with others or by commissioning them from a third party dealing with everything from schools to care of older people, council tax and housing benefit, roads to rubbish, libraries and local planning.



### Crime Stoppers

[www.crimestoppers-uk.org](http://www.crimestoppers-uk.org)

Crime Stoppers is an independent charity that gives people the power to speak up and stop crime, 100% anonymously by phone and online (24/7, 365 days a year).



### Domestic Abuse

[www.womensaid.org.uk](http://www.womensaid.org.uk)

What is domestic abuse? - We define domestic abuse as an incident or pattern of incidents of controlling, coercive, threatening, degrading and violent behaviour, including sexual violence, in the majority of cases by a partner or ex-partner, but also by a family member or carer. It is very common. In the vast majority of cases it is experienced by women and is perpetrated by men.



### Energy Saving Trust tips to save money

[www.energysavingtrust.org.uk/hub/quick-tips-to-saveenergy/](http://www.energysavingtrust.org.uk/hub/quick-tips-to-saveenergy/)

Energy Saving Trust is an independent organisation - working to address the climate emergency.



### First Light

[www.firstlight.org.uk](http://www.firstlight.org.uk)

First Light is a charity for anyone who is experiencing or has experienced domestic abuse or sexual violence providing a range of support in Devon, Cornwall and the Isles of Scilly.



### Foodbank

[www.trusselltrust.org](http://www.trusselltrust.org)

We support a nationwide network of food banks and together we provide emergency food and support to people facing hardship, and campaign for change to end the need for food banks in the UK.



### Free DWP Checker

[www.entitledto.co.uk/benefits-calculator](http://www.entitledto.co.uk/benefits-calculator)

We want to make sure everyone who is entitled to benefits is empowered to claim them. The UK's benefits system is very complicated and we know it can feel overwhelming for people using it for the first time or needing to understand the implications of a change of circumstances. So, our task is to simplify the system so people can quickly find out what financial support they may be entitled to.



### Man Down Cornwall

[www.mandown-cornwall.co.uk](http://www.mandown-cornwall.co.uk)

Man Down is a Cornwall based non-profit Community Interest Company providing informal peer-support talking groups all over Cornwall for men with mental health concerns with the primary aim of ending the stigma and reducing the number of male suicides in Cornwall.



### Mental Health

[www.nhs.uk/nhs-services/mental-health-services](http://www.nhs.uk/nhs-services/mental-health-services)

Find information and support for your mental health.



### Telephone Preference Service (TPS)

[www.tpsonline.org.uk](http://www.tpsonline.org.uk)

The Telephone Preference Service (TPS) is the UK's only official 'Do Not Call' register for landline and mobile numbers. It allows people and businesses to opt out of unsolicited live sales and marketing calls. It's free and quick to register a telephone number.



### Warm Home Discount Scheme

[www.gov.uk/the-warm-home-discount-scheme](http://www.gov.uk/the-warm-home-discount-scheme)

The Warm Home Discount Scheme is a one-off £150 discount off your electricity bill. If you're eligible, your electricity supplier will apply the discount to your bill.



### With You

[www.wearewithyou.org.uk](http://www.wearewithyou.org.uk)

With You is a free and confidential service, without judgement, to adults and young people facing challenges with drugs and alcohol.



### GamCare

[www.gamcare.org.uk](http://www.gamcare.org.uk)

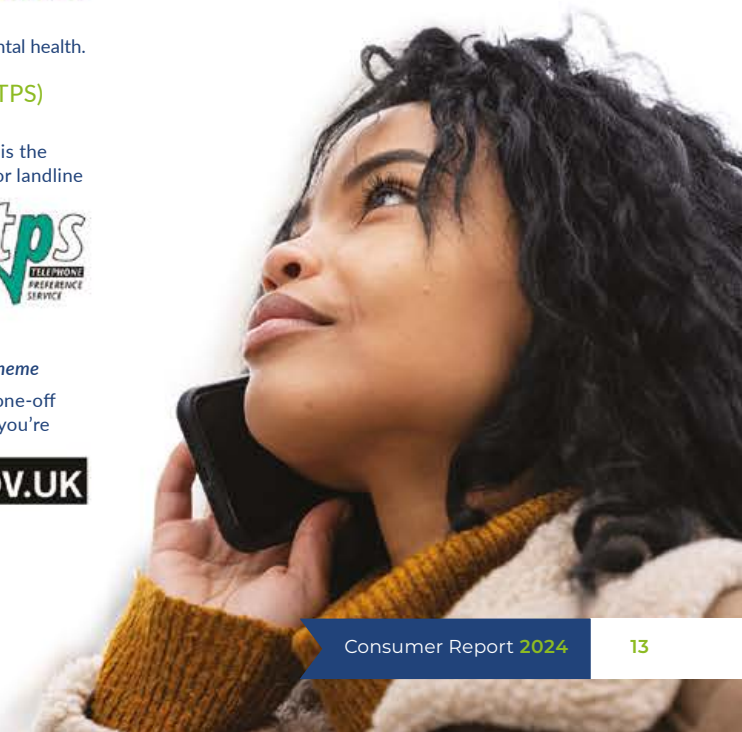
GamCare is the leading provider of information, advice and support for anyone affected by gambling harms. We operate the National Gambling Helpline, provide structured support for anyone who is harmed by gambling, create awareness about safer gambling and treatment, and encourage an effective approach to safer gambling within the gambling industry.



### Friends Against Scams

[www.friendsagainstscams.org.uk](http://www.friendsagainstscams.org.uk)

Friends Against Scams is a National Trading Standards Scams Team initiative which aims to protect and prevent people from becoming victims of scams by empowering people to take a stand against scams.





# CRHA



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Association Limited

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Cornwall Rural Housing Association Limited is a registered society under the Co-operative and Community Benefit Societies Act 2014 (Registered Number: 24935R)

## 2024

**#makingadifference**  
**#peoplebusiness**