



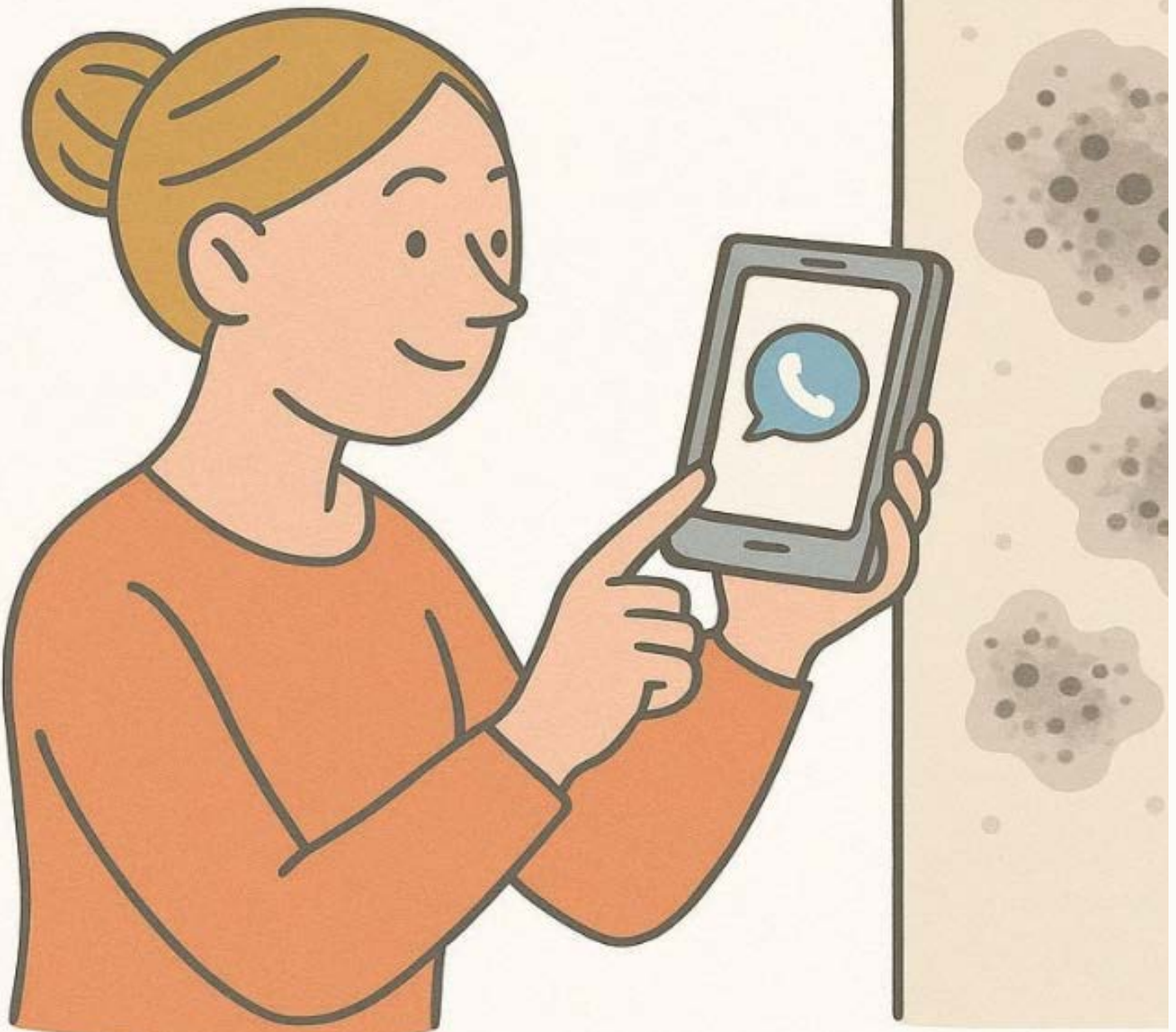
November 2025

Saffron E-News

The magazine for Saffron tenants and residents

DAMP & MOULD

Acting quickly when something's not right



WHY CO-CREATION MATTERS

Working with you to shape the things that matter



News



Advice



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Polite Notice!



Please keep pets under control during Saffron representatives' visits and away from areas where repairs or inspections are taking place. Thank you.

Welcome

to Saffron E-News



James Francis, CEO

Welcome to the winter edition of Saffron E-News.

In this edition, we focus on damp and mould. You may be aware that following the tragic passing of Awaab Isaak who was 2 years old, Awaab's Law came into effect on 27 October this year and mandates social landlords to address reported issues of damp and mould within strict timeframes.

Damp or mould problems in your home can impact your health, comfort, and overall feelings about your home. That's why we take these issues seriously and respond promptly when something is not right.

We will prioritise cases of significant damp or mould, as well as any health-related concerns, as urgent. There's no need to wait for the situation to worsen. Reach out to us, and we'll work

together to resolve the issue. Turn to pages 4 and 5 to find out how to get in touch. You can also read all about the best ways to prevent damp and mould forming in your home, and, on pages 2-3, discover the key take-aways from our collaborative tenant damp and mould workshop. The workshop provided valuable insights and best practices that extend beyond the specific issues of damp and mould.

And talking of collaboration, on pages 8-9, Tallia Langston delves deep into the world of co-creation. In 'Why co-creation matters', Tallia examines why collaborative thinking needs to be at the heart of policy-making, specifically policies that effect tenants directly.

On page 13, you'll find some photos that are nothing short of heartwarming: see the residents over in our independent community living plus scheme, Costessey's Gray's Fair Court, take part in their late (and great!) summer activities day. Residents there participated with such joy and effervescence; the eldest of which reaches his centenary next year!

Lastly, we take a look at the story of Burgh Heath resident, Mrs. Gillian Kent, who has called her bungalow home for 37 years. Her life took a new direction when her bungalow arrived - in 2 sections! - transforming it into the home she still enjoys today. Turn to page 12 to read the full story.

Wishing you all the very best,

James



WEBCHAT

INSTANT
COMMUNICATION
QUICK & EASY
ANSWERS
24 HOURS A DAY

Key dates and keeping you up to date



Keep an eye on our social media channels below for useful tips, information and ways to get involved.



Facebook -
Saffron Housing Trust



Twitter/ X -
@saffronhousing



Instagram -
saffronhousingtrust

December 3rd

International Day of Persons with Disabilities



January 4th

World Braille Day



February

LGBT+ History Month





Damp or mould issues in your home can affect your health, your comfort, and how you feel in and about your home. That's why we treat it seriously and act quickly when something's not right. As your landlord, we have a responsibility to work with you to keep your home safe, healthy, and in good repair.

Damp and mould can occur in many different forms and for many different reasons. If you notice any signs of damp or mould, please contact us straight away, especially if the problem is getting worse or affecting your health. We'll always treat this as a priority.



It costs less to heat a home if you can keep at least a low level of heat all the time during the winter, and increase the temperature to make it more comfortable when you are in. Letting rooms cool right down will increase the amount of condensation, which can lead to mould.

When you report a damp or mould issue, we'll assess the severity and offer clear advice on what can be done next. If you're able to send us photos when you report the problem, that really helps us understand the issue more quickly.

We will treat cases of significant damp or mould, or any health-related concerns, as urgent repairs. You don't need to wait until it gets worse. Get in touch and we'll work with you to put it right.



How to report damp and mould, and what happens next

Call us on **01508 532000**.

Or you can email us at **healthyhomes@saffronhousing.co.uk**

As soon as you notice damp or mould, please let us know by phone or email. Please note, this email account is not monitored at weekends or between the hours of 5pm - 8.45am, Monday to Friday. In the event of an emergency, please call **01508 532000**.

When you report the problem, we will ask you a few simple questions to understand what is going on and help us decide what action to take, such as:

- Where is it happening.
- How big the problem is.
- Whether anyone in your home has any related health concerns.

We'll then work with you to resolve the issue and may request photographs of the affected areas. If we need to inspect the area to get more information, we may also arrange an appointment with you. We will also explain and agree any work that we may need to do, or actions that you can take, to resolve the damp or mould problem.



Prevention tips

Follow these easy steps to help prevent damp and mould problems at home!



Cover pans when cooking

Cover pans while cooking to reduce steam - Pop a lid on your pan whenever you can. This not only stops steam escaping, it also means you can turn your cooker down, saving you money.

Use kitchen and bathroom extractor fans to prevent mould

It's one of the easiest ways to stop mould before it starts!



Dry clothes on a rack, not on radiators, and open a window to let damp air escape

Open a window nearby when drying your washing — even just a tiny bit — to let damp air flow out.

Keep furniture away from walls to improve air circulation and reduce dampness

Keeping furniture a little bit away from walls allows air circulation, helping to reduce dampness and prevent mould growth.





Damp and Mould Workshop

Thank you to everyone who took part in the Damp and Mould workshop that took place last August. 7 of you attended, working alongside us to co-create our new Damp & Mould policy and associated communications.

The workshop provided valuable insights and best practices that extend beyond the specific issues of damp and mould. As such, we're integrating these learnings across all areas of our communication and documentation, with the aim of improving understanding, building trust and better meeting your needs.

Implementation and ongoing review

To ensure we make use of these learnings, we are:

- Reviewing all existing communication materials and documentation.
- Providing ongoing training and support to colleagues.
- Monitoring the effectiveness of our communication and documentation practices through feedback and analysis.

Key takeaways and broader applications

Clear Language:

Replacing jargon with plain English - The workshop emphasised the importance of using clear, concise, and accessible language throughout all our communications. This understanding is now being applied to all our documents to ensure transparency and avoid misunderstandings, regardless of the topic.

Structured information:

The workshop demonstrated how concise information and clear document layout improve understanding and interaction.

We are now applying the following principals for communication which are listed below. These principals were put forward by tenants who attended the Damp and Mould Workshop.

Principals of Communication

- Use inclusive, collaborative, supportive and non-confrontational/non blaming language at all times. - "We and you" vs "Saffron and Tenant".
- No jargon or acronyms – if we have to use them then explain what they mean.
- Use clear headings, bullet points, step-by-step advice and visuals to make sure key information is easily accessible.
- Condense everything so that only relevant information remains.
- Structure is important – clear headlines that make sense – clear layouts to aid in finding the section needed.

Your input has helped us to understand what was and wasn't working in the way we talk about Damp & Mould, and how we could do this better.

During the workshop we reviewed the old Damp and Mould policy, and explored how we could make it more inclusive, and understanding of your needs as tenants.

We have now produced a new Damp and Mould policy, an information leaflet for tenants, and a new webpage, which shows what we can achieve when we work together.

If you want to be part of our next workshop and help the tenant voice grow, become a Saffron Tenant Group Member today. To find out more on how to join, visit our website [here](#).



Developing a:
Positive Complaints Handling Culture

Empowerment Trust
Putting things right

Listen
Learn
Reflect
Revise
Improve

Tallia Langston - MRC

"I love complaints! Complaints help organisations learn, improve and put things right."

complaints@saffronhousing.co.uk
01508 532000

Why co-creation matters. By Tallia Langston

Welcome back to my quarterly blog as Member of the Board Responsible for Complaints! I'm Tallia Langston— a tenant, Board Member, and Service Quality Committee Member at Saffron Housing Trust.

This is the next instalment of my blog, and this time I want to talk about something really important to me: co-creation – especially when it comes to policies that affect tenants directly.

Why co-creation matters

Co-creation is all about working with tenants, not just for them. It means sitting down together, listening to real experiences, and shaping policies in partnership. For me, as both a tenant and a board member, it's one of the best ways to make sure decisions are grounded in what people actually need.

When tenants are involved from the start, the end

result is clearer and more meaningful. It's not just about "being consulted" – it's about having real influence to shape the things that matter.

Complaints: getting it right together

Complaints are a natural part of any housing service. What matters is how they're handled. A good complaints policy builds trust. It helps tenants feel confident that, if something goes wrong, their voice will be heard, and action will follow.

That's why we've recently worked so hard on co-creating our new complaints policy. This wasn't just a paper exercise. We wanted a policy that:

- Uses plain English, not jargon
- Reflects regulatory standards while staying accessible
- Puts tenant voice right at the centre and creates trust
- Provides fairness, transparency, and accountability

A timely review

This piece of work turned out to be really well-timed. Around the same period, the Housing Ombudsman reviewed our complaints policy and gave us some valuable feedback and pointers for improvement.

What was really interesting for me is that, because this policy was genuinely co-created with tenants, 90% of the Ombudsman's recommendations already matched what tenants had told us. That shows just how powerful co-creation can be. It not only strengthens tenant voice, but it also lines up with best practice across the sector.

How we did it

Over the last few months, we've brought together our board, executive team, and tenant engagement groups to shape the new policy. Tenants told us what wasn't working in the old approach, what needed to change, and what a fair and clear complaints journey should look like.

We tested the drafts, refined the language, and made sure it lined up with national expectations – but also stayed practical and meaningful for people using it.

What this means for you

The result is a complaints policy that's not just about ticking boxes – it's about trust, clarity, and

Looking ahead

accountability. And this isn't the end of the journey. We'll keep listening, keep reviewing, and keep making sure our policies reflect the real experiences of tenants.

At Saffron, we want co-creation to become the norm, not the exception. It's what you should expect from a C1-rated organisation, which is the Regulator For Social Housing's top grade, and it's what makes our housing community stronger.

I'm proud of the work that's gone into this policy, and even prouder of the tenants who've shaped it. Thank you to everyone who's been involved – your voices really do make the difference.

Until next time,

Tallia

Making a complaint

Please let us know when things don't go according to plan. There are several ways you can make a complaint:

By Email - info@saffronhousing.co.uk

Telephone - 01508 532000

Online – via our website form by visiting www.saffronhousing.co.uk

Talk to one of us in person!

Write to us - Saffron Barn, Swan Lane, Long Stratton, NR15 2XP

The Housing Ombudsman is a free, independent, impartial service set up by law to look at complaints about housing organisations. You can contact them at any time for advice, whether you have an open complaint or not. To visit their website click [here](#).



Development Updates

We've been working hard at our Harleston development with our construction partner, Lovell, to create affordable homes for the local community.

Thanks to vital support from Homes England, we're looking forward to delivering 101 affordable rent and 50 shared ownership homes in a mix of 1, 2, 3 and 4 beds.

We've also partnered with South Norfolk Council to offer wheelchair user homes with a covered carport, a wet room, and adjustable-height kitchen.

So far we've completed 54 homes, with more to come in the next year.



Harleston Development



Swiftbricks!

During the early stages of any Saffron-led project for developing new social and affordable homes, we employ the services of a professional ecologist to advise us on any appropriate ecological benefits to be used within the development.

Building on this commitment, and following an enquiry from Adrian Ramsay MP's office acting on behalf of a local resident, along with some work alongside Norwich Swift Network, we are delighted to announce that we have made a pledge to install a swift brick in all suitable new build homes on our own future developments.

So, what are swift bricks?

? Swift bricks are nesting bricks designed to blend perfectly with the building, whilst providing a secure nesting home for birds over the lifetime of the building.

? These bricks are often cheaper, safer and better

insulated for the adult and young birds and have a longer life span than traditional bird boxes.

? Not only for swifts, these bricks can also provide homes for other birds such as house sparrows, tree sparrows, house martins, and starlings.



We've published our Bitesize Annual Report, co-designed with our Tenant Group to highlight the issues most important to them. Click here to view

We're proud to share some of the progress we've made over the last financial year, including:

- * Achieving the top C1 grade for Consumer Standards following a Regulator of Social Housing inspection.
- * Retaining our Royal Society for the Prevention of Accidents (RoSPA) Gold Award for Health and Safety for the 5th year in a row.
- * Being awarded a Cyber Essentials Certification, marking our commitment to cyber security.

Safer Streets Initiative in Diss



As part of the Safer Streets Summer Initiative, in August the Neighbourhood Team went out and about in Diss alongside colleagues from Norfolk Police and Community Protection.

Over 2 days we visited Stark Close and Willbye Avenue to hear your views and understand your concerns.

Operations Manager, Jennifer Hoyer and Tenancy Enforcement Specialist, Lee Gartside joined the walkabouts, gathering feedback on how we can work together to make your neighbourhoods safer.

We were able to address issues such as repairs, grounds maintenance, fly tipping and parking. Jennifer said: "It was really nice to hear feedback from the community, with one tenant saying it's a lovely area to live, and we want to keep it that way."

The Safer Streets Initiative is led by Police and Crime Commissioners, Chief Constables, and, supported by the Home Office, runs until the end of September 2025. The initiative focuses on reducing town centre crime, shop theft, street crime, and anti-social behaviour across the UK.

Thank you to all who participated, giving valuable feedback and insight – for the greater comfort and wellbeing of all who reside in the area.

Stop Hate Crime in Norfolk training



Saffron's Neighbourhood team and Wellbeing & Partnerships team (photographed above and below) took part in SHIN (Stop Hate Crime in Norfolk) training with Norfolk Constabulary on 4th November.

We are now a Third Party Organisation – meaning you can now report hate crime directly to us as an alternative to the police.

If you need to report a hate crime, get in touch with your Neighbourhood Officer or Specialist Housing Officer. They can visit you at home, and can contact the police on your behalf. You can remain anonymous if you wish.

Saffron's Operations Manager Jennifer Hoyer, said: "It's fantastic that our Officers can help overcome barriers and ensure that all residents feel heard, protected, and supported.

"This training strengthens our commitment to creating safer, more inclusive communities."

Don't forget, you can also access mental health support through our Tenant Support and Wellbeing Service. This is a free, completely confidential service, available 24 hours a day, 7 days a week. To find out more about how to access this service, turn to page 11.





Gill's bungalow and garden are in excellent condition, a reflection of her hard work and care. She is happily looking forward to the installation of her Air Source Heat Pump in April 2026, a step towards a more sustainable future for her home. Gill was keen to tell us she has also travelled extensively abroad throughout her life.

Gill's journey, from a pre-war metal property to her current bungalow, is a tribute to her resilience and spirit. Her active lifestyle, green fingers, and hands-on approach to home improvements make her an inspiration to us all.



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Debra's encouraging feedback reflects our dedication to aim for the highest standards across all areas of our operations, ensuring that Saffron tenants and residents enjoys outstanding service and quality craftsmanship.

A huge thank you to all who took part with such enthusiasm; many trying out activities they'd long

*Grays Fair Court is an independent community living plus scheme that supports people over the age of 55 to live independently. For more information about Gray's Fair Court and our other schemes, visit our website [here](#).





What are spam calls?

Spam calls are unsolicited (unwanted) phone calls from individuals or organisations attempting to defraud, gain access to information, or scam you. These calls can be annoying but, more importantly, financially dangerous. They often involve pre-recorded messages (robocalls) or live operators using deceptive tactics. According to Action Fraud, UK citizens lose millions of pounds each year to telephone fraud, with the average victim losing over £3,000.

It's worth pointing out that we work with a company called TLF Research, who, on our behalf, may call or email you to ask about your experiences with us. Please don't worry - this is not spam. Phone calls will be conducted between 9am and 8.30pm, and the number TLF will be calling from will always start with the area code 01484.

Common tactics used by scammers

- **Impersonating government agencies:** Scammers often pose as representatives from HMRC, banks or technical support companies such as Microsoft.
- **Offering fake prizes or rewards:** They might claim you've won the National Lottery or a valuable prize, requiring you to pay fees to claim it.
- **Demanding immediate payment:** Scammers can pressure you to make immediate payments via methods like gift cards or bank transfers.
- **Threatening arrest or legal action:** They may threaten you with arrest, lawsuits, or other legal consequences if you don't comply with their demands.
- **Requesting personal information:** Scammers try to trick you into revealing sensitive information like your National Insurance number, bank account details, or credit card numbers.
- **Tech support scams:** They might claim your computer has a virus and offer to fix it for a fee, gaining access to your device and personal data.

How to recognise spam calls

Here are some signs that a call might be a scam:

- **Unfamiliar numbers:** Be wary of calls from numbers you don't recognise, especially if they're from outside your area code.
- **Generic greetings:** Scammers often use generic greetings like "Hello, this is a representative..." instead of identifying themselves or the organisation they represent.
- **Suspicious requests:** Never provide personal or financial information over the phone unless you initiated the call and are certain of the recipient's identity.
- **High-pressure tactics:** Scammers often use urgent language and pressure you to make quick decisions. Take your time and don't be rushed.
- **Robotic voices:** Many spam calls use automated messages with robotic-sounding voices.

What to do if you receive a spam call

- **Hang up immediately:** The best course of action is to simply hang up. Do not engage with the caller or provide any information.
- **Don't press any buttons:** Avoid pressing any numbers as instructed by the caller, as this could mark your number as active and lead to more spam calls.
- **Report the call: Report to Action Fraud online or at 0300 123 2040**
- **Block the number:** Block the number on your phone to prevent future calls from that source. Consider using call-blocking apps or services.
- **Check your bank statements:** If you think that you might have given out personal information, be sure to check your bank and credit card statements regularly to see if there are any suspicious transactions.

Tips to stay safe!

- **Register with the Telephone Preference Service (TPS):** While this may not stop scammers entirely, it reduces the number of legitimate marketing calls, making it easier to spot suspicious ones.
- **Visit www.tpsonline.org.uk or call 0345 070 0707.**
- **Use call blocking technology:** Think about investing in a call blocker device for your landline or an app for your mobile phone that can screen or block suspicious calls. Many smartphones come equipped with built-in features to identify potential spam calls.
- **Understand what organisations will never request:** It's important to know what legitimate organisations will never ask of you:
 - Your complete PIN or banking password
 - To transfer money to a "safe account"
 - To withdraw cash for someone else to collect
 - To buy gift cards on their behalf
 - To grant remote access to your computer or device
- **Enhance Your Bank's Security Measures:** Many banks provide additional security options that you can activate:
 - Two-factor authentication for transactions, spending limits on your accounts, alerts for any unusual activity and extra verification for new payees.

ROOF SPACE FIRE SAFETY NOTICE

Important information for tenants



Please be aware that flammable possessions should not be stored near to hot water cylinders and other electrical equipment such as solar PV inverters and ventilation units in your loft/roof space and cupboards.

Key Safety Instructions

To minimise fire risks, it's important to store flammable materials away from heat and electrical sources in your loft/roof spaces and cupboards. These appliances include:

- Hot water cylinders
- PV inverters (converts solar energy into electricity)
- Gas-fired boiler appliances
- Ventilation equipment and ducting pipes/tubes (these direct air, fumes, and dust away).

Here's what you need to do:

1. **Clear the area:** Remove all flammable items (boxes, paper, cardboard, books, installation instructions, etc.) from around the appliances listed above.
2. **Maintain safe distances:** Ensure clear access and safe distances are maintained around all equipment. Never place objects on or against appliances and inverters.
3. **Keep it tidy:** Before leaving the area, ensure everything is tidy and nothing is left on or against these appliances.
4. **Replace insulation:** If any insulation is damaged or disturbed, please ensure it is properly replaced.
5. **Moving flammables:** Please be aware that if we find flammable items near appliances, we will need to move them for safety reasons.
6. **Ensure flammables are not stored in cupboards,** especially near to cylinders or fuse boards.

Thank you for your co-operation in making your home safer for everyone!



If you have any concerns over fire safety, you can contact us:

By email at: info@saffronhousing.co.uk

Or by telephone: 01508 532000

SOLAR ENERGY AND YOUR TENANCY



We have received some enquiries from tenants asking about claiming back excess solar energy generated by solar panels on their roof. Tenants with solar panels benefit from the solar energy generated by the solar PV panels, resulting in reduced electricity costs.



How you benefit

Tenants with solar panels enjoy reduced electricity bills. This is because, during daylight hours, the electricity used in your home is supplied in part by the solar energy generated. This reduces the amount of electricity you need to purchase from your energy supplier.



Excess Energy and Saffron Housing Trust

Any value created by unused energy fed back to the grid will be used by Saffron Housing Trust for the benefit of all tenants. Any changes to this policy will be communicated clearly in the future.



Important information regarding energy company promotions

You may have received information from energy companies encouraging people to obtain codes to sell excess energy back to the grid. While this is a valid option for homeowners, or tenants who have purchased their solar panels outright, it's not applicable to Saffron Housing Trust tenants. You will continue to benefit from reduced bills resulting from your use of the energy generated by the solar panels.

For more information about energy efficiency, including our Decarbonisation Scheme, please visit our website, [here](#).

Tenant Support & Wellbeing Service

Confidential information and counselling



Life & Progress

Your Tenant Support & Wellbeing Service from Life & Progress is here to help you. The service provides practical information, resources, and counselling to help you balance your work, family and personal life.

Available no matter when or where, anytime, any day, support is just a telephone call away. You can even find support online. There is no limit to the number of issues you can gain support on and there is no cost to use the service.



You are encouraged to contact the service as soon as an issue presents itself and before matters become more serious.

The service can offer support to help you cope successfully with life events, helping you stay happy, healthy and fully focussed on life and work.

24 Support and advice when you need it 24 hours a day, 365 days a year



The two main features included within your Tenant Support & Wellbeing Service are:

Counselling and Advice

Providing you with practical information, advice and guidance on a wide range of personal, family, work and everyday living issues.

You also have access to Support in the Moment telephone counselling, and online support.

TSWS Freephone: 0330 094 5593
TSWS Website: www.tenantcare.co.uk
Username: saffronhousingtrust
Password: tenantsupport

MyMindPal App

MyMindPal, your mental fitness app, will help you handle life's daily challenges, as well as providing you a safe place to go when things are on top of you.

If you are using an Android device, open the "Play Store" app and search for "mymindpal".

If you are using an iPhone, go to the "App Store" and search for "mymindpal". Once you have found the MMP App, install and then open it, then simply click the "Get Started" button. Your App access code is SHLAP22MMP.

This will be required when registering.



The right help at the right time **24**
This confidential service is available around-the-clock, 24/7, over the telephone and online. The service aims to answer your questions quickly and will also refer you to the most appropriate source of support, including counselling, legal, financial, childcare and consumer experts.



Counselling and Advice



Mental-Fitness App



Online Support



Around-the-clock support



SCAN ME



Accessing the service

The service can be accessed at any time simply by calling into the service on the Freephone number.

Upon speaking to a trained service representative, you will be supported and they will help you determine the best course of action to resolve your issue.

You may benefit from simply talking with the service representative, or you may wish to receive more specialist support or counselling.

Whatever your situation the service will help – and if appropriate, put you in touch with an expert who will assist you with the issues you are facing.

Tenant Freephone:
0330 094 5593

www.tenantcare.co.uk

Username: saffronhousing
Password: tenantsupport

Cost of Living Concerns?

Come and have a chat with **yourownplace**

Together, we can:

- Work through your Cost of Living challenges
- Explore your questions on money, benefits, debt, and housing
- Build your confidence managing your money
- Find solutions and plan your next steps
- Refer you to further specialist support

Drop in to see:

Mike

07704 303 194



Mondays

**Diss food bank,
Hope Church**
Vince's Road
Diss
IP22 4HG
10am-11.30am

Tuesdays

**Wymondham food bank,
Hope Church**
Ayton Rd,
Wymondham NR18 0QJ
9.30am-11am

Emily

07948 302 875



Wednesdays

The Chantry food bank
Chantry Road
Norwich
NR2 1QZ
10am-12pm

Find out more here



working in partnership with



Your Own Place is a registered Community Interest Company 08751344

Contact us



01508 532000



Saffron Housing Trust, Saffron Barn, Swan Lane, Long
Stratton, NR15 2XP



info@saffronhousing.co.uk



www.saffronhousing.co.uk



Saffron Housing Trust



[@saffronhousing](https://twitter.com/saffronhousing)



[saffronhousingtrust](https://www.instagram.com/saffronhousingtrust)

Accessibility

We offer INTRAN, a communication service which provides interpreting and translation services for people who are deaf, hard of hearing or do not have English as a first language.

If you require support communicating with us, please contact us using one of the above methods so that we can arrange support with INTRAN.