

At home this Autumn

B3
LIVING

CUSTOMER NEWS & UPDATES

OCTOBER 2023



**Better
Homes
Communities
Business**

B3Living Family - Essex Road, 2022

www.b3living.org.uk

Contents

An update on
grass cutting

6-7



Managing the
cost of living

8-11

Meet our new
Customer Coach

12

Looking to get back
into employment?

13



Let's talk damp
and mould

14-17

Making a complaint
and the Housing
Ombudsman

18

You said, we did

19

Activity pages

20-21



Cosy homes project

22-23



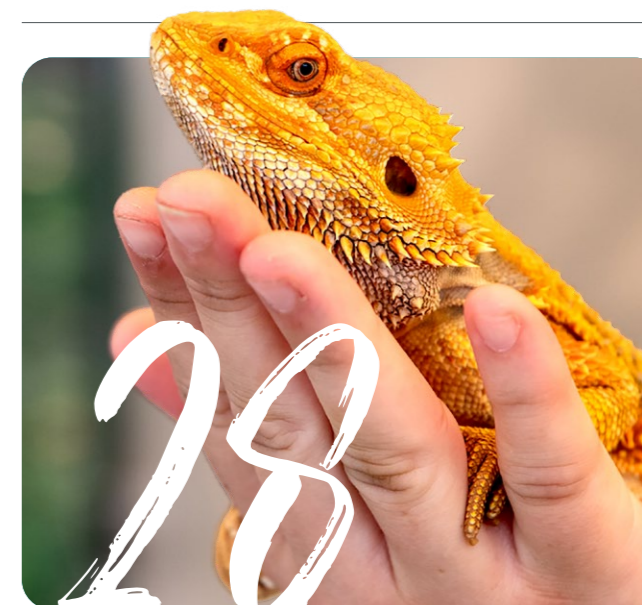
Customer case study

24-25



Your safety is our priority

26-27



Holdbrook
Community Day

28-29

Highlighting our partners

30

Activity answers

31

Are your details up to date?

Can we ask a favour? If your details have recently changed, please get in touch or update your details via the app using the instructions below. The more we know, the more we can learn and understand your needs and requirements.

Behind the scenes: Behind the scenes we're updating our diversity monitoring questions; expanding the categories for neurodiversity, disabilities and long-term health conditions. We need to know more about who you are in order to help us monitor our services and processes, adjusting what we can offer to people with diverse needs, promote respect and tackle discrimination.

Why we're asking and why it's important: We know one size doesn't fit all and the same goes for this magazine - it might not be in the best format that suits you. That's one of the reasons we want to know as much about you as we can, so we can tailor and create more inclusive communications specifically for you. But we need your help.

Quick Summary

We know not everyone is the same - so it's important we speak to you in a way that suits you. But we need your help. Next steps:

1. Skip straight to the bottom of the page
2. Scan the QR code
3. Tell us how to contact you about your diversity

...Or read on for more information.

We want to make sure that all our customers are treated equally and without bias, and that we are mindful of the barriers faced by marginalised groups.

Our goal is for our services and processes to match your needs - being accessible to everyone, no matter your gender, ethnicity, age, disability, sexuality, religion, socioeconomic status, or caring responsibilities. We haven't always got this right in the past. Before we can take our next steps to improve our services, we would like to know the best way we can get in touch with you about this.

Please scan the QR code to answer a quick question on your contact preferences.



Hello and a warm welcome to our autumn magazine!

As summer comes to an end, I would just like to reflect on how nice it has been to see our team out meeting so many of you face to face.

Our Holdbrook Community Day in August was a great turn out and it was lovely to see so many of you bringing your families along, getting involved, and meeting our wider team. A huge thank you to everyone who joined us on the day - we hope you got as much out of it as we did.

As we're entering the autumn months, I just wanted to touch on the cost of living. We know times are tough for everyone, but if you are struggling, please get in touch as we have many partners who can offer advice and support. Pages 8-11 talks a little more about what support is available too.

We hope you enjoy this edition of the magazine and, as always, welcome any feedback on what you would like to see in the next one too.

Email our Communications team on communications@b3living.org.uk to let us know your thoughts.

Steve - Chief Executive





An update on grass cutting

Firstly, we would like to apologise. We would still like to see an improvement in our grass cutting service. So, we wanted to update you to let you know what's going on. This hasn't been the service we'd want to deliver. We are working through the options, but thank you for bearing with us while we get this up to standard.

Since our last update

Initially, it looked like things were improving. Where we did spot checks, our contractor was getting the grass back under control. And in our July review meeting we were told that everywhere had had a second cut at the minimum.

So, we were hoping to share more positive news in early August. But recently we're noticing problems again. Reports from our caretakers and customers also suggest that some estates were missed in late July-early August. We're also hearing that some areas haven't been cut properly. With the mixture of rain and sun we've had, the grass is growing very quickly. It makes it trickier to keep on top of it, but the grass should still be cut regularly.

What happens now

We're weighing up the options:

- ✓ We're having regular meetings with our contractor.
- ✓ If it looks like we may experience the same issues as in April-June, we will look at bringing in extra support from local contractors again.

We're very sorry that our grass cutting service hasn't been up to standard. If we need to, we will end our contract to get the quality of service you (and we) would expect.

Staying in touch

- ✓ We're monitoring this closely.
- ✓ We'll be in touch again soon to confirm what will happen in the future.

But it has been very helpful having reports from our customers to back up our information. Thank you to everyone who has called / sent in information to let us know what's happening on your estate.

Take a look on our website for more information and FAQ's (including service charges) by scanning the QR code.

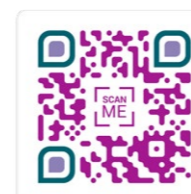
The ongoing cost of living crisis means we're all feeling the pinch as prices rise. As we look towards the colder months, it can be daunting to think of our energy bills going up, back to school costs, Christmas looming (dare we say it just yet) – it's a lot!

Feeling the
pinch?
Let us help you

Call us to get a referral
for Citizens Advice
Bromsbourne on
01992 453 700

Or you can self-refer
by calling for **FREE**
0808 278 7915

Scan the QR code for
more information:



First and foremost – are you receiving all the benefits you're entitled to?

Every year people miss out on benefits they're entitled to – so it's worth checking what you can get, even if you work or have savings of your own. If you're not sure and would like to check, speak to a member of our Rents Team who can help advise or refer you to one of our dedicated partners. If you would like to check yourself, there are two calculators you can use.

For a detailed benefits check, search for 'Entitled to benefits calculator'. This calculator is useful if:

1. **You're already claiming benefits**
2. **You're unwell or disabled**
3. **You're over state pension age (66+)**
(Pension support is currently underclaimed, so definitely worth a check)

Or if you would like a quick overview of what help you can get, google 'Turn2us benefits calculator'.

Who are our partners?

For money advice, you probably hear us talking a lot about Citizens Advice Bromsbourne (CAB) and Money Advice Unit. But you may be wondering what they actually do, so here's a little summary.

Citizens Advice Bromsbourne

As a B3Living customer, you can get support from our local Citizen's Advice service. We provide funding so you can get help with:

- ✓ Free financial help and advice
- ✓ Budgeting advice
- ✓ Help with getting the right benefits
- ✓ Advice on changes to welfare benefits
- ✓ Help with managing debt
- ✓ Help with setting up bank accounts, savings and credit unions

And so much more...





5 tips to save money on your heating this winter!

- 1 **Put on an extra layer before you turn the heating on.** Remember, lots of thinner layers keep you warmer than one big one.
- 2 **Make sure your furniture isn't right up against your radiators.** It will block the heat and cause mould!
- 3 **Close the curtains when it's getting dark** and tuck them behind the radiator.
- 4 **If there's a room you don't use much, turn down the radiators in there and close the door.** But don't turn those radiators off completely or the room may become damp.
- 5 **Stay warm at night with a hot water bottle,** it's much cheaper than an electric blanket.



Money Advice Unit

The Money Advice Unit in Broxbourne is a service run by Herts County Council. They offer a free, confidential and non-judgemental service to support with:

- ✓ Benefit checks
- ✓ Advice on claiming
- ✓ Representation at tribunals.

They've helped many families clear debt and navigate financial challenges. If you want to know more or talk to someone about money concerns, they're a great resource to reach out to.

It can be daunting taking the first step and asking for help – it's never easy. But this might just be the solution to take some weight off your shoulders and no longer suffer in silence.

To get in touch, call us for a referral or go direct to 0300 123 4042.

Scan the QR code for more information:



Looking for a one stop shop?

Frontline is a great advice tool for listing lots of support services in Broxbourne. So, if you're looking for something specific (like help with your energy bills or water bills) – there are lots of services that will walk you through how they can help.

www.broxbourne.hertsfrontline.org.uk/



And finally, don't be afraid to chat to us!

We're not just a landlord, we have a team of people who genuinely care and have a wealth of knowledge to help.

Get in touch via the app or our live chat, on the phone, face-to-face or whatever works for you!



Call us on 01992 453 700

No credit?
Use our freephone line

0300 100 0023

Meet our new Customer Coach

Amanda

My role as a customer coach is to help customers who need an extra level of support. My focus is to prevent customers going to court action and customers who are struggling.

If a customer is struggling to keep up with their payments, or maintain their tenancy agreement, I'll work with them to find out what the barriers are in their life and help them to identify how they can overcome it.

One of my proudest moments was a case I worked on recently. The customer had multiple pet cats which they were struggling to keep up with - I supported with rehoming the cats to good homes. After the cats were rehomed, the customer was still experiencing issues with hoarding, and this was preventing general maintenance of the property. The customer suffered from anxiety, which prevented them from allowing anyone to clean/tidy the area, as they were concerned about items being removed that held sentimental value.

I worked with the customer by putting

items into individual piles of what to keep and what to get rid of and we were able to clear some areas. The customer was then referred to local services, including harmony garden (to manage garden) and adult care. I was even able to help them get a bus pass, which opened a lot of opportunities for the customer. An agreement was put in place long-term, and the customer is now happy they can manage things.

The hardest part of my role is when customers don't engage - although I can understand there might be different reasons for this. It's important for customers to know I'm there to help, not take action against them. I'd recommend customers engaging with my services to give it a try and see what support is on offer. A lot of people who are referred to me are missing out on services they're eligible for.

If you are struggling, please get in touch. If you don't want to get in touch with us directly, Citizens Advice are a great service and can also signpost you to the right places.

Alexa...
"I'm looking
for a job,
where do
I start?"

In a recent customer feedback session, you told us that you'd like to find out more on what we offer to support with upskilling.

When you've been out of work for a while, starting a job search can be unfamiliar.

Job Smart is a community-based project that supports local residents looking to find a new job - from creating a CV all the way through to preparing for an interview.

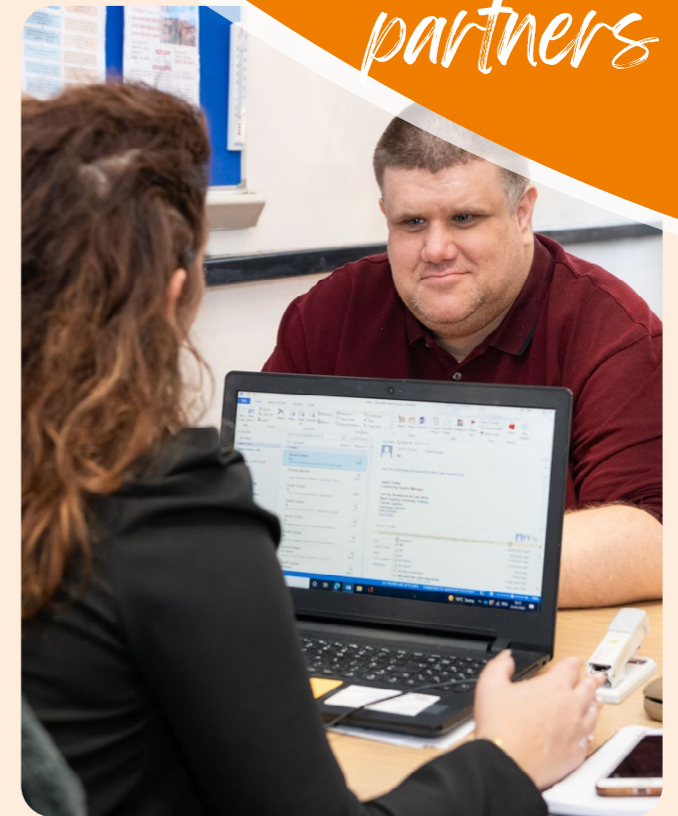
So, if you're not sure where to begin, JobSmart are a great place to start! They have both online and in person options too.

Find out more at:

www.communityalliancebeh.org.uk/projects/job-smart-and-jobclub/

If you receive Universal Credit or Job Seekers Allowance, you may already be supported by a job coach who can help you get back into employment. We know there are often barriers, such as health, but there may be other options to support you (such as an Access to Work grant) - speak to your job coach for more details.

Highlighting our
partners



Looking for a course?

Step2Skills offer a wide range of free and low-cost education courses, as well as employment support services for adults in Hertfordshire.

Their focus is to help you:

1. **Get back into learning.**
2. **Gain skills and qualifications to help you get into and progress at work.**
3. **Find employment or education through their Employment Support projects.**

Give us a call for a referral or get in touch with them directly at:
www.hertfordshire.gov.uk/microsites/adult-learning/step2skills-home.aspx#

Don't suffer in silence, let's talk damp and mould

As we're sure you will have seen, condensation and mould has been a key topic in the news over the past year, and rightly so.

Why it's important...

Experiencing signs of condensation and mould in your home can be worrying, especially when you're anxious about what impact this might have on the health and wellbeing of yourself and your family.

We would never want you to live in these conditions and want you to know how seriously we take these cases. If you have concerns about the condensation and

mould in your home, or if you have any questions about how to prevent it, please get in touch.

In most cases we can manage this ourselves in house. When we catch it early, we can help you prevent this from developing into a serious problem in your home. Read on for more information about the steps we take to help treat the problem, plus tips to keep moisture down in your home. →

"If you have concerns about the condensation and mould in your home, or if you have any questions about how to prevent it, please continue to get in touch"

How does the process work when you report your concerns to us?

Step 1

Get in touch with us and we'll talk through your concerns with you and ask a few diagnostic questions (i.e. condensation around windows, where the dampness/mould is coming from) to see if this is something we can manage ourselves.

Step 2

If we think we can manage this ourselves, we will arrange a time for one of the team to come round to help treat the problem.

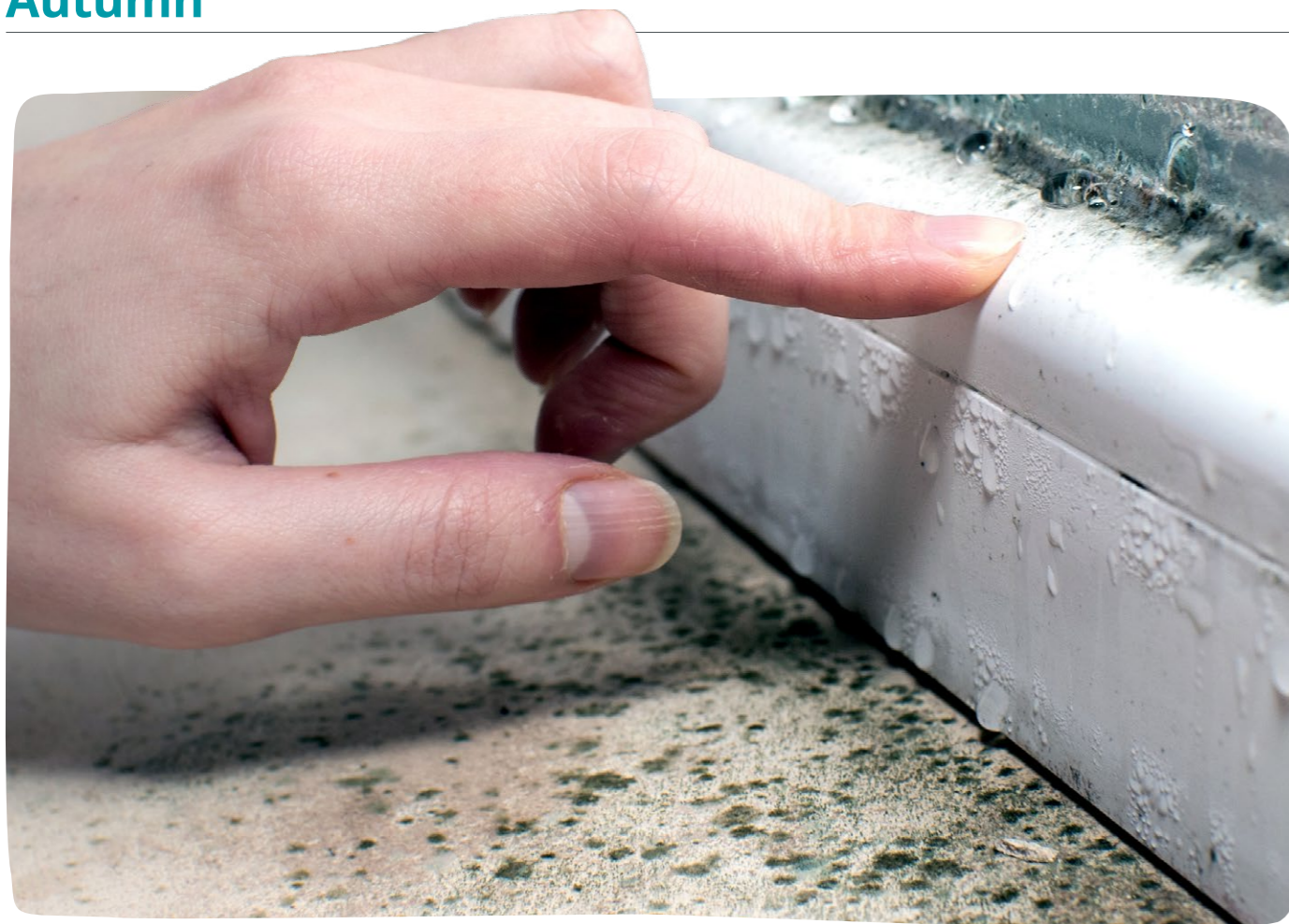
Step 3

If we can't manage it ourselves, we'll arrange an appointment for a Dwelling Doctor to come round to help manage the moisture in your home.

What is a Dwelling Doctor?

The Dwelling Doctors are a national mould removal and condensation control business. They are experts when it comes to eliminating mould and making sure your home is safe!





Waking up to wet windows?

You may be waking up to wet windows due to condensation.

This can happen when warm, moist air meets a cold surface, such as a window. When this happens in your home, it's often because it's cold outside and warmer (more humid) inside, so condensation forms on the inside of your windows. You may also see this from the steam of a shower, or when cooking in your kitchen.

During the winter months, when it's colder outside, moisture can accumulate on surfaces and become a breeding ground for mould. So during this time, it's really important to open a window, wipe it down and ventilate where you can - or use a dehumidifier to help reduce the moisture in the air which can prevent damp and mould.

What is the difference between condensation and damp?

Condensation

This happens when moisture in the air meets a colder surface, such as a window or a cold wall. It then condenses and becomes water droplets on that surface. ***This is relative normal but important to keep on top of.***

Dampness

This happens when there's too much moisture that becomes difficult to manage and will need further investigation. ***This is commonly the direct result of very high levels of condensation but can also be caused by other issues (e.g. roof or plumbing leaks).***

Did you know?

Even breathing adds a significant amount of water to the air in your home. Cold weather, baths, showers, kettles, ironing and cooking are all contributing factors.

Two active people

4 pints



Two people sleeping

1.5 pints



Cooking or boiling a kettle

6 pints



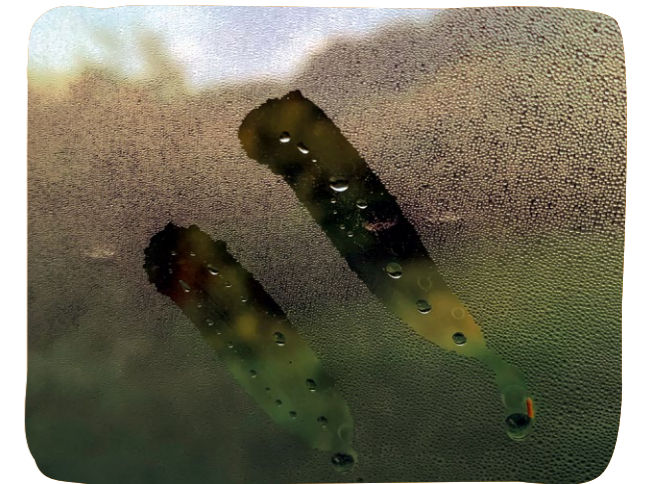
Washing Clothes

1 pint



Drying clothes

10 pints



Top tips:

- ✓ Ventilate with windows open/extractor fans – this can prevent a build-up of moisture in your home which causes condensation and breeds mould.
- ✓ Try to avoid drying your clothes on a radiator - if you need to, try to do this in your bathroom with an extractor fan switched on.
- ✓ Always use lids on pans when cooking.
- ✓ Keep doors shut when you're cooking or showering if you can.
- ✓ Clean down a surface as soon as you notice mould forming – products are available that can help with this or use a small amount of baking soda and white vinegar.

A well-ventilated home where moist air can escape outside shouldn't mean that your home is cold. If you've tried all our tips and are still worried its damp in your home, this could be something we need to investigate further. ***So please get in touch if you're concerned.***

Let's keep the conversation going...



Your feedback means everything.

We haven't always got things right first time in the past, but if something is not quite right or you are unhappy, let us know so can continue learning from your feedback and improve our service.

"I'd like to make a complaint - what's the process?"

Our complaints process is made up of three stages (detailed below), but we'll always try to resolve this for you quickly in the first instance (where we can). If we can't, we will...

1

We do a full investigation

(We'll acknowledge your complaint in 5 working days and respond in 10 working days of receipt)

2

A manager reviews and investigates further

(We'll acknowledge your complaint in 5 working days and respond in 20 working days of receipt)

3

Next steps

If you are unhappy with the final outcome, you can escalate your complaint to the Housing Ombudsman.

"Who is the Housing Ombudsman?"

The Ombudsman is, simply, someone who investigates complaints. They can make an independent and impartial decision on a complaint and are there to make sure everyone gets fair treatment. They resolve complaints as quickly as possible and suggest the most appropriate outcome, based on the evidence they see. You can contact them anytime throughout the complaints process. You can find out more about their service by visiting: www.housing-ombudsman.org.uk/residents/

You said, we did

This year we have made lots of improvements based on your feedback. Our big one for this summer was our annual customer review with our Board.

In the review, the key themes that were most important to you were:

- ✓ Communication in general – you felt we can be inconsistent.
- ✓ Communication around disabilities – you felt we weren't recognising customers' diverse needs.
- ✓ Cleaning standards (and related charges) – you felt our cleaning was not up to standard.

So what are we doing about it?

- ✓ Providing all our colleagues with customer service training.
- ✓ Providing enhanced customer service training to new members of staff.
- ✓ We have created a dedicated working group that will look at ways we can improve communication for customers who are neurodivergent.
- ✓ We have updated our diversity monitoring questions and preferences so we can provide a more tailored service.
- ✓ We are reviewing complaints on the estates that have raised concerns about the cleaning service and are doing a full investigation.



To read in more detail about what we're doing with your feedback, please visit our website at: <https://www.b3living.org.uk/for-customers/feedback-and-complaints/you-said-we-did/>

Interested in getting involved and giving us feedback?

Join our Customer Community today! Scan the QR code to find out more.





Let's CUT to the chase, who wants cake?

It's that time of year where bake-off is back! I don't know about you, but we're definitely excited about it here at B3Living

It's time to put your baking skills to the test – wipe the dust off those aprons and grab your best mixing bowl, it's time for your star baker moment. The theme for this challenge is to bake a cake that reminds you of home. It doesn't just have to be a Victoria Sandwich, great cakes come from all cultures and we'd love to see some creative decorations to show us what you're made of.

Win a £30 Amazon voucher

Take a picture of your final creation and tell us why it represents home to you.

Send your picture to:
communications@b3living.org.uk

On your marks... get set... bake!

Autumn wordsearch

Switch off and unwind with this autumnal wordsearch.

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

CHILLY
COSY
PUMPKINS
SEPTEMBER
BREEZE
GOLDEN

AUTUMNAL
ORANGE
FALLING
AMBER
MAPLE
LEAVES

TRACTOR
HARVEST
CRISP
CONKERS
RUSTLE
ACORNS

What's Cosy Homes?

We want our homes to be warmer, use less energy and cost less to run.

That's where the Cosy Homes project comes in.

This year we were pleased to win funding from the Government through something called the 'Social Housing Decarbonisation Fund'. Getting this funding is a great opportunity. It means we can upgrade 260 homes to make them warmer and more energy efficient.

The project is limited. We can only use the funding in certain types of homes and only to pay for specific things – such as insulation, solar panels, low-energy lighting or ventilation. If we think your home might be a match for the project, our contractor Breyer will be in touch to do a survey to check (they might have contacted you already). Fitting in surveys or building works around the school run, hospital appointments or other commitments can be tricky.



Also, we get that it's another thing to manage, especially if you're having challenges - such as your mental health. That's why we have a Resident Liaison Officer, called Dana, who can work with you to understand what you need. For example, sometimes Breyer can offer Saturday appointments if the week is too hectic.

We only have a limited time to use the funding and don't want anyone who could benefit to miss out. We hope this project is a sign of more things to come. We're looking out for opportunities. So even if your home doesn't fit the criteria for Cosy Homes, we might be in touch in the future about other ways to make your home more energy efficient.



This year, we have:

- ✓ Fitted extra insulation in 295 homes through the Warm Front project.
- ✓ Introduced incentives to encourage our van drivers to drive more efficiently.
- ✓ Checked our supply chain to make sure we're using responsibly sourced materials.
- ✓ Improved our office recycling. This year we've recycled 1,000kg of paper and 325kg of plastic and cans.
- ✓ Switched to LED lights in the office, cutting our lighting energy use in half.



A central heating myth

If the summer is anything to go by, this winter might not be the warmest.

So, your heating might be going on sooner rather than later. Before you crank the thermostat up when we get the cold snap – one of the biggest myths about heating is that the higher your thermostat, the quicker you'll get warm.

Turning your thermostat up just means that your heating is going to try to get your home to a higher temperature in the end. It can't get there any quicker.

But what you might eventually end up with is a home that's much stuffier than you needed it to be. For every degree you turn your thermostat down, you could save £80 a year.



"As soon as I walked in, I burst into tears. I was just overwhelmed because it just looked so amazing."



Feeling "zen" at Cheshunt Lakeside with homelessness in the past

Nursery nurse, Corin Phillips-Smith, is a new resident at Cheshunt Lakeside, the largest development project in our history and a major regeneration scheme in the Borough of Broxbourne.

Corin has been a B3Living customer for nine years and has moved into a brand new one-bedroom apartment that he can call home. But a decade ago he faced homelessness.

"I've been in council houses all my life, mostly living with my nan in Waltham Cross," Corin explains. "She passed away in 2012, which left me in the awful position of being homeless, leading me down a wrong path of drugs and a difficult few years. I got help from Herts Young Homeless who introduced me to B3Living and assisted me to move into a bedsit in 2014 where I was for eight years. During this time, I was able to study for my childcare qualifications. Someone told me about the new development at Cheshunt Lakeside and encouraged me to put in a bid."

Corin went to view his new home with Julie, our New Homes Advisor.

"The whole development was so clean. It already feels like a close knit community and I like that we have the train station and local businesses close by. The team also explained all the future infrastructure that is to be built including shops and a doctor's surgery so it will be exciting to see it all come together."

Cheshunt Lakeside is a new urban village on the site of the former Tesco headquarters. When complete, it will offer 1,700 homes and 1,900 sq m of commercial space including a new primary school and other essential infrastructure and community facilities.

Previously the site was 90% concreted, but the new development will incorporate 'green corridors', pocket parks, and cycle routes, all blending in with the neighbouring Lea Valley Park.

During the moving-in period, Corin explained how Julie in particular supported him.

"I do suffer from anxiety and obviously moving home can be stressful," says Corin. "I had loads of questions and Julie was fantastic at getting back to me within the hour so I could really control my anxiety. It was lovely getting to know Julie and having a one to one contact who could walk me through the whole process."

It's only been a few months since Corin and his partner moved into Cheshunt Lakeside and they already feel like it's home and are enjoying everything about the apartment.

"It is so well done and painted in the colour scheme that we love so we really didn't have to do anything to it," Corin says. "For the first time ever, I've got outside space with a lovely terrace area, so I splurged on a gorgeous rattan garden sofa and although I'm not really a gardening person, we have lovely plants and flowers in various pots. The apartment also faces the private courtyard so the whole space feels very zen, and I love to do my university work outside. It's lovely to be surrounded by plants and greenery and I believe it helps with my anxiety and general mental health."

Having gone through many challenging times, Corin is now an experienced nursery nurse and currently studying for a BA Hons in Early Childhood as well as a course on the Awareness of Men's Mental Health through Learning Curve.

Corin has recommended us to his family and is excited to share this milestone with them. "I can't wait for them all to see my home and for the first time ever, I can invite my very large family round to share Christmas at mine, something that we are very excited about."

Safety first

In April, we made some big changes to our approach around leaving items in shared spaces. You will have received more information around this in the post and may have also seen more information about this on our website.

We just want to say a big thank you to everyone for clearing your communal spaces since then. We know it can be awkward and completely understand why this might be frustrating in some scenarios.

Getting a buggy up to your flat while juggling shopping and children can be a mission.

Hallways and walkways might look a bit bland without a plant to spruce it up.

We do get it - but it really is important they are kept clear. On the day-to-day, a buggy or plant pot doesn't look like a risk.

But ...

Add smoke, darkness, and confusion - and all these objects become much bigger hazards.



Something left in the hallway could be the thing that stops you getting out, or the Fire Service getting to you. The items may also be flammable and risk making the fire a bigger problem.

While we can't compromise on safety and continue to have a zero tolerance approach to items left in hallways, your home still needs to be somewhere you enjoy living.



We are happy to work with you to explore options - sometimes we may be able to find alternative storage, or instead of the walkways, we could make other areas available for planting.

If you want to talk to us about this in more detail, get in touch at enquiries@b3living.org.uk or on 01992 457300.



Which leads us to...

If a fire broke out, would you know what to do? If the worst were to happen, it's a good idea to familiarise yourself with the evacuation procedure in your building.

Each building is different, so it's important to know what advice applies to your block.

Visit our website here to find out more:

www.b3living.org.uk/for-customers/repairsand-building-safety/your-safety/

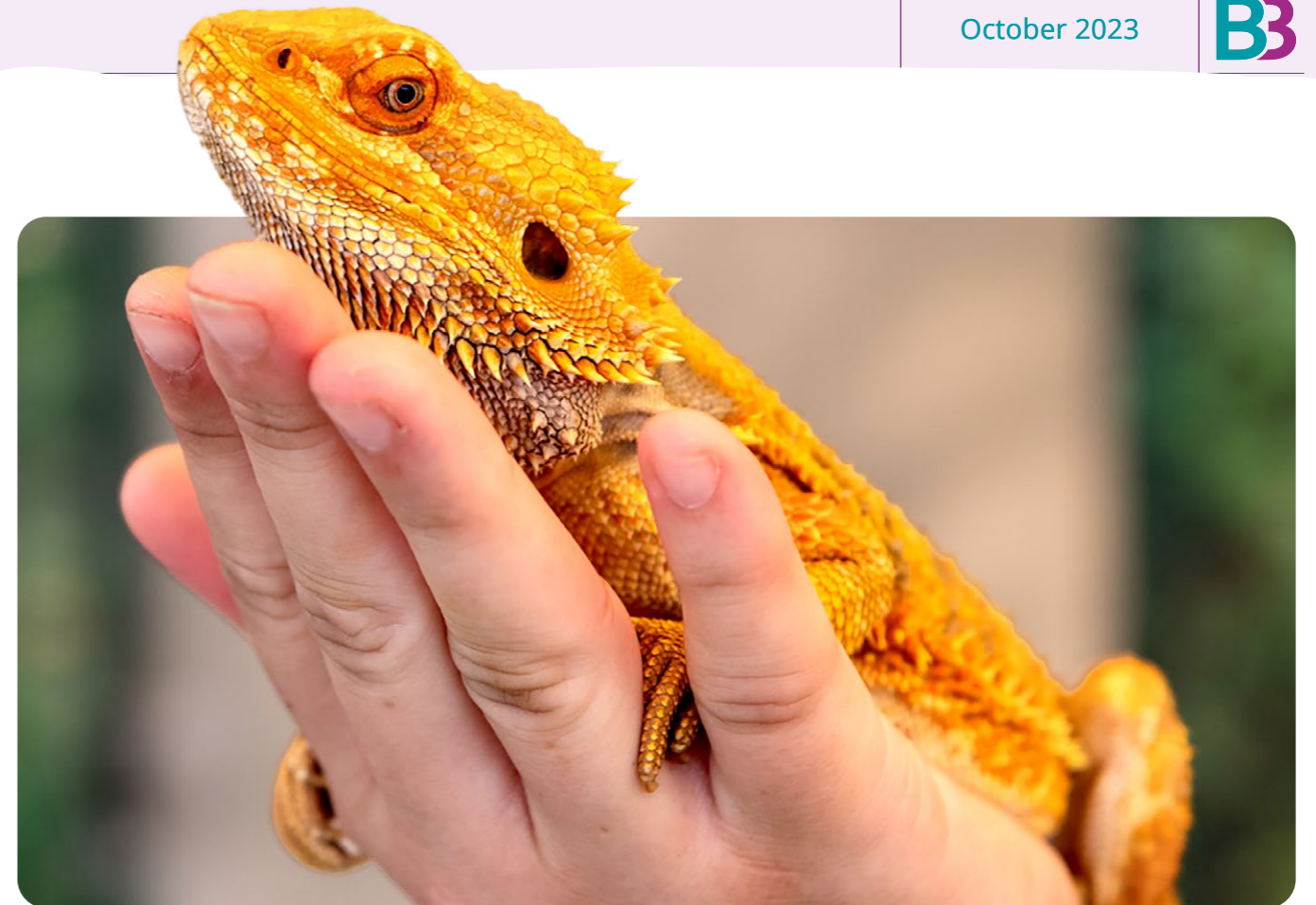
Or scan the QR code:



Holdbrook Community Day

Thanks for coming!

Whether you held some reptiles, grabbed yourself an ice cream, joined in with the various activities, or soaked up a bit of the sunshine – we hope you enjoyed yourselves as much as we did. Here's a few pictures from the day.



Working together to support you



We work with lots of different partners across the Borough that provide support services for our customers. If you're struggling with your finances/ bills, finding a job or general daily living - you name it, we can offer support or know a partner who can help!



Our partner spotlight for this magazine edition is HertSavers Credit Union.

HertSavers Credit Union offer a safe place to save and access affordable credit at fixed and low interest rates.

So, if you're a parent needing a little extra support buying schools trips and uniforms, or you need an urgent car repair you hadn't budgeted for - HertSavers would be a great partner to talk to.

Aside from loans and savings accounts, HCU also offer a salary saving scheme where you can automatically save as you earn. This is open to anyone who is one of their payroll partners which you can find more about on their website: www.hertsavers.co.uk

As a credit union, their priority is the financial wellbeing of their members and are legally authorised by the Financial Conduct Authority (FCA) - this is something important to look out for if you're looking to take a loan.

Keep an eye out for...



Loan sharks! They aren't legal and will often charge very high interest rates and use threats and violence. They may also attempt to take away your credit cards and valuables.

If this happens to you... report it!
Contact the police or
www.stoploansharks.co.uk
straight away.

Highlighting our
partners

Wordsearch answers

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

CHILLY
COSY
PUMPKINS
SEPTEMBER
BREEZE
GOLDEN
AUTUMNAL
ORANGE
FALLING
AMBER
MAPLE
LEAVES
TRACTOR
HARVEST
CRISP
CONKERS
RUSTLE
ACORNS



Did you like this magazine?

Let us know if there's anything you would like us to include in the next magazine by emailing communications@B3Living.org.uk

Tel: 01992 453 700

Scania House, 17 Amwell Street,
Hoddesdon, EN11 8TS

