



# EXETER HOMES TRUST BULLETIN

## SEPTEMBER 2022

## ACHIEVING NET ZERO

At a time where energy prices are skyrocketing, where heating and electricity are included in services charges, housing charities may have little choice but to raise charges to reflect the huge increase in costs to them.

OFGEM have on 26/08/2022 published further increases. Check if the energy price cap affects you - [www.ofgem.gov.uk/check-if-energy-price-cap-affects-you](http://www.ofgem.gov.uk/check-if-energy-price-cap-affects-you)

	Last price cap period (1 Apr - 30 Sep 2022)	Current price cap period (1 Oct - 31 Dec 2022)
<b>Electricity</b>	£0.28 per kWh Daily standing charge: £0.45	£0.52 per kWh Daily standing charge: £0.46
<b>Gas</b>	£0.28 per kWh Daily standing charge: £0.45	£0.15 per kWh Daily standing charge: £0.28

Disregarding the standing charge, electricity is increasing by 85% and Gas increasing by 87.5% for the quarter 01/10/2022 to 31/12/2022.

Exeter Homes Trust appreciates the difficulties the sharp rise in the cost of living are causing universally. EHT published its August 2022 Bulletin (based on HMG's publication) of how to alleviate some of the hardship caused.

Exeter Homes Trust is a progressive registered provider since 1976 and triple regulated by the Charity Commission (201530), Homes England and the Regulator for Social Housing (both A1921).

EHT is professionally efficiently and effectively managed and is working to prevent its 143No. Almshouses becoming 'hard-to-let'. Strategically, Grendon Road will be Exeter Homes Trust's 4th Remodelling project to add to, Culverland Rd (24No.), Magdalen Cottages (13No.) and Atwill Palmer (24No.), hence 48% of EHT's dwellings have been brought up to a contemporary standard. With 22No. Almshouses at Grendon Road that percentage will be 61%. EHT also has Fairpark Almshouses benefiting from planning consent to demolish 12No. and construct 31No.

Almshouses. Any organisation that stagnates shall automatically fail.

When remodelling EHT's stock, wherever we can, we bring it up to current standards, particularly insulation and heating. We have also commissioned a piece of work from a Mechanical and Electrical Engineering Consultant, together with other almshouses, to advise on the best forms of heating and hot water systems, with a particular emphasis on the cost to the residents, the environmental efficiency and Energy Performance Certificate rating. This advice will be taken into account whenever heating/hot water systems need to be replaced in our existing stock. You will appreciate the capital expenditure will be great, especially retro-fitting in to Grade 2 Listed stock (of EHT's 143 No. Almshouses, 72No. are Grade 2 Listed), if indeed planning constraints permit.

None of this is certain at this juncture, but the future is likely to be exclusively electrically driven to achieve Net-Zero. Hence it could be the small [gas-fuelled] district heating system at Livery Dole Flats (they were built in ~1980), will be abandoned in favour of electrical heat and hot water systems in each Almshouse where the resident is responsible for paying their own energy bills.

In summary, Exeter Homes Trust (having market tested the utility supply) has simply passed on an actual increase sustained in the course of these cost of living surges. For the avoidance of doubt running the communal district heating system also involves electricity to run pumps and control equipment, additionally service, repair and maintenance costs and engineering insurance inspections and reports. Please note this also applies to the lift (which also has an emergency phone).

The walls of the Victorian Almshouses are solid masonry, compatible with being built in that era. Check the Energy Saving Trust's web page dealing with Roof and loft insulation - [www.energysavingtrust.org.uk/advice/roof-and-loft-insulation](http://www.energysavingtrust.org.uk/advice/roof-and-loft-insulation)

# DELIVERY TEXT SCAMMERS COULD POSE AS YOUR BANK

Beware phone calls from 'your bank' after receiving fake texts

Source: Which? News

<https://www.which.co.uk/news/article/delivery-text-scammers-could-then-pose-as-your-bank-aZyDF6g6llhcG>

**The public is being bombarded with fake texts used to steal personal data and card details, but victims may face a second attack by the same criminals, warns Which? Money.**

Following reports on an Eon phishing email that escalated into a bank impersonation scam, we're increasingly concerned by the number of people being targeted after receiving other fake texts.

This one-two jab can be highly effective for fraudsters - they refer to the initial bogus messages to establish trust, and can then more convincingly claim to be calling from a bank's fraud department.

## Scam tricks to watch out for...

Scammers are master manipulators. They will say anything to trick you into giving away sensitive information, particularly:

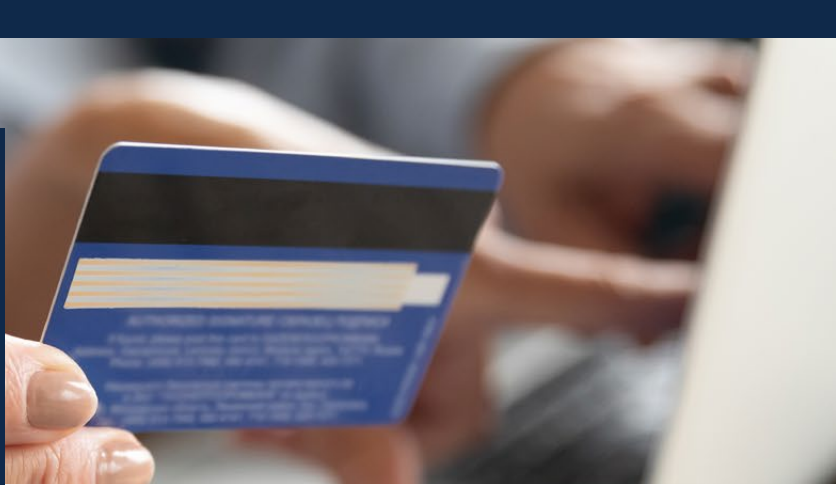
- **one-time passcodes (OTPs)** - used for online banking
- **strong customer authentication (SCA) transaction codes** - used to authenticate online card payments.

## Triggering security codes

Claire, 73, a retired social worker from Devon, received a missed delivery text from 'Evri' in June. As she was expecting a parcel, she assumed it was genuine and entered her Jaja credit card details on the cloned Evri website, intending to pay £1.45 for redelivery.

A few days later, she received a phone call from an 0345 number, claiming to be from the fraud department of her credit card provider. They said they had noticed suspicious transactions on her account after she had entered her details on a cloned website.

They triggered various security codes to her phone, claiming they needed her to share these to 'verify' her identity. She didn't realise the criminals were using these codes to authenticate an £80 card payment online and £3,363 at a car rental company in Spain.



## How to protect yourself from scams

If you're expecting a delivery and you receive a 'missed parcel' message, do NOT click on the link. Instead, use the delivery company's official website to track your parcel.

You can't always trust caller ID or the name shown on a text message, as these can be spoofed. So, if you receive a phone call from someone claiming to work for your bank, or any other business, politely tell them you would like to verify it's a genuine call first.

To do this, contact the business using a trusted number (eg the one on the back of your card or listed on the official website), or via secure messaging such as app chat features or direct messaging via online banking.

Criminals may tell you your account is at risk, but stay calm and never divulge sensitive information such as security codes or passwords, no matter how persuasive they seem.

The banking industry offers this 'Take Five' advice to stay safe:

- **STOP**  
Taking a moment to stop and think before parting with your money or information could keep you safe.
- **CHALLENGE**  
Could it be fake? It's ok to reject, refuse or ignore any requests. Only criminals will try to rush or panic you.
- **PROTECT**  
Contact your bank immediately if you think you've fallen for a scam, and report it to Action Fraud.

## Annual Residents Meeting

The Annual Residents Meeting is planned to be held at the Guildhall, 203 High Street, Exeter EX4 3EB on **Thursday 22nd September 2022 at 14:00 hours**, sharp, with a duration of 1.50 hours (we have to clear the premises by 16:00 without fail).

Attendance will be limited to 40 attendees. Please email on [info@exeterhomestrust.com](mailto:info@exeterhomestrust.com) or phone **01392 421162** to reserve your place.