



EXETER HOMES TRUST BULLETIN FEBRUARY 2025

Compassion, Companionship and Community

DO YOU KNOW WHAT A LOAN SHARK LOOKS LIKE? Warning About Loan Sharks in Exeter

People are being warned about the dangers of getting involved with loan sharks. The warning comes from the England Illegal Money Lending Team, who believe loan sharks may be operating in Exeter.

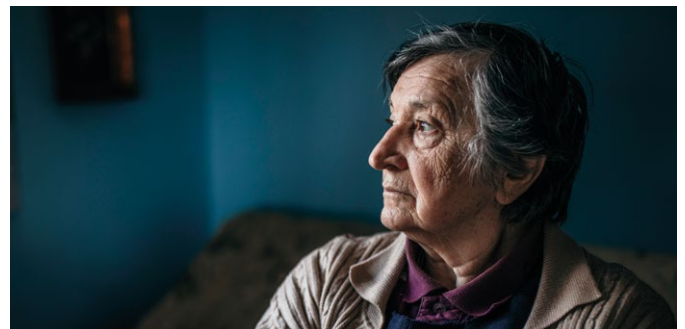
The EIMLT said: "A loan shark is someone who lends money illegally and without the proper authorisation from the Financial Conduct Authority (FCA) to do so. These criminals are lurking everywhere and they could be a parent in the school playground, a friend of the family, a friend of a friend, a neighbour or someone who you meet on social media or via an app and with the current cost of living crisis, loan sharks are looking for anyone who needs to borrow money.

They can make the offer of quick cash seem hard to resist but very quickly the situation can spiral out of control, the outstanding debt can escalate rapidly and borrowers can be subjected to threats, violence, intimidation or worse in order to continue paying.

The warning signs to indicate that you could be dealing with an illegal money lender or loan shark include them not undertaking any credit checks, not giving borrowers any paperwork or a contract, refusing to give borrowers any detailed information about the loan and how it's to be paid back, not issuing receipts, taking items such as a bank cards or passports as security against the loan, taking things from you if you do not pay on time and for example, using threats, intimidation and harassment to pay."

The England Illegal Money Lending Team (EIMLT) is a dedicated team of specialists that are leading the fight against loan sharks. They have helped over 32,000 borrowers escape the clutches of these criminals and have wiped out over £90 million worth of illegal debt.

The borrower is not in trouble if they have taken any money or have been paying back a loan from a loan shark – the loan shark is the only person who has committed a crime.



If you or someone you know is being affected by illegal money lenders, then contact the Stop Loan Shark team for help, support and advice on 0300 555 2222 (available 24/7/365) or visit their website at www.stoploansharks.co.uk where a Live chat facility is available between 9am and 5pm, Monday to Friday inclusive and all callers can remain anonymous.

Source: Exeter City Council
news.exeter.gov.uk/warning-about-loan-sharks-in-exeter



GRENDON ROAD, EXETER ALMSHOUSES PHASE 2

Remodelling of 22No. Grendon Road Almshouses, Phase 2 is due for completion in early March 2025, with the benefit of Homes England grant funding.

An Official Opening and Plaque unveiling for Mrs Mary Tarr who generously gifted a legacy, is planned for 12:00 to 13:00 hours on Tuesday 20th May 2025.

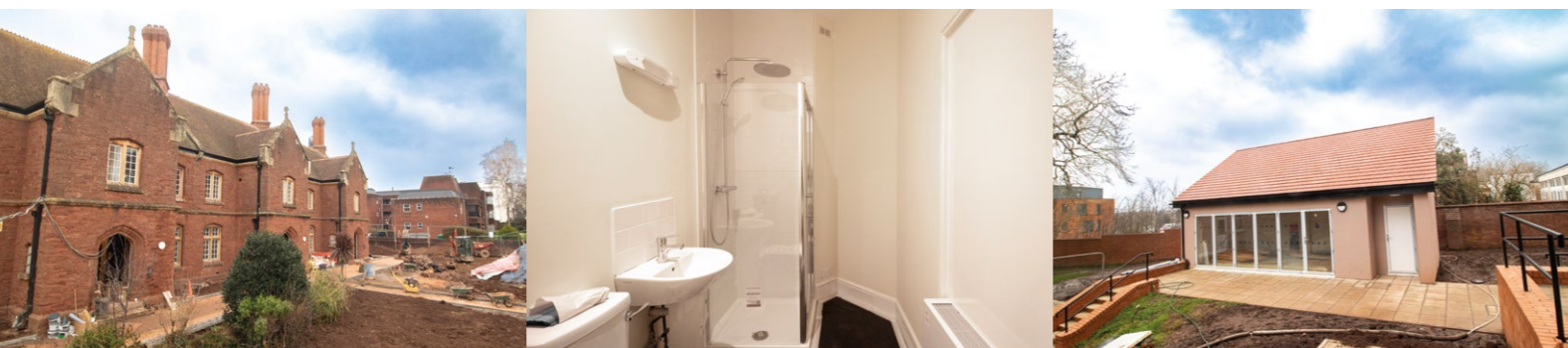
Invitations have been extended to colleagues at Homes England, Exeter City Council, the Almshouse Association, Fifields Construction and those who have made a valuable contribution to this the fourth remodelling project undertaken by Exeter Homes Trust, namely: Culverland Road – 24No, Magdalen Cottages – 13No, Atwill Palmer – 24No, Grendon Road – 22No.



That makes a total of 83No. Almshouses brought up to a contemporary standard in the last ~decade out a stock of 141No. Almshouses, or 58%.

12No. Fairpark Road Almshouse dating from ~1928, have planning consent to demolish and replace with a mix of 31No. one and two bedroom Almshouses arranged over four floors at a date in the future yet to be determined. Of course Beneficiaries will be offered alternative accommodation in Exeter Homes Trust's stock.

For the past 11 years Exeter Homes Trust has been a member of Almshouse Consortium Ltd which has procured ~£50.0 Million of Homes England grant funding for Almshouse charities all over the country, where 1,361 New and Remodelled Almshouses have been provided.



POWER CUTS

In the event of a power cut, or any power related emergency, please call the National grid on 0800 6783 105.

We know that power cuts can be worrying, the National Grid are available 24 hours a day, 7 days a week to help keep you informed when you need it.

If you're experiencing a power cut, get in contact with them to let them know. You can also share any information with them about your power that you think they should be aware of.

If you're hard of hearing or deaf, dial 18001 before each number and a Text Relay Operator will join the call.

What to do during a power cut...

First, check to see if it's a power cut or a problem with your fuses. Speak to your neighbours, or during the night, check the street lights. You'll soon know whether it's a power cut or not.

Find your fuse box and check that the trip switch is set to 'On' (It's the biggest switch and is usually red). If it's in the 'Off' position, turn off anything plugged into the sockets (or pull out the plugs) and turn the switch to 'On'. If the power doesn't come back on, you can call the National Grid 24/7.

Don't open your freezer. Most power cuts are short, and your freezer will keep the contents protected for up to 12 hours.



Turn off or unplug any sensitive and expensive electrical equipment. Electrical surges during power cuts can damage digital devices, such as phones, TVs, laptops, and tablets, so turn them off or unplug them from the mains to keep them safe.

Check on your neighbours, especially those who are elderly, very ill, or disabled. Ensure they're warm, have enough food, drink, and medicine, and that any medical equipment is working.

Think community. Stay in contact with neighbours and share resources. A cup of tea or a spare set of batteries can make all the difference.

*Source: National Grid
powercuts.nationalgrid.co.uk*

WHO TO CONTACT IN A GAS EMERGENCY

If you get an emergency, suspect there is a gas leak or lose your gas supply, then call the National Grid on 0800 111 999. This is their 24 hour emergency number.

If there are any problem with your gas prepayment meter then call **0845 6066 766** for National Grid Metering team.

If there is any fire in your premises - call the emergency services on **999**. Switch off your mains gas supply (if safe), and report to the National Grid on **0800 111 999** and also to National Gas on **03030 311 200**.

If there any problem with your boiler then call National Gas on **03030 311 200**.

LEAKBOT - The smart water leak detector

South West Water are rolling out innovative leak detection technology across the region in an effort to tackle customer leaks head-on.

LeakBots are smart devices which help identify internal leaks within customers' properties. The LeakBot device can be clipped onto a water pipe near the customer's internal stop tap and detect if there is a constant flow of water within the property, providing an instant alert to the customer's smartphone.

If a leak is detected and customers are unable to find and fix it, LeakBot can send out an engineer to undertake the repair, free of charge.

You can claim your free LeakBot at www.myleakbot.com/southwestwater

Source: South West Water
southwestwater.co.uk/leakbot



Monitors your home

LeakBot works 24/7, monitoring your home for hidden leaks and bursts

Alerts you to leaks

Instant alerts are sent to your smart phone if there is a problem

Provides an expert solution

If a leak is detected SWW will arrange an approved expert plumber to find and fix it

SMOKING

As you are aware, under the terms of your licence the smoking of cigarettes and/or e-cigarettes is strictly prohibited in all of Exeter Homes Trust's premises and almshouses (or within 5 metres from the building structure). As resolved by the Board of Exeter Homes Trust Ltd.

Removing evidence of smoking from a property can be extremely costly as the stench permeates carpets, fixtures and fittings, soft furnishings (such as curtains and blinds) and the walls & woodwork.

If there is evidence of smoking following your vacation of the property, you will be charged the cost of reinstating it to its original condition. This may include (but is not limited to) the cost of deep cleaning, redecoration and the removal of any items that retain the smell of smoke.

CLEANLINESS STANDARDS

Please ensure that all rooms in your Almshouse are left in a clean state, ready for the next occupier. If the property is left in a poor condition, which may incur an additional expense to Exeter Homes Trust, you will be recharged for this.

TV LICENSING

Every year Exeter Homes Trust apply to ARC TV Licence Scheme on behalf of all our beneficiaries. Anyone over the age of 60 and working 15 hours a week or less or under the age of 60 and recognised as disabled, qualifies to join. The Accommodation for Residential Care (ARC) concessionary TV Licence has been procured for 2025 for Almshouse Beneficiaries who are eligible, by Exeter Homes Trust.

IMPORTANT NOTE

As a Resident of Exeter Homes Trust, if you encounter an emergency situation or what you perceive to be an unlawful incident in or around your home or Almshouse estate, please phone 999 in the first instance.

Exeter Homes Trust does not provide support or extra care services.



Registered Charity No.201530