



Thirteen trees mark the beginning of new Middlesbrough orchard

Page 6



Homes and so much more... we're here to help! pg 3



Get involved with Thirteen pg 9



Money concerns? Help is available pg 10 & 11

Bringing full fibre broadband to our customers pg 14

What's inside

	Page
Welcome from Val	2
Homes and so much more... we're here to help!	3
Looking for work or training opportunities?	4 & 5
Thirteen trees mark the beginning of new Middlesbrough orchard	6
Competition time	7
Growing community spirit across the Tees Valley	8
Get involved with Thirteen	9
Money concerns? Help is available	10 & 11
Sheltered housing scheme receives £800,000 makeover	13
Bringing full fibre broadband to our customers	14

Wordsearch solution from issue 5 of Together

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

Did you manage to find the missing word from our last crossword?

Did you manage to find the missing word from our last crossword? The missing word was 'Goalie'. You can find a new puzzle on page 7.



Welcome from Val

Welcome to the sixth issue of our customer magazine, Together.

It's been an exciting start to 2022 at Thirteen, with the opening of a brand-new store in Hull and the introduction of Saturday opening hours to help customers get in touch wherever, whenever and for whatever they need.

With the cost of living rising for everyone, we've included some useful guidance on getting help for any financial concerns and making sure you are receiving any benefits, payments or discounts you are entitled to.

You can also read about some of the free support available from Thirteen if you're looking for work or training opportunities, and you can read about a customer who started an apprenticeship at Thirteen after getting some help from the employability team.

We also share a few highlights of recent projects to improve properties, the local environment and support communities to grow and flourish.

Grab a cuppa and enjoy!

Val Scollen
Chair of the Customer Engagement Framework

Homes and so much more... we're here to help!



Now open on Saturdays

We've extended our opening times to include Saturdays from 9am to 3pm.

We've always offered a 24/7 service to support customers with emergencies outside of our weekday opening hours, and now you can also get in touch with us on Saturdays to pay your rent, book a repair or get some help and advice.

By extending our opening hours, we hope to create a better experience for customers who find it more convenient to speak to us during weekends.

You can get in touch with us from Monday to Friday 8am to 7pm and Saturdays 9am to 3pm.

Mondays are our busiest days for calls, so by offering a service at the weekend we hope to reduce call wait time and offer a faster, more convenient service.

To save time, you might also find it quicker to:

- Use My Thirteen to book non-emergency repairs, check your rent balance and make a payment
- Contact us by email: customerservices@thirteengroup.co.uk
- Fill out our online contact form: www.thirteengroup.co.uk/contact-us
- Send us a message on Facebook Messenger
- Pop in to see us in our stores

Hitting Hull high street!

We're thrilled to have opened our brand-new store in Hull, located at a prime spot on Marfleet Lane.

Our new store, open 9.30am-2.30pm weekdays, closed on Wednesdays, offers a welcoming place for customers to drop in for a chat about their home or tenancy, or just come for a cuppa and find out more about our services and homes available to rent and buy.

David Ripley, executive director of customer services, said: "We know that customers value the opportunity to speak to us face-to-face about all things related to their home, tenancy and community and we're excited to deliver a great customer experience from our new store.

"It marks part of our commitment to Hull and the employment opportunities we promised to create and we are looking forward to welcoming visitors."





Looking for work or training opportunities?



Owen joins Thirteen as an apprentice

Owen Goodings, an apprentice estate services technician, first joined Thirteen under the Government's Kickstart scheme. He joined on a six-month placement with our facilities management team, before then going on to start his apprenticeship in estate services, which is the team that looks after the outdoor spaces in your neighbourhoods. Here he shares his story and talks about some of the help he received from Thirteen along the way...

"When it was coming up to the end of my Kickstart placement, I noticed that Thirteen was recruiting for apprentices in their estates team.

"My team leader told me about the employability team at Thirteen and the help they could offer to make my application form stand out. After getting in touch with the team, I met with Phil, an employment engagement officer, who helped me finish my application and this led to me getting an interview.

"When it was coming up to my interview, the employability team helped me to prepare by doing some mock

interview sessions and we also talked through the types of questions that might come up – it helped me a lot and I ended up getting offered the job.

"Since then, I've started working as an estate services trainee at Thirteen. As a team, we check and maintain estates, carrying out grass cutting, hedge trimming and litter picks.

"I've never done anything like this before, but the team have been great. They've shown me around the estates we manage and taught me how to use tools correctly and safely. I've also learned a lot about different types of plants and grounds maintenance techniques.

"They've helped me a lot and I've realised that this is what I want my career to be. I've made so many good friends and everyone's been so kind to me. It's the best company I've ever worked for. I've got an amazing team behind me.

"This is the best thing I have done and I'm so grateful for everything that my team and the employability team have done for me."

At Thirteen, we offer so much more than just a home. If you or someone you know is looking for some help finding jobs or training, we can offer a range of free training and support services to help you with your search.

Help into work and training

If you or someone you know needs some help to kickstart your job search, our employability team can offer access to exclusive vacancies, assisted job searches, CV and application support, advice on interview skills, training and volunteering opportunities and much more!

We offer a variety of employability services for customers and anyone else.

We support people of all ages and different circumstances to find employment, education and training opportunities.

Customers signing up to our employability service can access:

- Exclusive vacancies sourced from employers in the local area.
- One-to-one support with a dedicated caseworker for up to nine months. Your caseworker can help with CVs, career planning, job applications, interview skills and more.
- Training opportunities to develop skills, enhance your CV or provide the foundations for a career change.
- Employability skills events, including the opportunity to meet and work with our internal teams and external employers.

- Six months of in-work support when you progress into work or training opportunities.
- Support with benefits and money advice if you need it.

Support with childcare costs

We understand that job hunting can be really challenging when you're taking care of little ones.

To help give you the time you need to take part in training, workshops and interviews, we may be able to offer funding to support childcare costs too.

For more information, get in touch with our employability team:

📞 01642 947 840

✉️ employability@thirteengroup.co.uk

📱 @hotjobsandtraining

🌐 www.thirteengroup.co.uk/employmentsupport



Thirteen trees mark the beginning of new Middlesbrough orchard

Thirteen has marked the beginnings of a new orchard in Middlesbrough, by planting the first trees.

Colleagues and customers planted the first 13 trees on the Thorntree estate during National Tree Week.

The trees, which will flourish without much maintenance, should begin to bear fruit in the next year and form an attractive mini orchard for residents on the estate to enjoy.

Involved customer Deborah Stephenson came along to the tree planting to give the team a hand. Deborah, who lives in Middlesbrough, also recently took part in the Social Housing Tenants' Climate Jury, led by the Northern Housing Consortium, which looks at how the work of social housing providers can benefit the environment.

Thirteen's environmental specialist John Woods said: "This orchard will be close to many of our customers' existing homes, as well as a new development of affordable homes that Thirteen completed earlier this year.

"Planting these trees is just the beginning of an exciting project here to bring the communal land back to life. We're planting apple, pear, plum, cherry, walnut and hazelnut trees to create our very own fruit aisle.

"We'll also be adding a splash of colour with daffodils and a wildflower meadow, which will look stunning as it blooms. There will be more trees planted as the site develops and we'll be planting fruit bushes and herb beds in the spring.

"This is great for the environment and will help residents connect more with nature, boost wellbeing and help people learn about the environment.

"Trees are the most effective natural way of helping to remove greenhouse gases from the atmosphere. With this project, we're increasing biodiversity in the green areas we manage to support and protect the natural habitats of birds, bees and insects.

"We're also giving something back to the community and creating greener neighbourhoods."



Competition time

Win a £50 shopping voucher!



Now that you've heard all about our plans to create greener neighbourhoods, you might notice some familiar words hiding in our nature-themed wordsearch! All-but-one of the words listed below are hidden in this wordsearch, but can you find out which one's missing? All of them are connected to the different ways you can get in touch with us at Thirteen. Words may be forwards, backwards, upwards, downwards or even diagonal! They may overlap too.

APPLE

BIODIVERSITY

BIRCH

CHERRY TREE

DAFFODILS

PLANTING

ENVIRONMENT

HAZELNUT

LAND

MEADOW

ORCHARD

SHRUB

WILDFLOWER

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

To enter, all you have to do is solve the wordsearch and tell us which word is missing from the grid. You can then either email us at **communications@thirteengroup.co.uk** with the answer or post it to: **Together magazine, Thirteen, 2 Hudson Quay, Windward Way, Middlesbrough, TS2 1QG.**

Entries close on **Friday 3 June 2022**

One winner with the correct answer will be chosen in a random draw and notified within 28 days of the closing date.

The missing word is:_____

Name: _____

Address: _____

Email address or mobile number:_____

Growing community spirit across the Tees Valley



We've got big plans for communities across the region.

Those plans have taken a giant leap forward with the publication of Thirteen's new Empowering our Communities strategy.

As part of the strategy, we're working with local organisations and the customers in six areas to help the communities develop. We asked people what they thought about their areas and here's what they told us...

...in Hartlepool

Dyke House

In Dyke House, people said they liked local amenities and the community atmosphere. People wanted to improve the environment by tackling litter, fly-tipping and anti-social behaviour, while giving children more to do.

Owton Manor

People liked the sense of community, living close to family and friends, and the good shopping and amenities. They wanted to tackle litter and fly-tipping, crime and anti-social behaviour, and have more activities for children.

...in Middlesbrough

Gresham

In Gresham, people liked the area's diversity and community spirit, shopping facilities, transport links and the cleaner streets. People wanted to see more activities,

a Neighbourhood Watch scheme, and action to tackle fly-tipping and crime.

Grove Hill

People liked the shops and other facilities, good parking and bus links, and the community spirit. They wanted to tackle litter, fly-tipping, crime, anti-social behaviour, and have more activities for young people.

Pallister Park

People said they liked the community feel, being close to family and friends, and the shopping and transport links. People wanted to improve the environment, youth nuisance, parking and children's activities.

...in Stockton

Primrose Hill

People said they liked the community spirit, shops and bus routes. They wanted to improve the environment, policing, anti-social behaviour and have more activities for children.

Big Clean Ups

To make a start tackling some of the issues people talked about, we're organising Big Clean Ups in the six areas:

- Grove Hill: week of 4 April
- Primrose Hill: week of 11 April
- Pallister Park: from 19-22 April
- Gresham: week of 25 April
- Owton Manor and Dyke House: email us at community.resilience@thirteengroup.co.uk for dates

To get involved in a Big Clean Up or for more details about anything on this page, click www.thirteengroup.co.uk/InYourArea or email community.resilience@thirteengroup.co.uk

Get involved with Thirteen

By getting involved with Thirteen, you can have your say about the things that matter to you the most as a customer, helping us improve services, neighbourhoods and opportunities.

There are lots of ways to get involved and you can choose what suits you based on your interests and time.



This could be giving us your views in a quick survey online, sending feedback about services, documents and publications, attending meetings with other customers, or being involved in task and finish project groups.

Why get involved?

- You can keep up to date with what's happening at Thirteen and give your views on our plans
- Anyone can get involved, no matter your age or skills
- It's a great way to get experience and develop new skills for your CV
- Our friendly customer engagement team is here to help with any activities. We have a buddy system so you can meet other customers and hear their perspective about being involved
- We can support you with training, facilities and transport where needed.

If you're passionate about influencing the decisions that affect your community and the services you receive from Thirteen, we'd love to hear from you:

 customer.engagement@thirteengroup.co.uk
 www.thirteengroup.co.uk/page/get-involved



Here's a snapshot of what our customers have been involved in recently...

Meeting customers from Hull

Chair of Thirteen's involvement framework, Val Scollen, went along to Hull to meet with some of our new customers. Val said it was a great experience and we're looking forward to having some of those customers become more involved!

Recruiting new colleagues

Customers have been part of interview panels to help Thirteen recruit to a range of job roles, including Touchpoint advisors, community resilience coordinators, head of voids, housing service coordinators, executive director of assets and board and committee members.

Community fund

Every few weeks our involved customers help choose which great causes we fund through our community fund.

Some of the recently funded projects include Christmas parties in some of Thirteen's sheltered schemes, equipment for a netball club in Darlington and setting up a lunch club.

New tenancy experience

Customers have recently started a new tenancy experience project which will follow ten customers' journeys from the beginning of their new tenancy until May to look at trends in the communication they receive from Thirteen.

Money concerns? Help is available!



If you have any worries about paying your rent you can contact your housing services coordinator by calling 0300 111 1000. They'll be able to talk you through the support that is available, as well as let you know about other organisations that might be able to help.

Some customers who are struggling to pay their rent or bills may be eligible for additional financial support from Thirteen to help make ends meet.

If you are struggling to pay your rent or worried about the additional cost, we are here to help, so please talk to us!

If you're looking for work, then have a chat with our employability team. They can support you with jobs and training or help get you back into education.

Why is the rent going up?

Increasing our rents is never a decision we take lightly, and we know that the increase comes at a time when the cost of living is also rising.

The rent increase is happening for a number of reasons, which are set out below, but we want to reassure you that we're here to help if you have any concerns.

- As an organisation, we have seen our costs rise in 2021 because of things like construction materials and kitchens, doors and windows costing more.
- Unfortunately, because of these increased costs it is necessary to increase rent so that we can keep investing in your homes and offering our services.
- Every pound we receive in rent is reinvested into providing homes and services for customers, so this increase will mean we can do much more for our customers and in our neighbourhoods.
- Increasing rent means we can continue to deliver repairs and improvements to your homes, as well as invest in services that meet customers' needs. We can also build more affordable homes to rent, help customers into work with jobs and training opportunities and support projects that benefit your community.

If you're worried about falling behind in your rent payments, we can offer you practical help and support based on your personal circumstances. We've put together some advice to help you check you're receiving any grants and additional payments you are eligible for.



Could I qualify for additional grants or payments?

Every year, millions of people miss out on welfare and pension payments that they're entitled to. Here's how to check if you or someone you know is eligible - and what to do if you are.

Check what benefits you're entitled to

National charity group Turn2Us offers a free and confidential benefits calculator that you can use to help you find out what benefits you're entitled to claim. It's quick and easy to use the calculator, with further help and advice on making a claim available at www.turn2us.org.uk. They also offer a useful search to help find out if you are entitled to any hardship grants in your area.

The understandinguniversalcredit.gov.uk website explains what support you can access through Universal Credit, whether you are in work, looking for work or unable to work.

Hardship grants and payments

If you receive Housing Benefit or the housing element of Universal Credit, then you may be eligible to apply for a Discretionary Housing Payment (DHP) for financial support with housing costs through your local council.

Some customers who are struggling to pay their rent or bills may be eligible for additional financial support from Thirteen to help make ends meet. Speak to your housing services coordinator to find out more.

Pension credit

According to the latest figures, almost a million households are thought to be missing out on pension credit payments.

If you've reached the state pension age then you may qualify for additional payments and other perks, such as free TV licences for the over-75s, a council tax reduction, the warm home discount and free dental treatments.



To find out if you are eligible and how much you can get, use the pension credit calculator via gov.uk/pension-credit-calculator and apply online.

Living the dream at Howards Green



Jenny and Nathan!

Having lived in Darlington for 14 years, homeowners Jenny and Nathan decided to test the market, sell their home and buy their dream home at Howards Green. Now living in their brand-new home, we met up with them to find out about their experience with Thirteen Homes, talk all things specification, future plans and dream dinner guests!

Hi Jenny and Nathan! Shall we start by you telling us a little bit about yourselves?

Of course, hi. We are Jenny and Nathan and have lived together in Darlington for 14 years. I work for the fire service control room and Nathan is a secondary school teacher. We have two cats, we love to travel, and going to see live music.

Why did you decide now was the time to move?

We lived in the area and had seen Howards Green being built. We were considering home improvements in our old house but thought we would test the market instead. We put our house up for sale and it sold within a couple of days, so we headed straight to Howards Green and reserved our plot immediately!

What was it that attracted you to Howards Green in particular?

We were attracted by the specification offered in the homes and the style of the houses at Howards Green. It is also an ideal location for commuting to work and close by to the local shops and amenities.

Speaking of specification, what are your thoughts on what we offer?

The specification is excellent! It really is a case of having everything you need from the day you move in - lovely in-built appliances, security, and Hive heating, to name a few. Even now, when we tell people what was included, they are surprised with what comes as standard.

So, you are now living in a beautiful Yale home, but did you consider any of the other house types before you purchased your plot?

Yes, we had looked at the Pewter - another lovely house type, but we loved our plot, and the bay window was a real selling point!

Would you say the bay window is your favourite part about your new home?

The bay window - 100%. It's a long time away yet, but we can't wait to put our Christmas tree up in there and invite family round to celebrate our first Christmas in our new home.

Which room do you think you will decorate first?

The master bedroom, but there's no hurry as we love the interior as it is, for now.

Going back to when you purchased your home, can you tell us a little bit about your experience with us?

Fay in the marketing suite is a credit to Thirteen Homes. She has gone above and beyond to make the process as stress-free as it can be. Nothing was too much trouble as we proceeded through the purchase.

Would you recommend Thirteen Homes to others?

Yes! We have already recommended Thirteen Homes to family and friends as we know the friendly service they would receive and the high specification on all house types.

Now for a bit of fun, if you could invite anyone to a dinner party in your new home, who would it be?

For starters we would invite David Attenborough for his interesting stories. For our main course we would invite the Hairy Bikers so they could cook for us! For dessert we would invite The Killers to entertain us for the rest of the night.

thirteenhomes

thirteenhomes.co.uk/howardsgreen

Sheltered housing scheme receives £800,000 makeover

A celebration marked the end of an investment project that has transformed a sheltered housing scheme.

The £800,000 investment carried out by Thirteen, in partnership with Esh Construction, has seen customers living in the 24 flats at Laburnum and Magnolia Court in Stockton receive new kitchens, bathrooms with level access showers, doors, new heating systems, a full electrical upgrade and decoration throughout.

Ewbank Gardens, the welcoming onsite community centre at the scheme, has also received a full makeover as part of the project, including roof improvements, a new, modern kitchen, bathroom suites, doors, a full heating upgrade and modern décor.

Meanwhile, the landscaped gardens have created a relaxing environment for customers to enjoy together.

Resident Pauline Brace said: "I've lived here for 10 years and I'm very pleased with the improvements to my home, especially the new kitchen. The work has made my home feel much warmer too. We're fortunate to have communal facilities, such as the community centre and the gardens

to enjoy. We also had the chance to speak to the team throughout the project at coffee mornings, so we could ask any questions about the work."

Thirteen's project manager Rubie Lee said: "We were delighted to celebrate with customers. This has been a very exciting project to see it take shape, which has modernised the homes. Not only can our customers see a visible difference to their homes, but this work brings many benefits, making them feel much warmer and more energy-efficient.

"Schemes like this are so important so that people can live as independently as possible. That's why we continue to invest in facilities like this, ensuring they are modern and comfortable so that every person has a home that meets their needs."

The work is part of Thirteen's £31million investment plan, which has so far seen more than 2,400 homes benefit from improvement work more than 45 estates.





Bringing full fibre broadband to our customers

CityFibre has started work on building its £32million network across both Redcar and Hartlepool, which will bring better broadband to residents. They're the next UK towns benefiting from the multi-million investment in their digital infrastructure, with improvements already underway in Middlesbrough.

Any customers interested in connecting to full fibre broadband can pre-register their interest at www.cityfibre.com/PR-Register

Helen Ivison, Thirteen's asset infrastructure manager, said: "This is great news for our customers."

"We're all using technology much more these days in our daily lives, at home, work and school. We also recognise how an improved digital experience can benefit customers and that's why at Thirteen, we've created MyThirteen, which provides customers with a convenient way to find and manage their home online, all in one place."

"We have no doubt that enhanced broadband will make even more of a difference to our customers."

Helping to connect customers in Hull

KCOM, a communications and IT services provider, has started work in Hull to install superfast full fibre broadband for customers in Salthouse Lane, Alfred Schofield House, Turner Court, Owbridge Court and Herbert Pollard House.

This means customers can benefit from a better broadband experience, with no copper wiring that could slow your speeds. Everyone in your home can be online, on multiple devices, all at the same time.

The improvements will involve some external cabling and minor construction outside of the buildings, but they won't need access to your home.

If you have any questions about the work, please call KCOM on **01482 484 272** and find out more www.kcom.com/home/packages



Helping you be independent for longer

Sheltered Accommodation for 55+

Our sheltered properties offer you the privacy of your own home, with access to on-site facilities, social activities and the option of communal living. What's more, the schemes are all situated near local shops and travel links.

Available for rent, join one of our thriving communities in our schemes across Teesside.

Need some extra support?

Extra Care for 55+

If you need more of a helping hand, with support that's tailored around your needs, our extra care schemes could provide the perfect home for you or your loved ones.

Designed with comfort and home security in mind, you'll have experienced and professional staff available 24/7 to assist with daily tasks, respond to emergencies and provide a friendly and supportive environment.

You'll need:

- a referral from a social worker
- an assessment to identify needs and level of support
- a financial assessment to ensure you can afford any costs including rent, service charges and any care you require.

Want to know more?

 www.thirteengroup.co.uk/supportedliving  **0300 111 1000**

You never know what's going on behind closed doors

Domestic abuse can happen to anyone. We offer a range of support for customers that are experiencing domestic abuse, so please don't suffer in silence. There are lots of ways you can get in touch.

- ☎ **0300 111 1000**
- ☎ **Call or text 07464 655 582, 24 hours a day, seven days a week and someone from our tenancy support team will respond during working hours.**
- 🗨 **Speak to a Thirteen colleague in complete confidence**

Compliments and complaints

To help us improve our services we're always keen to hear from customers about the things we do well and the things we can do better. Our complaints and compliments process makes it easy for you to give us your thoughts about our services:

- 🖱 **Visit the compliments and complaints page on our website to complete our online form**
- ✉ **customer.relations@thirteengroup.co.uk**
- ☎ **0300 111 1000**

Supporting refugees from Ukraine

If you have applied to host a refugee from Ukraine under the government's Homes for Ukraine scheme and find that you've been successful, please let us know so we can support you and your Ukrainian visitor to settle into their new home and community.

You can find out more information on our website at **www.thirteengroup.co.uk**

thirteen

Home contents insurance

Did you know that Thirteen tenants and leaseholders can get low-cost insurance to cover your belongings, furniture and decoration in your home?

There's a range of cover options and insurance could cost as little as £33 a year for £9,000 worth of cover. There's no excess to pay on claims and if you make a claim, your premiums won't increase the next year.

Two companies offer the discounted insurance – you can find out all the details and apply for cover on our website: **www.thirteengroup.co.uk/contentsinsurance**

Or you can call direct on:

- Crystal Insurance on **0345 450 7286**
- RSA Insurance on **03456 718 172**

Save time, do it online with My Thirteen

My Thirteen offers a convenient way to manage your home all in one place.

Log in to manage your account whenever and wherever you want 24 hours a day, 365 days a year.



With My Thirteen you can:

- Pay your rent • Book a repair
- Update your account details
- View your tenancy information
- Search for a new home • And much more!

It's easy to get started with My Thirteen. Simply visit **www.mythirteen.co.uk** and call us on **0300 111 1000** to activate your account.

Managing and building homes