

# Blooming Marvellous!



**Everything is coming up roses for green-fingered tenants Elspeth and Christopher Turner and their neighbours Terry and Jean Rooney.**

The two couples, who live next door to each other in Little Pittern, are celebrating winning third prize in the annual flower competition judged by Kineton Parish Council.

Elspeth said: "We all got together and decided to get rid of some big bushes and replace them with more cheerful plants in our front garden area.

"We've really enjoyed watching all the flowers grow, and we're delighted that the parish council liked them too!"

• Read more at [www.warwickshirerha.org.uk](http://www.warwickshirerha.org.uk)

# New benefit cap

**This Autumn the Government is reducing the total amount of benefit which a household can receive. This includes the benefits received by you, your partner and dependent children who live with you.**

It's called the overall household benefit cap and means that a family can now only claim up to £384.62 per week and a single person can claim up to £257.69.

You may be exempt from the benefit cap if you claim Working Tax Credit, if you're above the qualifying age for Pension Credit, if you get certain benefits for sickness or disability or a war pension, or if you or your partner have been in employment for at least 50 weeks out of the 52 weeks before your last day of work, or if you receive carers allowance.

The Department for Work and Pensions will be writing to households who are likely to be affected by this new cap. If you are, you might be able to claim discretionary housing benefit to help towards your rent.

If you're having difficulties paying your rent, or need support with your finances, call us on **0300 1234 009**. You can also find details about debt advice agencies on our website.

## *Stay in credit*

Please remember that you must pay your rent weekly or monthly in advance, as stated in your tenancy agreement. It's important to do this to avoid getting into rent arrears.

**This still applies if you receive Housing Benefit or Universal Credit. As both these benefits are paid in arrears, we're asking you to pay between £3 and £5 into your rent account each week so that you build up a credit balance.**

## **UNIVERSAL CREDIT LATEST**

**From December, the next phase of the Universal Credit roll-out will include the Stratford District area.**

If you make a new claim, or if you are already claiming but your circumstances change, you will be moved onto Universal Credit. This means you'll receive a single monthly payment direct into your bank account, rather than individual benefits. You will therefore need to make arrangements to pay your rent directly to us.

To find out more about the roll-out, visit [www.warwickshirerha.org.uk](http://www.warwickshirerha.org.uk) For help and advice, call the Universal Credit Helpline on 0345 600 0723 or speak to your Housing Officer.



# SAVE MONEY

Saving energy in your home can mean big money savings and, with Christmas coming up, we could all do with a bit extra!

## TYPE OF ENERGY

### ELECTRICITY:

- Use a bowl to wash up in, not a running tap.
- Only put the amount of water you need in the kettle.
- Put a full load in the washing machine and use the economy setting.
- Defrost your fridge and freezer regularly to stop ice building up.
- Turn your lights off when you're not using them and use energy-saving light bulbs.
- Switch off or unplug any chargers or appliances you don't need on. Don't leave them on stand-by.

### GAS:

- Set your heating and hot water to come on and off when you need them.
- Using central heating is often cheaper than heating one room with a gas fire.
- Turn your thermostat down by a couple of degrees.
- Don't dry clothes on radiators as it makes the boiler work harder.
- If you're cooking with a small pan, use a smaller burner. Only use the amount of water you need and put a lid on the pan.

### AIR SOURCE HEAT PUMP:

- Check whether your energy supplier offers a special heat pump tariff or cheaper tariff.
- Air source heat pumps are most efficient when they are left on. They're most expensive when they need to heat up from cold or if they're being switched off and on. Adjust the temperature using the room thermostat if required.
- Radiators in a heat pump system work on lower temperatures so they don't feel as hot to touch. It's important not to block the heat by putting large furniture such as sofas in front of radiators

## RIGHT TO BUY

*Company Secretary, Craig Felts, explains the latest on Right to Buy*

At present there is still no formally agreed scheme regarding the Right to Buy for housing association tenants. This continues to be worked on by the National Housing Federation and the Government. This is not applicable to shared owners.

It's important to note that any scheme will be 'voluntary' and individual housing associations will be able to decide which homes they sell. However, there will be circumstances where homes cannot be sold – either due to legal restrictions which prevent sales from taking place, or where it would be difficult to replace any homes sold. This is likely to include many rural locations.

The timetable for the introduction of the scheme remains unclear, and the qualifying criteria which will apply has not yet been agreed. Once it has, we will publish our formal policy and let residents know what this is.

## Ask us ...

*Susan asked: I'm proud of my house but I'm embarrassed about my front fence which makes it look like I don't care. What should I do?*

*David Krause, Development and Maintenance Manager says: Have a go at painting your fence or ask a friend or neighbour to help out. This will make your garden look much nicer and will also help to stop the fence rotting so that it lasts longer. There's a wide range of fence paints available from DIY stores and they're safe for pets and plants.*

Have you got a question about your home or the services we provide? If so, ask away! We'll be answering one of your questions in every newsletter. Simply email them to [sue.haywood@midlandsrural.org.uk](mailto:sue.haywood@midlandsrural.org.uk)



## New Bathrooms

**Residents are starting to enjoy their new bathrooms as part of our planned maintenance programme.**

This is the first year that bathroom replacements have been carried out and the work completed so far is excellent.

Six homes in Barford and two homes in Brinklow are having work done this Autumn which includes stripping out the old bathrooms, plastering the walls and ceilings, and installing new baths, wash basins, toilets and showers. The walls are being tiled and vinyl floor covering laid.

**What a difference!**

## TURN IT ON

Before the Winter sets in, make sure you turn your heating on to check it's working properly so you're not worrying about it when you really need it.

If you think there's a problem, give us a call.

## Improving Homes

To enable us to keep your homes to a high standard, we carry out a stock condition survey of all our properties every five years.

This survey is very important as we visit every home to look at the age and condition of the bathroom, kitchen, windows and external doors. This information is then used to create our planned and cyclical programme of works for the coming years.

You will be notified when your property is going to be surveyed, but please make sure that you're at home to let us in.

This does not apply to shared owners.

## Gas Letters

Please note that it is emh homes who carries out the annual gas servicing and you will receive a letter with their logo on when your gas appliances are due to be serviced. The letter should also have the WRHA logo on too. If you have any questions about this, please contact us. This does not apply to shared owners.

## On the box

On 1st September the law changed and you now need a TV licence to download or watch BBC programmes on demand – including catch-up TV on BBC iPlayer. This applies to any device you use.

If you already have a TV licence for watching TV, you're covered for on demand programmes too.

A standard TV licence costs £145.50 and there are various ways to pay including by direct debit, at PayPoint outlets or in weekly instalments using a TV Licensing Payment card.

To find out more, visit [www.tvlicensing.co.uk](http://www.tvlicensing.co.uk)

## NO TIPPING

Don't be tempted to fly tip. If you have bulky items of rubbish please take it to your local recycling centre. Fly tipping is an eyesore and is hazardous for others. Removing rubbish costs us money which we could use for other services.

## BE A MYSTERY SHOPPER

We would like to thank you for your patience over the past few months as we understand there have been a few isolated problems regarding gardening services.

In some areas, the local authority is having to cut back the amount they spend on gardening and we are unable to do anything about this. These issues have been highlighted by the recent gardening survey and we welcome all your feedback so that we can provide the best service possible.

Please let us know if you are interested in becoming a mystery shopper and helping to monitor our gardening service.

## Service standard

When reporting anti-social behaviour, we will not reveal your identity without your agreement.

## KEEP IN TOUCH

Please keep us updated if your contact details change. If you've not already given us your email address, please do so. It's cheaper and quicker for us to contact you via email in certain circumstances.

## NEW NAME

Congratulations to Housing Services Assistant, Theresa Winder, who tied the knot on 3rd September and is now called Theresa Chamberlain.



## Our year in view

Look out for the new flip-book style residents' Annual Report which is being launched in late October and find out how your housing association is working to provide the best service for you.



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