### Warwickshire

Rural

The residents' newsletter for Warwickshire Rural Housing Association SPRING 2017



www.warwickshirerha.org.uk

herlock's Here

## facebook.

Remember to like us on Facebook and see all our latest news.

#### Our brand new mascot, Sherlock Homes, has arrived!

He'll be heading out and about across Warwickshire, promoting the excellent work we do on a daily basis, so keep an eye out.

His first case was to investigate how we're helping to clean up our communities. Sherlock joined the Skip Clearance Day in Alcester on 3rd March when residents filled a builders' skip full of unwanted items from their homes, gardens and alleyways.

As our mascot's namesake, Sherlock Holmes, says: "There is nothing like first-hand evidence"!

Check out Sherlock's exploits on our Facebook page.

Read more at www.warwickshirerha.org.uk

### EASTER CLOSING

Please note that the office will be closed on Good Friday (14th April) and Easter Monday (17th April), and on the two May Bank Holiday Mondays -1st May and 29th May.



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# Rural For Your Benefit

#### **Universal Credit**

There's been a further change regarding Universal Credit.

If you live in an area where Universal Credit has already gone live, and you have three children or more, you will not move onto Universal Credit if you make a new claim after 6th April or have a change in circumstances. You will continue to receive housing and other benefits.

Households with more than two children, who are already receiving Universal Credit, will not be affected by this change.

For help and advice about Universal Credit, call the Helpline on 0345 600 0723 or speak to your Housing Officer.

#### **Young People**

From 1st April, any 18 – 21 year old who makes a new claim for Universal Credit in a full service area will not be eligible for housing costs towards their rent.

This won't affect people who receive Housing Benefit or who are already receiving housing costs in their Universal Credit.

There are some exemptions including couples, certain disabled people and carers, and people unable to live with their parents.

#### **Child Tax Credit**

You will only receive support through Child Tax Credit for two children from April. Any additional children born on or after

6th April 2017 will not be eligible for support. You can still receive support for more than two children if they were born before 6th April 2017.

The 'family element' of £545 per year is also being stopped. This will mean that families with at least one child born before April 2017 will continue to get the family element, but if your eldest child is born on or after 6th April, you won't receive it.

#### **Free Childcare**

Great news! The amount of free childcare for parents of all 3 and 4 year olds is being doubled for working parents who meet certain conditions. It used to be 15 hours per week for 38 weeks a year and will now be 30 hours per week.

Parents must earn, on average, the weekly equivalent of 16 hours at the current national minimum/living wage rate. You don't actually need to be working 16 hours a week, you just need to earn 16 times the national minimum/living wage. For over 25 year olds this currently amounts to £115.20 a week.

In couples, both parents must be working and earning above the required amount. There is also a maximum earnings limit of £100,000 per year.

Parents who don't meet these conditions will still be entitled to the current 15 hours free childcare per week.

### RIGHT TO BUY UPDATE

There is still no formally agreed Right to Buy scheme for housing association tenants.

This continues to be worked on by the National Housing Federation and the Government. To ensure any scheme is fully tested, the Government has proposed a 'regional pilot', but the location of such a pilot has yet to be confirmed. There's also not been any confirmation of the qualifying criteria that tenants must meet to be eligible for any scheme.

It's important to remember that any scheme which is introduced will be 'voluntary' and individual housing associations will be able to decide which homes they can sell. There will also be circumstances where homes can't be sold – either due to legal restrictions or because they'd be difficult to replace – and this will include many rural locations.

We'll keep tenants informed of further progress and publish our formal policy in due course.

#### www.warwickshirerha.org.uk



## Rent Decrease

Following the government's decision back in 2015 to cut all social housing rents by 1% per annum for four years, you will have seen a reduction in your rent in the annual rent charge letter we recently sent you. For the first time, the letter also shows a breakdown of your service charge to make it clearer for you to see where your money is being spent.

### HOW TO... Fill a hole in the wall

Here's the latest guide in our 'How to...' feature to help you keep your property looking great and running well.

If you take down a picture and find the nail has left a hole in the wall, follow these simple steps.

- 1. Use a knife to scrape away any loose plaster around the hole.
- 2. Buy some caulk (filler) from a DIY store and apply it to the hole until it's filled in.



- 3. Scrape away any excess filler.
- Once the filler is dry, sand down the area so it's level with the rest of the wall.
- 5. Touch up the area with paint.

## **FIRE RISK**

Don't put yourself and others in danger by leaving rubbish in communal areas or around the outside of your property. We regularly carry out fire risk assessments and storing rubbish creates a hazard which could prove fatal.

## **LEASES EXPLAINED**

Shared owners have a self-repairing lease which means you have full responsibility for all maintenance and repairs to your home.

This includes all external and internal painting, windows and doors, internal plumbing, electrical wiring, fittings and appliances including boilers, and tiling and floor coverings. If you want to make any alterations to your property, remember you need to gain permission first.

Your buildings insurance covers the structure of your property if damaged, for example through a fire, storm or burglary, but not for wear and tear. You can make a claim by contacting Lewis Cave at Arthur J Gallagher on **01245 341212**. Please note that you are responsible for the £50 excess.

## Ask us ...

#### *Elaine asked: My radiator leaked and it's damaged my carpet. Is this covered by the buildings insurance the association provides?*

David Krause, Development and Maintenance Manager says: No it's not. We're responsible for the cost of the radiator repair and any skirting board damage. The damage to your carpet would only be covered if you have your own contents insurance policy and have paid for accidental damage cover. This is another example of why it is important for all residents to have their own contents insurance to cover these types of incidents.

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



# Pet Corner

#### Pet Permission

If you're planning to get a pet, remember you need to gain permission from us first. This applies each time you get any new pet apart from small caged animals such as gerbils and hamsters.

### **Keep Clean**

It's your responsibility to clean up after your pets around your home and garden. Staff and contractors can refuse to enter a property if it's too dirty. Dog and cat mess not only looks horrible but can also be very harmful to young children if they put their hands in their mouth or near their eyes. Give us a call on 0300 1234 009 if you'd like some free dog poo bags.

### Cat Care

Cats can cause a nuisance to neighbours and if you want to deter them coming into your garden, one resident has recommended the mega sonic cat repeller sold at www.wilko.com We're not endorsing this product, so please decide for yourself whether you want to try it.

### Noticeboard

# EMERGENCY?

Please be aware that from 1st May until 31st October, if you experience total loss of heating or hot water this will be classed as an urgent repair which will be attended to within 5 working days.



Carrying out an annual gas safety check on your property is a legal requirement to ensure your safety. It's vital that you

give us access to your home each year so that we can complete this important check. If we cannot gain access, we will have no choice but to cut off your gas supply.

## Service standard

If you leave a message, you should expect a reply within 24 hours of the person being back in the office.

### **COMMUNITY MEMORIAL**



1st Stockton Brownies, Isobel Eadon and Georgia Husband, joined us in unveiling Stockton's new war memorial which has been erected on land we gave to Stockton Parish Council, next to our Jubilee Fields development.

## JOIN US IN BRAILES

Come and join us in supporting the Brailes Three Hills Walk on Mayday Bank Holiday - Monday 1st May!

More than 1,000 people of all ages are expected to walk the six mile route over Castle Hill, Brailes Hill and Mine Hill, before enjoying a family BBQ. We're providing volunteers to help make everything run smoothly on the day and it'd be great to see lots of residents joining us at this fun community event.

# LESS TO PAY!

## Some water pump stations have recently been adopted by the local water companies which means that residents in these areas no longer have to pay towards their maintenance.

Residents who are affected will have received a letter explaining that their service charge will be reduced.



If you live in Barford Mill Lane, you now need to report any repairs or breakdowns to Severn Trent Water on **0800 783 4444** (option 2), and if you live in Jordans Orchard in Little Compton or Bradshaw Close in Priors Marston, you need call Thames Water on **0800 009 3979**.

## TV Licence rise

From 1st April, the cost of a TV licence is rising.

A colour licence will cost £147 and a black and white licence will cost £49.50. There won't be any change to the free over 75 TV licence. If you're blind (severely sight impaired), you'll still be able to apply for a 50% concession.

### **REPAIRS CHANGES**

Reductions in the Association's income means budgets are getting tighter. As a result we have had to examine all our costs, including those in respect of repairs and maintenance. As a consequence, we have reviewed some repair responsibilities.

From 1st April, the following items will become the tenant's responsibility:

- Broken or cracked glass in windows and doors (we will board up and possibly recharge)
- Internal doors including handles, locks, bolts and hinges (their condition will be assessed before occupancy)
- Blocked drains, toilets, sinks/wash hand basins, baths, etc (excluding communal drains)
- Floor coverings in kitchens, bathrooms and separate WC



Warwickshire Rural Housing Association

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