

GARDENING TIPS



If the British weather provides us with the usual summer, then we will probably have enough rain to keep the gardens watered!

However, if we do get a prolonged dry spell, the following are handy tips to keep your garden looking healthy:

Water wisely: A well-established lawn should require minimal watering during increased temperatures, but if you want to water it invest in an irrigation system for an efficient water distribution.

Kits with timers are best, set for early morning or late evening to allow water enough time to soak into the soil before the sun's heat speeds up evaporation and transpiration.

Keep mowing: Keep your mower blade on its higher setting so grass stems can provide shade for the soil, and leave the cuttings on the lawn to act as a mulch and that helps to retain moisture and also shade the soil. Make sure the blades are sharp, to ensure a clean cut.

BE SMART BE SAFE



AVOIDING PENSION SCAMS- PROTECT YOURSELF

The new pension regulations introduced in 2015 have allowed conmen to target people approaching retirement age. If you should wish to take advantage of the new scheme which allows you to be completely in control of your pension fund, to take out a lump sum, have a regular income or both, then you need to ensure that anyone you employ to help is reputable. Common cons involve people being told that they can have access to their entire pension fund tax free, which is completely untrue. Many people are losing vast sums of their hard earned pensions as a result of numerous scams, which are coming about due to the lack of regulation within the industry.

To protect yourself from any of these scams, then you need to be aware of the rules and regulations surrounding the new scheme. The Pensions Advisory Service offers advice on all aspects of this.

<http://www.pensionsadvisoryservice.org.uk/>

This is an executive non-departmental public body, sponsored by the Department for Work and Pensions, and is the best starting point for anyone who wishes to take advantage of the new scheme.

If a scheme looks too good to be true, then you should ensure that you check very carefully. Just googling the pension's advisory service brings up a whole list of websites with very similar names. It would be very easy to get confused. There are believed to be many fake websites offering services, so extreme care needs to be taken.



MONEY MATTERS



TAX CREDIT RENEWALS:

It is now the time of year to ensure that you renew your claim for tax credits to ensure that your payments don't stop. You also need to let the tax credits office know if there have been any changes to your circumstances such as moving house.

Renewal packs from the tax office are being sent out to families now and in the coming weeks. Tax credits must be renewed by **31 July 2016**. If the deadline is missed, tax credits will stop and families will need to pay back any credits they have received since April 2016.

Renewals can be made via:

www.gov.uk/renewing-your-tax-credits-claim

Mulch: Choose well-composted mulches on borders, such as bark chips or well-shredded garden prunings. This will provide a vital barrier to cool the soil and hold moisture.

Water butts: Invest in a water butt to create a reservoir for your garden from any thunder storms that come your way. Rain water is much better for your plants than tap water - and cheaper, too.

Change your fertiliser: Hot weather reduces the soil's ability to absorb the nutrition in fertilisers, and it can often have the opposite effect and burn plants, so use liquid fertilisers that have improved absorption in high temperature.

Use drought-proof plants: Choose plants that require minimal watering, such as sedum, lavender, cistus (rock roses), achilleas, dahlias, salvia, penstemons and artemisia.

WHAT'S NEW @ HQ



WELCOME TO THE NEW FOREST



HOUSING ASSOCIATION:

On 1st February 2016, English Rural welcomed The New Forest Villages Housing Association Tenants. English Rural began providing Housing Management and Maintenance Service to tenants of New Forest Villages Housing Association. One of the earlier rural housing associations, its founders had a concern for the specific problems facing local households in the popular hamlets and settlements within the New Forest. As specialist rural providers, the associations share similar values and working practices on the importance of affordable homes remaining affordable in perpetuity and the importance of local connection. The 51 homes will be managed by Katie Maclean.

CONTACT US



info@englishrural.org.uk
www.englishrural.org.uk

REPAIRS LINE

Tenants should report repairs and required property maintenance on the number below:

0800 121 4422

(9am to 5pm Mon - Fri)

In case of emergencies:

01772 757 874

(out of hours)

OFFICE

Accounts, lettings, sales, rents, standing orders, permissions and other general enquiries:

English Rural Housing Association

Astolat
Coniers Way
New Inn Lane
Burpham
Guildford
Surrey
GU4 7HL

Tel: 020 7820 7930

THIS YEAR'S AGM

This year English Rural is holding its AGM on 20th September in Damerham, situated in the New Forest District. Any residents interested in finding out more about the event or how to attend should contact the event organiser Karen Eagle on the main office number or by email: karen.eagles@englishrural.org.uk



TEAM NEWS

Housing Services Manager, Kathryn Harrison is now on maternity leave. I hope you will all join me in sending her best wishes. Jo Passmore has returned to help cover Kathryn's maternity leave.

Joining the team at English Rural as Housing Services Administrator is Pam Howard. Her role is a varied and active one and includes managing sales and lettings, providing administrative support to the Housing Management and Repairs teams and acting as first point of contact for English Rural's tenants.



She joined English Rural from the Charity sector where she gained experience in community care and management.

HOUSING MANAGERS

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WELCOME!

Hello and welcome to the Summer Edition of The Bulletin. As usual the edition is packed full of helpful tips and hints, with this issue containing an extremely informative guide to Universal Credit.

This summer is also a time for celebration, as it is the year of The Queen's 90th birthday. Beacons have already been lit around the country to mark this special occasion and many of our villages have enjoyed parties. The picture above is of the beacon that was lit in Warehorne, Kent, situated on top of the church tower.



I would like to ask you all again to remember that this newsletter is produced for you. So if you have any recipes, hints or tips, from gardening to DIY, then please email me at:
melanie.olybios@englishrural.org.uk

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MAINTENANCE



RIGHT TO BUY

The current Government included a pledge to extend the right to buy to housing association tenants in its Manifesto. To help achieve this, housing associations have agreed a voluntary deal offering this. However, rural local needs housing brings its own challenges and following negotiations agreeing the voluntary right to buy agreement, no housing association will be forced to sell a rural property. The reason for this is that developing local needs housing in rural areas is very difficult, due to planning restrictions and the availability of land. Therefore rural housing stock generally needs to be

protected, whilst still having the ability to build further small and affordable developments that rural communities desperately need.

What does this mean for Tenants of English Rural?

- All housing associations will have to provide options for their tenants, even if they do not want to sell their housing stock.
- The arrangement has secured rural protections and this is likely to include all homes owned by English Rural, meaning tenants will not be able to buy their English Rural home.

- Once details become clear, English Rural will look to have a policy and procedure in place, which may include working with others, so tenants wishing to take advantage of the right to buy will be able to consider other properties where they are eligible, although these will possibly not be English Rural homes and are unlikely to be in the village where tenants currently live.
- Eligibility criteria for households qualifying for right to buy is yet to be determined, although it is expected that tenants will need to have sustained a

REPAIRS

Residents reporting repairs will receive a job confirmation sheet in the post, which includes a short satisfaction survey. Could you please ensure that you fill in and return the form in the prepaid envelope provided. This allows you to inform the maintenance team of any issues experienced, good or bad. It also allows for continuous monitoring of the contractors' performance.

Every time you return the filled in form, you are entered into a quarterly draw, the prize for the winner is £100 of shopping vouchers. This quarter's winner was Miss Evenden from Tilden Court, High Halden.



GAS APPLIANCES

A recent situation highlighted that some residents are unaware that when we instruct contractors to carry out an annual gas boiler service and gas safety checks, that this will include any appliance within the property that has a gas supply to it, regardless whether the appliance is the residents own or not.

It is the legal duty of English Rural, as a Landlord, to take responsibility for any parts of the associated installation and pipework of resident owned appliances but not the actual appliance. As a result of these safety checks, should a resident's own appliance be found to be unsafe, it may be necessary for our contractors to disconnect the supply to it, for their own safety and that of others. It will then become the responsibility of the resident to ensure the appliance is repaired or replaced accordingly and supply English Rural with a valid gas safety certificate (CP12), reconnection charges may also apply. For safety reasons it's important for residents to think about the appliances they use and maintain these in good working order.

VERMIN

The maintenance team have spotted an unwelcome trend this year, there has been an increased number of calls reporting vermin infestations. After an extremely mild winter, the risk of problems is much higher.

Vermin poses a health risk to humans and pets. Sanitising areas, especially where food is produced is important to prevent the potential spread of disease. If you have pets, then ensure that they are fully protected through annual vaccinations and that their flea and worming protocol is completely up to date. Contact your vet for advice on the best products to use.

Ensuring that gardens are kept tidy and free of rubbish and that all household waste is disposed of properly will also help to prevent vermin being attracted to your home. If you feed the birds, or have regular barbecues, then ensure that no food waste is left lying around. If you do have a problem, it is your responsibility to contact and pay for pest control, the maintenance team though will be happy to provide guidance and advice on how best to proceed.



DON'T FORGET!

If you have a maintenance problem, you can now use the new and updated website to report the fault: www.englishrural.org.uk/report



NEW MICROCHIPPING

LEGISLATION

On 6th April 2016, it became law that all dogs over the age of 8 weeks are microchipped.

Failure to do so can result in a £1000 fine. It is the breeder/owner/rescue centre's responsibility to ensure that dogs in their care are microchipped. It is a painless and quick procedure that can be done at the vets or via another qualified professional such as a dog warden or groomer.

It is also the owner's responsibility to keep their contact details up-to-date on the databases.

Where a dog is transferred to a new owner, the new owner must, unless the previous owner has already done so, record their details and any change in the dog's name with the database on which the dog's details are recorded.

The compulsory microchipping legislation permits veterinary surgeons to exempt dogs from micro chipping if in their professional opinion it would adversely affect the dog's health. Please talk to your vet if you are concerned.



BY ROYAL INVITATION

As part of the Queen's birthday celebrations, a number of garden parties have been held at Buckingham Palace. English Rural's own Martin Collett, Karen Eagles and Ferdie Lachica were invited to attend The Palace.

(from left to right: Martin, Karen and Ferdie)



The new website is now up and running. It is much more user friendly, and allows for the reporting of repairs, directly contacting English Rural, applying for a home, news and events and much more. The address is:

www.englishrural.org.uk



ROYAL OPENING FOR AFFORDABLE HOMES

HRH The Princess Royal visited Vyvan Cottages, Iden Green on 2nd March 2016 to officially open the new affordable housing on the development. The six affordable homes at Vyvan Cottages were recently completed and are in addition to the six homes completed in 1994. These homes have been achieved through a community led partnership between English Rural Housing Association, Benenden Parish Council, the Harmsworth Memorial Trust and Tunbridge Wells Borough Council; the project has also benefited from the support of the Kent Rural Housing Enabler. HRH The Princess Royal met local residents and viewed one of the affordable homes, before officially opening the new homes on the development.



DESIGN SURVEY RESULTS

In the last issue of The Bulletin, residents were asked to fill in and return a short design survey. The results of this survey are:

- **69%** of residents prefer a kitchen/diner with a separate lounge.
- **84%** prefer a separate hall and lounge, rather than open plan rooms.
- **84%** prefer the kitchen to be at the rear of the property
- Preference for the location of storage cupboards was split almost equally between the hall and landing.

Thanks to everyone who responded to the survey – the information gained will be very useful in the planning and design of new homes.

All entries were included in a draw and the lucky winner has been sent a £50 shopping voucher.



tenancy for a number of years before they become eligible for discounts, and that discounts will depend on the length of tenancy. There will be a maximum discount around £75,000.

- Overall, the national right to buy scheme operated by housing associations will be funded by the sale of higher value council owned homes. The scheme is likely therefore to be limited by the amount of money available to fund discounts.





INCOME AND BENEFITS UPDATE:

> A Guide to Universal Credit

Universal Credit is a single monthly payment for people in or out of work, which merges together some of the benefits and tax credits that they might be getting now. It replaces: Jobseeker's Allowance, Housing Benefit, Working Tax Credit, Child Tax Credit, Employment and Support Allowance and Income Support.

It is currently being "rolled out" across the UK and does not yet apply to all regions, though it will do eventually. Depending on where you are located, you may no longer be eligible for housing benefit; you will instead receive a payment of Universal Credit, paid directly to you. Part of this, known as the "Housing element", will replace your housing benefit. Details of this rollout can be found at <http://www.entitledto.co.uk/help/Universal-Credit-Timetable>.

You may be able to get an advance on your first Universal Credit payment if you've recently been receiving another benefit (for example housing benefit) or if you're in urgent financial need, but you must request this from the Department of Work and Pensions (DWP) as it will not be offered.

> Replacing Housing Benefit

If you have been eligible for housing benefit, this will in most cases have been paid directly to English Rural. This will no longer be the case, as Universal Credit payments will be made to you directly and you will have to pay your rent directly to us. Additionally, the Universal Credit payment you receive may incorporate other benefits, making it unclear how much of the payment is rent. If you are beginning to claim Universal Credit we would advise you to contact your Regional Housing Manager in order to discuss your rent and how you wish to pay – it is also a good idea to keep us updated about changes in your circumstances so that we can assist you where possible, providing information you may need in order to claim. You, the tenant, will be responsible for managing the payment.

> Claiming Universal Credit

1. To **check if you are eligible** to claim, use a benefits calculator: <https://www.gov.uk/benefits-calculators>.

2. You then need to **claim online** at <https://www.gov.uk/apply-universal-credit> - this is the *only way you can claim* - and you will need the following details:

- Your postcode
- Your National Insurance Number
- Your bank, building society/ credit union account for Universal Credit to be paid into
- Your rent or tenancy agreement (*if you have one*)
- Your savings or other capital
- Any income that's not from work, e.g. from an insurance plan
- Any other benefits you get
- Details of any children, including their Child Benefit numbers
- You might also need these details for people who live in your home, e.g. *your partner*

It should take 20 to 40 minutes to complete your claim. There is a helpline run by the DWP which you can reach on **0345 600 0723**

NOTE: *calls charged at up to 12p per minute from a landline and between 3p and 45p per minute from a mobile phone.*

You will need to sign what is called a **Claimant Commitment** – this will outline what you and any partner will need to do in order to continue to receive Universal Credit. If you break the terms of the Commitment then you may be sanctioned and have your Universal Credit Payments reduced.

> Universal Credit and waiting days

If you make a new claim for Universal Credit you will not be paid for the first seven days. These days are known as waiting days. However, you should not let this delay your claim and should apply as soon as you are eligible to do so. The seven days waiting period won't apply if you are in certain circumstances, for example if you're terminally ill or vulnerable, have previously claimed Universal Credit, are splitting up from or moving in with a Universal Credit claimant, or are moving on to it from another benefit.

If you're successful, you'll usually get your first payment one month and fourteen days after you made your claim. You may therefore need to make payments toward your rent until you receive your first Universal Credit payment – you should discuss this with your Regional Housing Manager.

Any ongoing Universal Credit payments will be made to you monthly.

> Direct Payments to English Rural

If you are two months or more in arrears with your rent, we can request that an amount be taken out of your Universal Credit; additionally we can do this if you are one month in arrears and at risk of financial harm as a result, for example if we have applied to court for possession of the property. Direct payments can also be considered where a tenant is vulnerable and such a payment is in the tenant's best interests.

Of course depending on your eligibility any direct payment may not cover your full rent and when this is the case you will have to pay a shortfall to make up the difference.

KEY FACTS



- **The under occupancy charge, or Spare Room Subsidy ("Bedroom Tax") will still apply in relation to Universal Credit** - if a social sector tenant claimant has any under-occupied bedrooms their Housing element will be reduced by 14% for one "spare" bedroom, or 25% for two or more "spare" bedrooms. There are exceptions to this, such as carers, over 60s etc and you should contact your Regional Housing Manager if you are unsure whether you'll be affected.
- **Residents will also be responsible for managing payments and for ensuring claims and details are up to date** – they will need to contact the DWP rather than English Rural. Your Regional Housing Manager may be able to offer advice but that will generally be the limit of their involvement. We will be obliged to follow our detailed rent arrears procedure and so it is important that you ensure that your rent account is up to date and paid fully in advance as per your tenancy agreement.
- **You will also need to be mindful of the benefit cap, currently £20,000 per year** for families outside London, and if you are unsure whether this will affect you then you should seek further advice.
- **You will also have to claim separately for Council Tax benefit as necessary;** this will be claimed from your relevant Local Authority and will not be backdated so you should contact them as soon as possible to ensure you don't fall behind on that.