



ENGLISH RURAL

THE Bulletin



WINTER 2018

RESIDENTS' NEWSLETTER FROM ENGLISH RURAL HOUSING ASSOCIATION

Hello & Welcome...

to the winter edition of The Bulletin. After a summer of incredible weather it doesn't seem possible that we are now heading to winter and with it the harsh weather the new season may bring. Inside are plenty of tips to winter proof your property and car. It has also been another exciting few months for English Rural, with our Patron HRH The Princess Royal attending a number of events.

I need your help and participation for future issues. This newsletter is for the Residents' and your input is important. This time we are particularly keen to hear about local community events that you are involved in. Did you know that English Rural has helped to sponsor community events that engage with and benefit our residents? Why not get in touch about yours! As always, we are also keen to hear from you about any other contributions or suggestions. Please get in touch with fellow resident and newsletter editor by emailing: Melanie.Olymbios@englishrural.org.uk



CHRISTMAS OPENING TIMES:



The offices close at 5pm on Friday 21st December 2018 and re-open on Wednesday 2nd January 2019 at 9am.

Should you need to report an emergency repair during that time, please call our out of hours service on: 0808 168 6246

COOL REMINDER!

In with this month's newsletter you'll find your FREE fridge magnet.

It's important that all our residents have our up to date contact information - so please put yours somewhere that it'll always be within easy reach.



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OUR PATRON, HRH THE PRINCESS ROYAL

English Rural is very fortunate to have HRH The Princess Royal as Patron. She is passionate about the lack of affordable properties in rural areas, meaning that people cannot stay in the areas that they grew up in or where their families are. Commenting on the important role that The Princess Royal plays, Adrian Maunders, Chief Executive of English Rural, said:



“ HRH The Princess Royal is a great ambassador for our work. The absence of sufficient affordable homes in our rural communities is not a new problem – in fact it is a problem that has got worse in recent years. High property values, increased aspirations to live in the countryside and limited development of new homes have all had an impact, resulting in many local households now being unable to afford to remain within the rural community where they have grown up and have support networks. Small scale affordable rural housing developments help to rebalance communities, keeping families together whilst providing a boost for local services. Parish councils are a driving force for change and a key partner in delivering affordable homes for local people. ”

The passion shown by The Princess means that she attends many English Rural events, offering her support and highlighting the issues surrounding rural housing. Her work as Royal Patron gives the most valuable support to English Rural’s national advocacy and influencing role.

In the photograph above, HRH The Princess Royal is meeting Operations and Communications Director, Martin Collett at an affordable rural housing development. She also attended a conference on Loneliness and Isolation in rural communities where she delivered an impassioned speech, highlighting that providing affordable homes was at the heart of addressing this important issue. The event, sponsored by English Rural and jointly organised by the Plunkett Foundation and National Housing Federation, also heard from Tracey Crouch MP, the government’s first minister for loneliness. Tracey praised the work of those involved and rallied delegates to support the government’s first Loneliness Strategy. You can view the video of the speech from Tracey Crouch MP via English Rural’s website: <https://englishrural.org.uk/hrh-the-princess-royal-and-tracey-crouch-mp-address-rural-isolation-and-loneliness-conference/>

LONELINESS AND ISOLATION IN RURAL COMMUNITIES

Loneliness is often described as the silent epidemic. It is more prevalent in rural communities where individuals may be cut off due to poor transport links and from families forced apart by high housing costs. Research has shown that loneliness increases risk of death by 29% and has the equivalent health detriment of smoking 15 cigarettes per day.

The campaign to end loneliness (<https://www.campaigntoendloneliness.org/>) believes that nobody who wants company should be without it. They want to make this happen by ensuring that:

1. People most at risk of loneliness are reached and supported
2. Services and activities are more effective at addressing loneliness
3. A wider range of loneliness services and activities are developed

The collaboration of English Rural, The Plunkett Foundation and The National Housing Federation are endeavouring to ensure that the needs of local communities are supported and met. Housing Associations are at the front-line of helping to tackle loneliness, as they can offer affordable housing to enable communities and families to stay and grow together.



If you are feeling lonely, or would like more information on the campaign, then please try the following links:

- www.carersuk.org/news-and-campaigns/ending-isolation-among-carers
- www.fote.org.uk/ • www.contact-the-elderly.org.uk
- www.ageuk.org.uk/information-advice/health-wellbeing/loneliness/
- www.redcross.org.uk/get-help/get-help-with-loneliness
- www.mind.org.uk/information-support/tips-for-everyday-living/loneliness/#.W9AhAPIKiUk

UPDATE FROM THE CHAIR OF THE RESIDENTS SCRUTINY GROUP

Christine Knight



Christine has been a resident of English Rural for the past 13 years and has been contributing to resident involvement activities for almost as many years. She lives in Kent with her family and works within Kent Specialist Children's Services.

The past year has been a busy one with the introduction of a new Scrutiny Group format, meeting just once a year and carrying out regionalised visits to English Rural developments. We have refocussed our attention on new and existing involvement opportunities for Residents and, with direct input from the Scrutiny Group, we have carried out a full Impact Assessment on how English Rural involves residents.

The recent Residents Survey, last undertaken in Winter 2017, is just one way you can have your say as a resident and be involved in influencing services. The Impact Assessment also looked at ways English Rural can improve on digital services offered to residents and improvements will be made over coming months to the website and how residents can access information. If you live in a rented home and have recently had a repair at your property you will have received a feedback form. Your feedback on these forms allows English Rural to monitor performance of contractors and gives you a say on what worked well and what can be improved upon.

At the last Scrutiny Group meeting, residents had the opportunity to meet with representatives from the National Housing Federation (NHF), the National body representing Housing Associations across England. We were able to contribute to and influence a national project the NHF are currently working towards through giving our opinions and perspectives as residents.

Having been involved as a resident in the work of English Rural for a number of years, including a full term as Resident Board Member, I have seen the contribution residents can make in shaping services.

The Residents Scrutiny Group is currently looking to expand and we are encouraging more residents to get involved:

- Can you commit to one meeting a year in English Rural's London office? (all expenses and childcare costs will be reimbursed)
- You would also have the opportunity to carry out optional regional visits with your Housing Manager to developments local to you
- As a thank you from English Rural for your input you will receive a £50 shopping voucher

If you would like to be involved in the Scrutiny Group please contact the Housing Services Administrator for more information: 020 7820 7930 (option 2) or Terri.Browning@englishrural.org.uk.

THE AGM

This year's AGM was held at the International Hotel in Ashford. Following this, the members of The Board were taken on a tour of all the local schemes and new developments, where they were able to meet some of the local residents.



25th September was a busy day! As well as our AGM, we also attended Wawickshire Rural Housing Association's official opening of their new Passivhaus homes at Wooten Wawen by our Patron, HRH The Princess Royal.

THE NHS 'CHECK BEFORE YOU TICK' CAMPAIGN

Prescription fraud is costing the NHS millions of pounds. It can also result in a prosecution for fraud if you tick the free prescriptions box when you are not entitled to them. Also, many people that are actually entitled to free prescriptions are unaware that they are. This winter, the NHS has launched the 'Check before you tick' Campaign, to ensure that we are all aware of our correct entitlement. It aims to help people understand if they are eligible for free prescriptions and, if they are, how to claim correctly to avoid penalty charges. Plus, if people aren't eligible for free prescriptions, when to make sure that there is other support available to them such as prepayment prescription certificates, and the NHS Low Income Scheme.



Here is a summary of eligibility in England:

- Get certain benefits, including income support or income-based jobseeker's allowance
- Have a valid maternity exemption certificate
- Have a valid medical exemption certificate
- Have a valid war pension exemption certificate
- Have an HC2 certificate (NHS Low Income Scheme)
- Are over 60
- Are under 16 (or 16-18 and in full-time education)

Even if you can't get free prescriptions, there are other ways you can cut your medicine costs, such as:

Getting a prescription prepayment certificate. A three-month one costs £29.10 or a year's costs £104 – and once you've got it, it covers all your prescriptions in that time. They usually save money if you use more than one prescription a month.

To find out if you are entitled to any help, please visit:

<https://www.nhsbsa.nhs.uk/penalty-charges-dont-get-caught-out/check-you-tick>



Insurance for Residents in Shared Ownership properties:

If you are a resident of a shared ownership property, you are currently paying £12.50 a month to cover the cost of buildings insurance. The existing insurance arrangement has now come to an end, and English Rural has appointed a new Insurer. As from April 2019, the new monthly contribution for buildings insurance will be £6 a month, representing a big saving (future premiums may change depending on the level of new claims made). The excess and cover has remained the same and all details will be published on the website.

The new insurer is JLT and their contact details are: 0345 266 9660

jlthousing@broadsiretpa.co.uk

Please note: this is for residents of shared ownership properties only. Tenants of rented properties should carry on reporting any building faults to the maintenance team as normal. However all residents should ensure that they have adequate contents insurance to cover them in the event of fire/theft or flooding.

Rent

Rent will go down by 1% again from April 2019, as part of a four year rent reduction. You will receive a letter in February 2019 with next year's new amounts payable.

Universal Credit

We are now seeing more and more of our residents in receipt of Universal Credit. We are doing our best to help residents manage this transition from housing benefit to UC, often with delays, and understand that there may be some short term issues. In order to work with residents it would be helpful to keep Housing Managers informed that a claim is likely to begin, or a housing benefit claim is ending so that your Housing Manager can help you deal with this and support where possible.

Information on Universal Credit can be found at <https://www.understandinguniversalcredit.gov.uk/> or <https://www.moneyadvice.service.org.uk/en/articles/universal-credit-an-introduction> - alternatively your Housing Manager may be able to assist with any general queries.

SCAM ALERT

Energy Saving Scams

Trading Standards are warning residents to check the credentials of companies selling energy efficiency products following an increase in consumer complaints. A recent example is a company who claims to offer government-backed energy-saving grants of up to £8,000. Scam letters have been sent to properties from a company purporting to act on behalf of the Energy Company Obligation (ECO), a government energy efficiency scheme. The letter urges householders to register by February 28 for 'new free funding' up to £8,000 to help improve the energy efficiency of their home. It offers items including free boiler replacement, solar installation, draught proofing, doors, double glazing and underfloor installation. The letters give the impression that they are sanctioned by local authorities – they are not. If you do respond it's likely that your details will be added to a scammer's database and then will be targeted with even more junk scam mail.

Email Fraud

Sadly email fraud is a growing crime. Emails are sent asking people to follow links for a refund or stating that a paypal/bank etc account has been breached. These links then allow malware to attack your computer, thus allowing criminals access to your details and online bank accounts. Prevention is the best cure.

Do not open links in any emails you were not expecting. If the email purports to be from your bank, log in to your online banking yourself, not via a link, and see if the message appears in the messages sections. This applies to any online account.

If it looks too good to be true, it usually is. A common ploy is to receive an email supposedly from HMRC or DVLA stating that if you click on the link you will get a refund. Neither HMRC nor DVLA offer refunds via emails, so this will be a fraudulent attempt to access your details.

Another more worrying approach are threatening emails. These are sent by criminals as an attempt at extortion. You may well think it will 'never happen to me as I will ignore it'. But many of these scam emails send you your own genuine passwords within the email, which suddenly makes it much more convincing.

These emails are an attempt to blackmail unsuspecting victims by claiming to have used the victims' password to install spying malware on the victims' computer. It is believed criminals obtain the passwords from data breaches.

What to do if you get one of these emails?

Don't reply to the email, or be pressured into paying. The police advise that you do not pay criminals. Try flagging the email as spam/junk if you receive it multiple times. Perform a password reset as soon as possible on any accounts where you've used the password mentioned in the email. Always use a strong, separate password for important accounts, such as your email. Always install the latest software and app updates. Install, or enable, anti-virus software on your laptops and computers and keep it updated.

If you receive an email that is either threatening or an attempt to get you to follow a link, please report it to Action Fraud online:

<https://www.actionfraud.police.uk/>

WINTER IS COMING... 3 steps to prepare

The summer of 2018 was almost as hot and dry as the summer of 1976, for those of us that can remember it! There are already the usual sensationalist headlines about the forthcoming winter. Whatever the new season will bring us, it is sensible to have you, your car and your house as prepared for a hard winter as possible.

Winter preparedness for cars:

A good way to remember how to keep on top of your cars health in winter is FLOWER:

- **F Fuel** ensure you always have enough
- **L Lights** ensure they are working and are clear from dirt and grit
- **O Oil** check regularly to ensure there is enough in the engine
- **W Water** ensure all reservoirs in car are full. Make sure engine & washer bottles have the correct antifreeze
- **E Electrics** check regularly
- **R Rubber** (tyres) make sure all tyres are inflated to manufacturer's specifications and have the legal limits of tread.

Combine the above with ensuring you have a winter emergency kit in the car, and you should never be caught out by the weather. The AA recommends that the following should be kept in the car in case of snow or breakdown in wintry weather:

- Warm coat and blanket
- Fully charged mobile phone
- Hot drink and snacks
- Torch
- A high visibility vest that can be worn over a coat
- Wellingtons or waterproof shoes
- A shovel
- Cat litter (can help give extra grip if you are stuck on a slippery surface by placing some in front of each wheel)

How to prepare your house:

There are many considerations that are necessary to keep our homes in tip top condition during this harsh season. Condensation can be a big problem in well insulated and well heated homes. There are many things that we can do to prevent the problem. Try to produce less moisture by keeping lids on pans, not drying wet clothes on airers and by using the extractor fans in the bathroom and kitchen. Homes need to be ventilated to allow moisture to escape. Simple measures such as leaving the trickle vents on the windows open, or closing the bathroom or kitchen door when you are having a bath/shower or are cooking can make the world of difference. Should you get condensation, make sure you wipe it away quickly to prevent the formation of any mould. If any mould is present, use a good quality anti mould product and follow the instructions carefully.

There are many things that can be done to ensure that your property is ready for winter. Frozen and burst pipes are a big issue in the winter months and can be easily avoided. Ensure that you heat your home appropriately for the weather, as this can reduce the risk of pipes freezing and bursting. Even if you are going away, ensure that the heating is left on at a low level.

If you have fitted an outside tap, ensure that you either drain it and turn off its water supply, or make sure that the pipes are well lagged. This will stop the pipe from freezing or bursting.

Check guttering is in good order and that over flow pipes are not leaking. Report to the maintenance team if repairs are needed.

If high winds are forecast, ensure that everything in the garden is secure.

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Be aware as nights draw in...

Protect your home:

As the evenings start to become longer the Police are reminding home owners to take simple crime prevention steps to keep their properties secure.

With residents leaving their homes throughout the winter months to attend festive events, such as Halloween, Bonfire Night and Christmas there is typically a spike in burglary reports across the country.

To combat this rise Police forces around the country have launched their annual campaign to help prevent burglaries and target those responsible.

Officers will be taking a proactive approach throughout the course of the campaign and will continue to advise home owners of the simple steps they can take to protect their properties.

The focus is on catching and convicting offenders whilst encouraging people to take simple crime prevention steps to keep their properties secure.

Most burglaries are opportunistic and often just by making your home look occupied by using time switches on lights is enough to prevent a burglar targeting a property.

Burglary is a terrible crime that can leave victims feeling scared and anxious long after the offences have taken place and we want to do all we can to make this even less likely to occur.

- Ensure doors and windows are secure before leaving your property
- Keep keys, cash and expensive items out of view
- Use timer switches on lights and radios to make your home look occupied
- Keep gates locked and boundaries secure
- Lock away bikes, tools and garden items that could be stolen or used to break into your home

You can also:

- Security-mark items including bicycles, smartphones and laptops
- Keep receipts and serial numbers safe
- Photograph and insure expensive or unique items
- Register important items for free at www.immobolise.com

3

WINTER WILDLIFE:

A lot of wildlife suffered during the long dry summer that we have had. If we have a harsh winter too, many more will find it hard to access food and water. I personally enjoy seeing the birds and other wildlife come into my garden, so like many I feed the birds. Bird feeders can simply be hung in the trees, and soon the garden will be full of visitors. Remember to clean underneath any bird tables or feeders to discourage any vermin such as rats setting up nests in the garden too. Something as simple as leaving a bowl of clean fresh water out every day can also make a huge difference to the lives of any visiting wildlife.

Another problem this year, is that due to the prolonged warmer weather, many hedgehogs are later hibernating. A small hedgehog will die if the weather turns cold. If you feed the hedgehogs, please only feed them tinned cat or dog food or specialist hedgehog food, as bread and milk cause stomach upsets for hedgehogs as they are lactose intolerant. If you find a sick or injured hedgehog or a small hedgehog out of hibernation, please call your local vets or RSPCA for advice in the first instance.

Sadly, hedgehog numbers have been in decline for several years now, so they really need our help. Being able to move freely from garden to garden is important for hedgehogs to find food and a mate. 'Hedgehog Street' (a campaign for hedgehogs) promotes a number of ideas to help hedgehogs survive in today's world, including 'Hedgehog Highways'. For further information on Hedgehog Highways and other ways to help hedgehogs, please visit: www.hedgehogstreet.org

THE FUN FESTIVE WORDSEARCH:

Can you find them all?

- * CAROLS
- * CHOCOLATE
- * CHRISTMAS
- * COLD
- * FAMILY
- * FILMS
- * FUN
- * MULLED
- * PRESENTS
- * PUDDING
- * REINDEER
- * SANTA
- * SNOW
- * STUFFING
- * TURKEY
- * WINE

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

WHAT'S NEW @ HQ



THE HEAD OFFICE HEADLINES:



Adrian Maunders is retiring in the spring of 2019. Adrian has been Chief Executive of English

Rural for the past 11 years, having joined in 2007 from roles in Local and central Government. In this time he has overseen English Rural blossom into the organisation that it is today. It has prospered during difficult financial times and has doubled in size to help more and more rural communities. Thus helping the people who need affordable homes to live and work within their rural communities. Adrian will retire from English Rural leaving it as the positive and flourishing organisation that he has helped to create and sustain. We would like to say a very big thank you to Adrian, and to wish him well in his retirement.



Dawn Cridland is going on maternity leave from November 2018 and will be replaced by Amy Bell until June

2019. Good luck and best wishes Dawn.

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:

0808 168 6246
(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

HOUSING MANAGERS

Steven Bland
 Mobile: 07552 126678

Jade Clarke
 Tel: 020 7820 7930 (2)
 Mobile: 07552126686

Luke Versteeg
 Tel: 020 7820 7930 (2)
 Mobile: 07552 126679