

The residents' newsletter for **Peak District Rural** 

**PEAK** District **Rural Housing Association** 





#### **MONEY MATTERS**



### **Universal Credit - be prepared**

Universal Credit is here for single people making a new claim for benefits. From April 2016 it will be introduced in stages to all people on benefits, so it's a good idea to start thinking about its arrival.

In future you will receive a single monthly payment direct into your bank account, rather than individual benefits such as Housing Benefit, Jobseeker's Allowance and Child Tax Credit.

- Make sure you have a bank account so you can receive your Universal Credit payments.
- Check that you can pay bills by direct debit or standing order from it.
- If you have a partner you'll get a single payment for both of you, so think about whether you want to have it paid into a joint account.
- It could take, on average, 6 8 weeks from the date of your claim to receive a payment. Payment advances are available from the DWP and are paid back over a fixed period of time. For further details, speak to your Job Centre.
- Universal Credit will be paid monthly in arrears so you'll probably have to make changes to the way you budget and ensure that your rent account is pre-paid.
- Carefully work out how much money you have coming in each month and what you need to spend it on so you don't run out before the end of the month.
- Most people will make their Universal Credit claim and manage their payments online. If you don't have access to the internet, ask at your Jobcentre or call into your local library.

For help and advice, call the Universal Credit Helpline on **0345 600 0723**. Calls are free if you have free or inclusive minutes as part of your phone contract. Otherwise, ask them to call you back. Or, speak to your housing officer.

# ANNUAL RENT REVIEW

Following recent changes made by the Government, from 4th April 2016 your weekly rent charge will be going down by 1% each year for the next four years. This reduction will not apply to service charges. So, if you pay a service charge, there may, in some cases, be a small increase in your overall weekly rent.

Shared owners are not eligible for the rent decreases.

### Money worries?

It's an expensive time of year, but if you're in need of financial support, help is on hand.

Turn2us is a national charity which helps anyone who's struggling financially or who's worried about money. Visit **www.turn2us.org.uk** for advice on how to access welfare benefits and a range of support.

### TURN2US



### JUST ASK!

#### What should I expect from garden maintenance?

If you pay a service charge, have a look at http://www.peakdistrictrha.org. **uk/living-in-your-home/the-property/garden-services/** which explains the garden maintenance service you can expect.

If there's a problem in a communal area which we have responsibility for maintaining, let us know.

Do you have a question you would like answering in the next newsletter? If so email sue.haywood@midlandsrural.org.uk

## We're on Facebook



Search for us and 'like' our Facebook page so you can read the latest information.

We've drawn up a strict code of conduct for using Facebook and will be continuously monitoring the content posted to ensure it meets this code:

- We will reply to any comment posted within 24 working hours.
- We will remove any comments which are defamatory, which include obscene language and which violate the rights of others.
- No personal references can be made to staff or other residents.
- We reserve the right to remove any other content which we deem inappropriate.
- Please remember that your name and photo will appear next to your comments and are visible to anyone else visiting the page.

We can't prevent the harsh winter weather, but we can be prepared for when it arrives!

- Keep an emergency kit in your car in case you get stranded.
- Wear layers of warm clothing when you're out and wear a hat to prevent heat loss.
- Sprinkle cat litter or salt on icy patches to avoid slipping over.
- Be a good neighbour by calling round to check that they're keeping well and warm.
- Cats love sleeping in warm car engines so bang on the bonnet before starting your car.
- Ensure your mobile is fully charged and has credit.
- Make sure children can be easily seen when it's dark.

## Stay **SECURE**



- If you're heading away at Christmas, don't post details on social media.
- Don't leave Christmas presents on show where they can be seen through a window.
- Leave some lights on when you go out at night and draw the curtains.
- Keep your front and back doors locked, even when you're at home.
- Don't leave spare keys in an obvious place, such as under the door mat.
- If you get a new electrical item, don't leave the box outside near the bin.





#### Noticeboard

#### Service standard

If you are having genuine financial difficulties we will be sensitive and supportive and will work with you to find a manageable way for you to pay off your rent debts.

#### **RIGHT TO BUY**

There have been lots of stories in the media recently regarding the Right to Buy for housing association tenants. At the time of going to print, there had been no confirmed decisions made, but we will update you with the latest details in the next newsletter.

www.peakdistrictrha.org.uk

### **HEATING CHECK**

If you're a shared owner, it's your responsibility to get your heating system serviced each year. Failure to do so could invalidate your warranty and, if the system's not working safely, put you at risk of carbon monoxide poisoning. Make sure you get it done - put it on your calendar!

### 

If you've had a missed call from 0300 1234 009 it's us!

Remember it's our new phone number for all your queries. It's the same cost to call as any landline number starting in 01 or 02. Plus, 0300 numbers are included in mobile and landline tariffs.

#### MAKE A



0300 1234 009

DATE

As the Housing and Maintenance Officers are often out and about, please call **0300 1234 009** to make an appointment to come into the office to see them, to avoid disappointment.

# hang wallpaper

Regularly decorating your property and keeping it in a good condition is your responsibility so we're starting a new 'How to...' feature of simple DIY jobs to give you a helping hand. For more easy-to-follow

quides, visit www.diy.com

- 1. Start on a wall with no doors or windows.
- 2. Use a plumb line or spirit level to draw a line from ceiling to skirting board 480mm from the corner.
- 3. Put your first pasted length at the top of the wall with its right hand edge running down the vertical line. Leave about 50mm of extra paper at the top for trimming.
- 4. Smooth the paper down from the centre to the edges with a paper-hanging brush.

5. Crease the top of the paper against the ceiling, pull it away from the wall and trim. Repeat at the bottom.

- **6.** Put the next length against the first one, matching the pattern. When you've got a few pieces in place, run a seam roller gently down the joins.
- 7. If you spot any creases, tear the paper and overlap the edges so they lie flat.

### Need a translation?

If you need a copy of Rural Life newsletter in another language we will happily provide a translation for you. All you have to do is call the office on 0300 1234 009 with your request.



is published by Peak District Rural Housing Association, First Floor, 10 Cromford Mill, Mill Lane, Cromford, Derbyshire DE4 3RQ. Tel: 0300 1234 009. Fax: 01629 826468. **E-mail:** enquiries@midlandsrural.org.uk Website: www.peakdistrictrha.org.uk

Peak District Rural Housing Association Limited is registered under the Co-operative and Community Benefit Society with charitable status 26807R.



Rural Housing Association

