

Peak District

Rural Life

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

WINTER 2019

www.peakdistrictrha.org.uk



PEAK District
Rural Housing Association



facebook

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

We
wish all
our residents
a happy and
healthy
2020

Christmas Winners!

Congratulations to Ian and Hannah who've won themselves an Amazon Echo Dot just in time for Christmas!

They scooped first prize in our Autumn newsletter competition by sending us this amazing photo of the view from their home in Ivy Cottages, Meerbrook.

FOR YOUR BENEFIT

SUPERMARKET SAVINGS

To save money on your online supermarket shopping, visit www.mysupermarket.co.uk Fill your online basket with products and the site will compare the prices of items in your basket with 14 leading supermarkets. You can then switch your basket to the cheapest supermarket. It also gives you smart swap suggestions to help you save more money.

PENSION CREDIT

From 1st February, if you are of Pension Credit age and are responsible for a child, you will receive a 'dependent allowance' within your Pension Credit. This is an allowance to help with your child as you will no longer be able to make a new claim for Child Tax Credit or Working Tax Credit.

CASHBACK SITES

There are now a range of cashback websites which enable you to earn money when you shop online, such as TopCashback, Quidco and Boom25. Register with the cashback website then use it to search for the retailers you want to shop with. Each time you make a purchase through the site, you will be given money back which all adds up!

TRY HAGGLING

Did you know that you can haggle over the price of many products and services and receive a substantial discount? If your contract is due to end for services such as broadband, energy, home insurance, mobile phone or car breakdown cover, call the company and ask for a better price. Most will offer a discount to stop you cancelling your service.

NECTAR REVAMP

Sainsbury's has just revamped its Nectar loyalty scheme. You still collect one point for every £1 you spend but now every Friday you get personalised offers with bonus points on selected products. You can also use your Nectar card to collect and spend points with over 400 partners including eBay and Argos. Visit www.nectar.com

WARM HOME DISCOUNT

This scheme provides certain households at risk of fuel poverty with a one-off £140 discount on their electricity or gas bill. If you get the

Guarantee Credit element of Pension Credit you should have received a letter telling you whether the discount will be applied automatically by your energy supplier or whether you need to contact the Warm Home Discount Team. Some discounts are available for other low income households. Contact your energy supplier if you think you might be eligible.



FREE OVERDRAFTS

Does your bank charge if you accidentally go overdrawn without arranging an overdraft in advance? If you regularly go overdrawn, you could benefit from switching to a bank which offers a free overdraft. Have a look at www.moneysupermarket.com to compare overdraft accounts.

SCAM ALERT

Beware some Universal Credit scams have been reported recently. The scammer offers you a low-cost government loan and asks for your personal details to process it. They then take a large cut of this

payment for themselves and leave you with the loan to pay back in full.

If someone calls you asking for personal information or details of your bank account, never give it. Even if you think the caller is telling the truth, hang up and call them back on a number you know is genuine.

MOVING OUT?

If you're thinking of moving out, speak to us! We may be able to make some changes so you don't have to.

If you do decide to move out, please:

- give us four weeks' notice.
- make sure your rent is fully paid or arrange to pay arrears.
- completely clear your property. If you leave items behind, you will be charged.
- make good any damage.
- contact your gas and electricity suppliers with your final meter readings.
- tell the council tax and benefits offices.
- return all keys and give us your forwarding address.



EMERGENCY REPAIRS

To ensure your homes are kept well maintained, we provide three types of repairs service:

Emergency repairs - those needed to avoid immediate danger to your health and safety or serious damage and destruction to your home eg total loss of water or total loss of heating in winter. We'll aim to make your home safe or prevent further damage within 24 hours.

Urgent repairs - those that aren't dangerous but may get worse eg minor plumbing or roof leaks and minor electrical faults. We'll complete them within five working days.

Routine repairs - those that don't affect the immediate use of your property eg repairs to fences, doors and windows. We'll respond within 20 working days.



SWITCH TO SAVE MONEY

Significant savings can be made by switching to a better deal for your gas and electricity.

Several organisations will do the switching for you. They'll contact your old and new suppliers and sort out all the details. These include:

www.switchgasandelectric.com 0871 711 7771

www.uswitch.com
0800 6888 244

www.energyhelpline.com
0800 074 0745

Remember to check whether there's a charge to pay if you switch before your current contract ends.

It could also be worth switching to a smart meter so you can monitor how much gas and electricity you've used in the last hour, week or month and its cost. You can see which gadgets are using most energy and how much you can save by switching them off. Have a look at www.smartenergygb.org or speak to your Tenancy Services Officer if you have any questions.

Ask us ... ?

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

Gaynor asked: Will my rent go up in April?

Ed Massey, Housing Services Manager, says: In accordance with government policy and guidelines, the recent period of rent decreases for tenants has now ended and your rent will be increasing by 2.7% from 6th April 2020. If you currently pay £100 per week, for example, your new rent will be £102.70 per week. If you pay a service charge, this amount is calculated separately and you'll receive a full breakdown with your 2020/21 rent increase letter.

Please make sure you're prepared for your rent increasing and budget accordingly. If you need help with paying your rent, visit our website or call us on **0300 1234 009**.

If you're a shared owner, your rent will continue to increase in accordance with your lease as in previous years.

WINTER WARMTH

It's important to stay warm this Winter, but don't waste money.

- Turning down your central heating thermostat by just 1% could cut your heating bills by almost 10%.
- Adjust your timer to switch heating off at night and during the day if you're not at home.
- If you rarely use a room, turn the radiator down to the lowest setting.
- Don't place furniture in front of your radiators.
- Keep curtains and blinds closed at night to keep the heat inside.



BOARD UPDATE

We've welcomed two new members to the PDRHA Board - Fiona Hadfield and Pamela Kenworthy. The Board agrees the strategic direction of PDRHA so we can continue to provide local homes for local people.

WELCOME!

Michael Abell has joined us as Maintenance & Contracts Manager. He's responsible for day-to-day repairs and planned works programmes to keep your homes looking great.



NEW CONTRACTOR

We've appointed Woodland Property Services as our new contractor. They've already started carrying out your day-to-day repairs.

DID YOU KNOW...

During the past 12 months we:

- secured **£520,000** funding for 8 new homes.
- took **42** days, on average, to reallocate a property.
- spent **£121,000** on completing repairs.
- resold **5** shared ownership properties.
- replaced bathrooms in **6** properties.
- welcomed **4,581** new visitors to our website.
- painted the outside of **6** properties.
- spent **£22,140** on keeping schemes tidy and communal gardens well maintained.
- replaced kitchens in **4** properties.

IN YOUR OWN WORDS ...

Here are just some of our residents who we've helped during the past 12 months:

"It's absolutely beautiful here. I feel so very lucky to live here."

Dorothy, Wadshelf

"This is the perfect house for us."
Ian (pictured right), Alstonefield



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