

Peak District Rural Life





Welcome to our first dedicated newsletter for shared owners

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Welcome to the new families in Bradwell



Four happy families moved into their brand new homes in Bradwell at the end of August.

They are all local Bradwell families and, as they all know of each other already, it's a ready made community!

It was lovely to meet some of them a few weeks before their houses were finished and to hear just how much their new homes mean to them.

"We've been looking for a new home for over three years. We were living in a small



cottage, where I was sharing the one bedroom with my two children.

"This home really is the start of a new chapter for us. I'm looking forward to having space to enjoy family life, with room for a dining table at last! It will be wonderful to let the children play outside, knowing they will be safe. Our

first new purchase will be a trampoline!!

"The Bradwell Community Land Trust have been amazing and I've really appreciated all their help."

Sarah



"I love our new home, it's a new start for me and my daughter.

"I've lived in Bradwell all my life and my family ties go back a long way; my grandparents were born in the village.

"It's a real relief to know that we can stay here, in a lovely house, close to family."

Mica



"We are so grateful to Bradwell CLT and Peak District Rural Housing for giving us the opportunity to live in one of these new homes.

"I've lived in Bradwell most of my life and have also raised my two daughters here. One daughter is still in the village and other one is close by in the next village.

"As both Robert and I are deaf we sometimes need help with phone calls etc, so it's great to have them all so

close by.

"To be able to stay in Bradwell, in an affordable lovely home, means a lot to us and we are looking forward to our future together."

Lesley and Robert



"We are really happy to be moving into our new house.

"It's so hard to find housing in Bradwell because of the high rent and we didn't want to move away as our family and friends are here. "This house is perfect for us, our daughter loves being outside and will really enjoy the secure garden. We're planning to create a sensory fairy corner."

Find out more about the new families in Bradwell >



In recent surveys some shared owners have told us they would prefer information and communications to be more tailored to them as home owners.

Following this feedback, we've made some changes and introduced new ways to get in touch and find out information.

We've introduced a dedicated shared owners newsletter.

These newsletters will include relevant articles and news. We'll still include good news stories about rental residents and information about new build homes for rent.

Please let us know what you think of the newsletter or anything you'd like to read more (or less) about at communications@midlandsrural.org.uk

We've added a dedicated shared owners section on our website.



On the site you'll find lots of useful information including:

- key terms of your lease
- buildings insurance
- repairs and maintenance responsibilities
- buying more shares
- selling your home
- remortgaging

Take a look at the new webpages >

Please let us know what you think about the new pages, at communications@midlandsrural.org.uk

We have a new email address for shared owners.

This new email leaseholdsupport@midlandsrural.org.uk goes direct to the housing team. You can use it send queries about anything related to your home or lease, such as:

- · thinking of selling your home
- · interested in making a staircasing application
- · would like to extend your lease
- · need to transfer from sole to joint or joint to sole lease

<u>Please check the new website first</u>, as you may find the answer to your query on there.

New improvements / alterations request form



If you'd like to make improvements, alterations or additions to your home, you must obtain our written permission before starting any work. You can use our new <u>online form to request permission</u>.

We won't refuse permission without a good reason, but we may grant permission that includes special conditions regarding the standard of the work.

You can go ahead with cosmetic decoration without our consent such as painting internal walls or putting up shelves (in accordance with your lease).

Send us a request to make alterations >



What do you think of our annual report?



Each autumn we create an <u>annual report</u> for our residents and partners about our performance and achievements.

This is part of our promise to be open and accountable in everything we do.

Before we start the 2020 – 2021 report, we'd appreciate your feedback on <u>last year's report</u>. Is the level of information ok? Is there anything else you'd like to see included?

If you have any comments or suggestions, please email us at communications@midlandsrural.org.uk

Communications survey

Thanks to everyone who completed the recent communications and engagement survey – your feedback is really important.

We'll let you know what the key findings are, and what we plan to do, in our next newsletter.

And we'll be in touch with the lucky winner of the £50 shopping voucher prize next week.



All the latest benefits and financial support news

Financial support if you're 'pinged'

If you're one of the 100,000s of people who've been 'pinged' and told to self-isolate by the NHS Covid-19 app or instructed to self-isolate by NHS Test & Trace, there's a range of financial support you could get.

- Working from home as you've been pinged? You're eligible for a tax rebate.
- Can't work from home while self-isolating? You may be able to get sick pay.
- Self-employed? Check if you can claim the Self-Employed Income Support Scheme (SEISS) grant.
- On a low income? You may be able to claim a £500 self-isolation payment, but there's no guarantee

Find out more about these benefits>

TV licences for over-75s and pension credit

Since August 2020 people aged over 75 are required to pay for their TV licence. They were previously free to this age group, unless they receive pension credit.

Due to COVID there was an extended transition period for ending the free TV licences, which finished on **31 July 2021**.



You need a TV licence to:

- watch or record programmes as they're being shown live on TV, on any channel
- watch or stream programmes live on an online TV service (such as ITV Hub, All 4, YouTube, Amazon Prime Video, Now TV etc)
- download or watch any BBC programmes on BBC iPlayer.

If you watch any of these without a licence you risk a fine of up to £1,000.

Households receiving pension credit can still get a free TV licence, but you must apply for it.

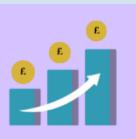
Find out more about TV licences and pension credit>

Universal credit £20 boost to be phased out

The government has confirmed the £20-per-week boost to universal credit, which was introduced in March 2020, will be phased out this autumn.

If you need any help and support, take a look at our <u>financial support webpages</u>, or <u>get in</u> touch.

Gas and electricity bills will rise in October – think about switching supplier



Due to an increase in global prices for fossil fuels, especially gas, a typical gas and electricity customer is likely to see their bill go up by over £100 a year.

Now is a good time to switch supplier to make sure you're on the best possible tariff.

Take a look at <u>ofgem accredited energy comparison websites</u> and switch before prices rise on 1st October.

You can also find details of other energy benefits and support schemes on our website.

Severn Trent Water customers could save 90%

Severn Trent Water customers may be able to save up to 90% off your water bill by applying to their 'Big Difference' scheme.

Eligibility is based on your household income.

You can find more information and apply on the <u>Severn Trent Big Difference website</u>.

Ask us...

Have you got a question about your home or the services we provide? If so, ask away! We'll answer one of your questions in every newsletter. Simply email them to communications@midlandsrural.org.uk

This edition's question is...

"Can I have a rent statement?"

We no longer send out quarterly rent statements. However, you can view your rent account on your <u>myhomeonline</u> account. This is available 24hours a day, 7days a week.

If you can't access your <u>myhomeonline</u> account or need any help, please email <u>enquiries@midlandsrural.org.uk</u> or call us on 0300 1234 009

Share your story

We're on the look out for residents to feature in future issues of our newsletter. If you'd like to tell us why you like living in your home and community, call 0300 123 4009 or email communications@midlandsrural.org.uk

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