

THE Bulletin



Residents' Newsletter from English Rural Housing Association

Summer 2008



Contents Insurance – are you covered?

English Rural Housing Association insures the building that you live in, but not your belongings. Statistics show that many tenants do not take out a contents insurance policy. This may be due difficulties finding the extra cash to cover premiums. But the risk is that if you don't insure your belongings then when something goes wrong, be it flooding, theft or accidental damage, the cost of replacing them will be much higher.

The National Housing Federation, in partnership with Jardine Lloyd Thompson, has established the My Home Contents Insurance initiative, which is specifically designed for housing association tenants. Typical premiums are in the region of £1.86 to £4.20 (depending on postcode) per fortnight for cover of £10,000 and can be paid on a pay-as-you-go basis.

It's your responsibility to insure your possessions and the My Home Contents Insurance scheme is just one way which you can do so. Further information on the scheme is enclosed (residents only) for your information and is available to both tenants and shared owners.



The official opening of Queens Mead, Chiddingfold (See page 3)

Housing Management Services - The way forward....

English Rural is now working towards providing all housing services independently, which will mean that the current Service Agreement with Hastoe Housing Association will end later this year. The Board of Management have confirmed the intention to move towards bringing all housing services in-house. This follows the resident consultation undertaken in February when over 90% of those responding highlighted that they supported the idea.

As English Rural continues to grow, we have become able to offer all housing services ourselves efficiently, where as in the past contracting out

some aspects of housing management proved more effective.

The change will enable us to build on the good work carried out by Hastoe and work with residents to improve service provision. It will also simplify the way we deal with residents and partner organisations.

We are working closely with Hastoe to ensure a smooth transition and aiming towards having preparations completed by October. We will be writing to all residents over the next few months with more information on what the changes will mean and providing any new contact details necessary.

In this issue

New regional offices

Freecycling

Satisfaction survey results

Events and news

Contents insurance

English Rural contacts

Resident involvement

Development update

Housing Policy Review

Dealing with the Credit
Crunch

New faces



Freecycle – the ultimate way to recycle household goods

Freecycle is the ultimate recycling network, where members can register details of items they don't need any more as free to a good home, or find items that they need for free that are being given away. It's a global phenomena organised at a local level, the catch phrase being "Think globally, recycle locally".

When you want to find a new home for something --

whether it's a chair, a fax machine, piano, or an old door -- you simply send an e-mail offering it to members of the local Freecycle group. Alternatively, maybe you're looking to acquire something yourself. Simply respond to a member's offer, and you just might get it. After that, it's up to the giver to decide who receives the gift and to set up a pickup time for passing it on.

You can sign up to the Freecycle network and locate your nearest group by visiting the website at www.freecycle.org (sorry, it's a web based initiative only..)



Left to right: Canon John Brown, Board Member, English Rural, Cllr Alan Brown & Cllr Jackie Bush, Churchill Parish Council, Cllr Liz Wells & Cllr Ian Porter (Chairman) North Somerset Council, Louise Davidson, Development Manager, English Rural, Paul Kimpton, Russell Construction & Derrick Wobey, BBA Architects.

North Somerset Council digs in for the affordable homes

In May, Cllr Ian Porter, Chairman of North Somerset Council, marked the start of English Rural's latest South West development in Churchill.

The development will provide 12 new homes for local people and is due for completion next spring. Funding has been provided by North Somerset and the Housing Corporation, with the Parish Council also playing a crucial role in getting the project up and running.

Housing Policy

Since the last newsletter the following policy and procedure documents have now been reviewed; Allocation Policy and Procedure, Complaints Policy and Procedure, Compensation Policy and Procedure, Equality and Diversity Policy, Aids and Adaptations Policy and Procedure and Residents Involvement Policy and Procedure.

As explained in the last edition of the newsletter, once the full review of housing policy and procedure documents is completed we're planning to collate everything into one tidy pack along with the updated Tenants Handbook and distribute to all English Rural households. If you would like to request any copies of the new policies mentioned above before this please let us know and we'll arrange for them to be posted.



Top left to bottom right: The off-site components being lifted into place, the official opening, before the finishing touches, the completed homes.

DOORS OPEN ON INNOVATIVE NEW HOMES

Back in April the Mayor of Waverley, Cllr Maurice Byham, officially opened English Rural's latest development of 4 homes at Queens Mead in Chiddingfold, Surrey. The homes are the result of a partnership between English Rural, Waverley Borough Council and Chiddingfold Parish Council, with funding provided by the Housing Corporation.

Innovative features include photo-voltaic tiles, which will be used to generate 10% of energy used. The homes are also a first for English Rural as they have been built using what is known as Volumetric Construction, where the homes are effectively built in a factory and then lifted into place.

Smoke alarms, make sure that someone's loving yours?

All English Rural properties are fitted with smoke alarms to alert you if there is a fire, but it's your responsibility to make sure they work by checking the batteries regularly. It only takes a second, but carrying out this simple task could save your life in the event of a fire. Even smoke alarms that are wired into the electrical circuit need a battery to operate if there is a power cut.

All residents should clean smoke detectors regularly (use your Hoover and the soft brush attachment) and report faulty or broken alarms using the repairs line so we can make arrangements for them to be replaced or fixed (available to tenants only).

Standing orders

All residents should have now adjusted the payments made to English Rural following the rent and service charge review in April. Those of you who have not will have now been contacted with a reminder and must also make arrangements to clear any outstanding balances.

The lucky winners are.....

Congratulations to the 6 lucky households detailed below who received £50 M&S vouchers after winning the Resident Survey prize draw.

Mr and Mrs Evers (Chew Stoke), Mrs Gill (Woodchurch), Mr Groom and Miss Shearing (Grundisburgh), Mr Kefford (Bucklebury), Ms Peters (Aldington), Mr and Mrs Shoesmith (Wimbish)

Prepayment Meter Rip-Off Campaign

The National Housing Federation (NHF) are currently running a campaign aimed at getting energy companies to stop penalising their poorest customers, often social housing tenants, for using prepayment metres. Customers paying for their gas and electricity via pre-payment methods are charged up £89 more per year than households who pay their bills quarterly. The price difference can soar to over £400 when compared to the cheapest methods of payment (e.g. internet-only accounts). English Rural has backed the campaign and wishes the NHF every success in achieving its aims.

Four Green Lights!

As part of our ongoing regulation, the Housing Corporation (the Government body responsible for regulating housing associations like English Rural) has given us a full set of green lights for Management, Development, Finance and Governance in their latest Assessment.

This will help to ensure that English Rural remains in a strong position to continue

working towards achieving its development target of 100 homes a year and improving performance and satisfaction amongst existing residents.

We are fairly unique as housing associations go, being one of just over 100 partners working with the Housing Corporation who can access funding directly via its investment process known as Regular Market Engagement.

New regional offices

English Rural has opened two new regional offices, one covers the Surrey and Sussex area, whilst the other the South West. The first is based near Guildford at the following address; Astolat, Coniers Way, New Inn Lane, Burpham, Guildford, Surrey GU4 7HL: and the second near Weston Super Mare at; Unit 1, Purn House Farm, Purn Way, Bleadon, Weston-Super-Mare, North Somerset, BS24 0QE.

Resident Forums

We've now set dates for the next round of Regional Residents' Forums, where you have the chance to come along and meet with English Rural staff and Board Members and ask us questions or make comments directly. Exact venues are still to be confirmed but location and dates are detailed below.

**21st October 2008
Leicestershire**

**11th November 2008
Kent**

**9th December 2008
Buckinghamshire**

Need to change your Standing Order?

Anyone needing a new Standing Order should contact Ann Camuyag at our Head Office or your Housing Manager directly. Standing Orders are controlled by you and you should liaise with your bank when adjusting payments.

Left to right: Tracey Kerly, Head of Housing, Ashford Borough Council, Cllr Peter Claydon, Chairman, Brabourne Parish Council, Christine Knight, Board Member, English Rural, Alison Thompson, Development Manager, English Rural, Martin Sandall, Jenners Construction.



New rural homes near Ashford

One of English Rural's most successful partnership has been with Ashford Borough Council, Kent where we work with them to help research, develop and manage new projects. The results are that we now own and manage 81 homes in the Borough, with a further 26 under construction over the next 6 months.

The latest development to get underway was in the parishes of Calland and Smeeth, where one of English Rural's Resident Board Members, Christine Knight, signalled that work had begun on the 11 new homes by digging the first soil.

Building work underway

Over the next few months English Rural will be on site building 80 new homes in the following villages:

Brabourne, Kent (11),
Chiddingfold, Surrey (10),
Churchill, Somerset (12),
Dunsfold, Surrey (11),
Lower Halstow, Kent (6),
Lynsted, Kent (12),
Thorpe le Soken, Essex (12) and Stone, Kent (6).

Resident Survey - What you said....

The annual Residents' Satisfaction Survey has now been assessed and the findings reported to the Board of Management and used to identify future service improvements. This year's survey was particularly crucial as it comes at a time when we are preparing to bring all housing services in-house, and gives us a unique opportunity to use feedback in the preparation.

A full report is available on request (please contact Ann Camuyag on 020 7820 7930 or email ann.camuyag@englishrural.org.uk) but we've picked out some highlights below:

Employment – A total of 78% of households indicated that the primary householder was in employment (ie. full time, part time or self employed) the remainder were retired (10%), unemployed or unable to work (2%) or looked after the family/home (10%).

Household information – Households sizes can be described as follows; single and 2 person households 52%. A total of 48% are family households with 84% of these having 1 to 2 children and 14% having 3 children (children meaning under

16). Out of all households who responded, 21% indicated that they had a household member with a long term illness, health problem or disability which limited their daily activity.

Applying and moving in -

When asked to rate overall satisfaction with the sales and lettings process one applicant felt fairly dissatisfied with the process, with the majority (93%) fairly or very satisfied (5% had no opinion).

Contacting English

Rural – The telephone was used to contact English Rural in 83% of cases and of those who had been in contact 97% knew how to make contact, with 82% finding contacting the right person easy. Once they had made contact 86% found the English Rural representative helpful with 77% of calls being successfully resolved.

Overall satisfaction – A total of 90% of those who participated stated that they were very or fairly satisfied (91% of the total of tenants and 88% of the total of shared owners), with 5% expressing dissatisfaction (5% had no opinion). In line with this finding 83% of respondents

felt they were getting value for money (85% of tenants and 80% of shared owners). Where local problems were highlighted the relevant Housing Manager was made aware so that further investigations could be made.

Repairs - Overall satisfaction with repairs was 76%, with the level of dissatisfaction being 12% (12% had no view). This was broken down further to identify where potential improvements could be made, particularly relating to the quality of contractors.

Communicating with

English Rural - In total 84% of respondents felt that English Rural was good at keeping them informed, 13% had no opinion on this matter and 3% felt that English Rural was poor at keeping them informed. When asked to consider service charge consultation, 26% indicating that they would like to see more consultation relating to service charge setting. This section also sought to identify preferred methods of contact and involvement to ensure that we continue to communicate in a way that residents' want.

Dealing with debt and money worries

Given the current economic climate, where fuel bills, groceries and debt costs are rapidly rising, many of us are taking stock of our expenditure and looking for ways to make our households budgets work more effectively. Crucial to all of us is keeping a roof over our heads and if you're struggling with rent or mortgage payments you run the risk of loosing your home.

If you're struggling with money then there are numerous organisations who can offer guidance and practical help about how to cut costs, tackle debts and make sure that you are receiving all the money that you're entitled to. As your landlord, English Rural can also help to guide you through the process on how to access free and independent advice. Some of the organisations that may be able to offer support and guidance are listed right:

Consumer Credit Councillng

Service - confidential debt advice tel. 0808 808 4000 or visit www.cccs.co.uk

Citizens Advice Bureau – advice on debt, money and other issues. To find your local branch look in Yellow Pages or visit www.citizensadvice.org.uk

National Debtline – help in discussing debt and exploring options available to tackle it tel. 0808 808 4000 or visit www.nationaldebtline.co.uk

Payplan – advice on debt management tel. 0800 917 7823 or visit www.nationaldebtline.co.uk

Credit Action – provides information and advice for people with money concerns tel 0207 436 9937 or visit www.creditaction.org.uk

NEW FACES

Karen Eagles, Business Support Officer

Karen joined English Rural in March 2008 as the Business Support Officer. Her role includes offering support to the Senior Management Team and assisting with development and business administration. Before coming to work for English Rural she developed a successful career with a high street bank, was a PA at an International Company, and more recently worked in the Political Offices at the London Borough of Brent.



Karen Eagles, Business Support Officer

Nick Hughes, Regional Development Manager

Nick is the new Regional Development Manager for the Surrey and Sussex area. He joins English Rural from Guildford Borough Council where he worked as the Housing Development Manager. Having worked in rural Surrey for many years Nick knows the area and the affordable housing issues affecting it extremely well. His knowledge and experiences ensure that he is superbly placed to continue English Rural's achievements in the area.



Nick Hughes, Regional Development Manager

Having your say

At present all policy or consultation documents are sent to what we call the 'Virtual Sounding Panel'. This is a group of residents who are contacted via email and asked for opinions and comments on what we do, or what we're proposing to do.

Having direct feedback and involvement with residents' like this is invaluable, but we recognise that not everyone has access to email. Because of this we're looking to extend the group to those who rely on more traditional forms of communication. If you have time to spare and would like to have your say on things like policy and procedure documents, and would like to be consulted by post then please let us know. Just complete, cut out. and return this section to

our head office address (detailed right) and we'll make sure you're included when we next circulate something.

To those of you who already take part in the virtual group or alternatively if you want to join it by submitting your email address, we'll still be sending things by email as well.

I am interested in joining English Rural's sounding Board and would like to be contacted on the details below:

Name:

Address:

.....

.....

Tel no.

CONTACTS NUMBERS

Repairs Line

(Tenants should report repairs and maintenance required to their property on the numbers below. The out of hours service should be used for emergencies only)

0845 601 5506
(9am to 5pm Mon - Fri)

0845 757 3842
(out of hours)

Head Office

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

**English Rural
Housing Association
Hall House
9 Graphite Square
Vauxhall Walk
London SE11 5EE**

Tel: 020 7820 7930
Fax: 020 7820 7931

**Email: info@englishrural.org.uk
www.englishrural.org.uk**

Housing Managers

(Your dedicated Housing Managers)

Chris Graves
Tel: 02392 383993
Jo Passmore
Tel: 01304 841666
Essex area
Tel: 01799 533491