

# THE Bulletin



Residents' Newsletter from English Rural Housing Association

Winter 2008

## New Housing Management Arrangements

As from October 6th 2008 all of the housing management activity undertaken by English Rural was brought in-house. Residents were kept informed of this process as the previous outsourcing arrangement with Hastoe came to an end.

We know that we've sent new contact details already, on more than one occasion, but residents will find them enclosed again with this newsletter in the form of a handy fridge magnet which can be kept for future reference.

All the hard work in preparing for the new arrangements has paid off and the transition has been smooth. We are now looking to focus on service and performance improvements.

Residents can help by letting us know what is working and what can be improved on either by contacting us directly or completing and filling in the job satisfaction forms. The latter also helps in our assessment of contractor performance and your satisfaction with their workmanship.

*Frickers Paddock, Chilmark, Wiltshire*



English Rural would like to wish all of our residents and partners a very happy Christmas and successful 2009

### In this issue

Housing Management Changes

New regional offices

Home improvements

Events and news

Coping with the credit crunch

Christmas opening times (pg 4)

Resident involvement

Development update

Rent and Service Charge review

New faces



**Above:** Residents from Church Field and All Saints Close whose Residents Association organised a celebration and fireworks to mark the completion of the new play area. See page 5.

# COPING WITH THE **CREDIT CRUNCH** ...

## Cutting the cost of your energy supplier

The cost of energy supply went up dramatically over the summer months, and this winter households will feel the 'pinch' from these extra costs with the National Right to Fuel Campaign estimating that around 2 million households will be facing fuel poverty by 2009. English Rural has been supporting the current campaign by the National Housing Federation to raise awareness of the 'Pre-payment meter rip-off' issue, where households using the pre-payment meter method can be charged £300 more per year for their energy supply than the best performing deals.

As the pressures of the credit crunch and economic gloom impact household budgets,

saving money or minimising the impact of energy price rises can make a real difference to budgets. Why not try these recommended steps to avoid paying more than you should be.

1) Ofgem have indicated that less than 50% of energy customers have never switched supplier or have only done so once. Evidence suggests that customers who don't switch to better deals may be paying higher tariffs than new customers, costing them around 10% more.

2) The golden rule is to never negotiate on the doorstep or telephone, shop around and compare suppliers. If you have access to the internet then the price comparison websites are a good way of doing this. Make sure you know your annual

energy usage though in order to accurately compare deals. This will be measured in kilowatt hours (kWh), if you're not sure then check with your current provider.

3) Why not manage your tariff online? According to Ofgem those that do can save on average £50 per year.

4) Make sure you check the detail of any new deal before signing up. A discounted introductory period may be followed by higher charges in the longer term.

5) If possible pay by direct debit and pay actual rather than estimated meter readings. This could save you on average £80 per year, or even more if you are a high energy user.

## MAXIMISE YOUR INCOME

*Get what you're entitled to -* Around £9.9 billion in means tested benefit was unclaimed last year. If you currently receive any form of financial benefit then check that it's the correct amount. You can check yourself online at [entitledto.co.uk](http://entitledto.co.uk), even if you don't currently receive any benefits then it may be worth seeing if you're entitled to some form of payment. We would fully recommend that anyone on, who thinks they may be entitled to some form of benefit uses a calculating facility like this or checks with another agency, such as the local authority, Citizens Advice Bureau or Job Centre Plus. If you're unsure how to contact these or would like further advice on who to contact then get in touch with your local Housing Manager.

*Sell your unwanted clutter -* Why not find out where your

nearest car boot sale is and take all those items from the back of the wardrobe that you no longer need or use. Alternatively go online and sell them on ebay.

Whilst rooting around in the cupboard pull out your old mobile phones, chances are that you will never need them again and they may be worth a few pounds, even if they are not in tip-top condition. Visit [www.moneysavingexpert.com/phones/mobile-recycling](http://www.moneysavingexpert.com/phones/mobile-recycling) to find out more. There is also a thriving market for mobiles on ebay!

*Maximise work opportunities -* By far one of the simplest ways to boost your household income is to take on extra work where it is available and you are able. Check with your local jobcentre or newspaper to see what opportunities are around.

## Budgeting

Balancing household finances can be tricky at the best of times, and it's not always clear where everything goes at the end of the month. One way to control your money, rather than it controlling you, is to produce a household budget detailing income and expenditure.

An example that you might want to use is enclosed for English Rural residents. Using this will help to identify your priority debts, where money goes, where potential savings lay, and what steps you can take to spend in a way that you want to.

The best way to complete a budget is to look at your bank statements, keep receipts and take an overall view of what you and your family spend. Get everyone involved and monitor and review your budget on a regular basis.

If you need extra money to deal with short-term expense then shop around for the product that is best for you and include an approach to a credit union ([www.abcul.org.uk](http://www.abcul.org.uk)) to see if they can help you.



**Top:** New homes under construction in Smeeth, Kent.

**Bottom:** New homes under construction in Churchill, Somerset

## Building work underway

English Rural is currently on site building or about to start building almost 100 new homes in the following villages.

Smeeth, Kent (11),  
 Churchill, Somerset (12),  
 Dunsfold, Surrey (11),  
 Lower Halstow, Kent (6),  
 Lynsted, Kent (13),  
 Thorpe le Soken, Essex (12),  
 Rolvenden, Kent (12),  
 Smarden, Kent (12)  
 and Stone, Kent (6).

## New regional offices

To accommodate our continued growth and investment of resources in the Essex area English Rural will be opening a new office within the existing Essex Rural Community Council building at Threshelfords in Feering. The office will provide a base for the new Housing Manager and the planned two new development positions currently being recruited.



## Rent review 2009

English Rural is currently working towards target rents that have been set by government. The target rent programme is designed to ensure that social housing landlords like English Rural charge similar rents for comparable properties by 2012. Rent increases for April 2009 are likely to be in the region of 5.5%, although some tenants will experience increases that are slightly above or below this figure.

## Reviewing ground rent

Shared owners should also note that English Rural is currently reviewing the current ground rent payable under the terms of their lease. This currently stands at £250 per year, although we are able to increase this figure annually in-line with the prescribed increase figure detailed above (5.5%).

## Service charges

Service charges are also under review and the annual statements will be distributed along with rent increase notifications towards the start of 2009.

Your housing manager will visit your development on a regular basis, but if you have any concerns about the quality of the items covered under the service charged these should be raised to them directly so that they can investigate further.

# Repairs and Maintenance Update

## Housing Stock Condition Survey

Firstly a big thank you to all tenants who allowed access for the Stock Condition Survey carried out over the summer months. It is important that English Rural regularly updates the details that we hold on your home so that we can plan maintenance investment and make sure that the property is kept in a suitable and acceptable condition.

The results of the Stock Condition Survey are now being used to prioritise and plan what money will be spent on maintaining and upgrading elements of your home over the next few years.

## Upgrading insulation

As years pass expectations about the level and quality of thermal insulation in new homes has changed. Residents will have noticed that all new projects use renewable energy sources to minimise energy consumption. But English Rural is also committed to upgrading and improving our older rented homes.

This process will start with upgrading loft insulations for tenants living



at Ashdon (Tredgetts), Beckley, Benenden, Bletchington, Chiddingfold, Clavering, Fingringhoe, Hatfield Broad Oak, Hawkesbury Upton, High Halden, Long Whatton, Mapledurwell, Radwinter, Wimbish, Appledore, Stelling Minnis, Stoney Stanton, Tackley, Tarporley, Warehorne and Wymondham. Work is due to be carried out during the first few months of 2009.

## Gas servicing arrangements

English rural are committed to improving the service that is offered and providing it in a more cost effective and efficient way. To help us in this aim the decision was recently taken to enter an Agreement with a company call Clenmay.

The Agreement means that for an annual payment Clenmay will service gas boilers and carry out any repairs or maintenance that is necessary in rented homes.

The benefits of this new arrangement are that English Rural can achieve greater economies of scale, saving money which can be used to tackle other maintenance needs. We are also able to budget more precisely as the costs are set for the year.

Dealing with one contractor for all of our gas servicing also helps us to manage the work and establish, monitor and improve service standards. Your feedback is important though. Next time your gas boiler is serviced and Clenmay visit then let us know what your experience is like. Either by contacting Beth on the Repairs Line or by email at [beth.crowe@englishrural.org.uk](mailto:beth.crowe@englishrural.org.uk).

## Cyclical decorations

The cyclical decoration programme for the current year is almost complete. This year's contract was awarded to Lifetime Construction and feedback so far about the quality of workmanship and professionalism of the company has been very positive. We'll be carrying a full satisfaction survey on the cyclical work so please let us have your comments in due course.

## An update from your Resident Board Members

We are Pauline and Christine, your Resident Board Members. We have just completed our first year as resident board members with English Rural and it has been a busy one. We have attended all Board Meetings, the Kent Residents' Forums, the opening of a new development in Surrey and the Annual General Meeting. We have also attended various training courses. It has been a steep learning curve but we both now feel that we have a good understanding of how English Rural works and the direction it will be taking in the future. The staff and other Board Members have all been very supportive and encouraging.

Although we both live in the Ashford area of Kent, we represent the views of all residents. Please feel free to contact us. We would encourage residents to take part in any consultations, such as the Residents' Survey, the e-panel and Repairs satisfaction surveys. We have seen first hand that residents' views count. Without your views we do not know what is working and what needs changing. You can contact us by leaving a message with English Rural's Head Office on tel no. 020 7820 7930 or emailing us at [info@englishrural.org.uk](mailto:info@englishrural.org.uk).



Pauline Rose

Christine Knight

## Christmas Opening Hours

Please note that English Rural's offices will close over the Christmas period from 12.30pm on Wednesday 24 December 2008 until 9am on Monday 5th January 2009.

The out of hours repairs line will be in operation during this time for emergency repairs (see page 6).

# Getting involved - experience of those who have....

## WE HAVE A PROBLEM WITH.....?

Saints Field Residents Association was set up due to the above comment in 2007, six years after the completion of our development in Ashdon, Essex. A week or so later a group of us from both All Saints Close and Church Field met at the local pub to have a good old moan!

After an hour or so of sharing problems, ranging from noisy dogs to parking it was decided that group determination was more effective than individual gripes... and.... so right we were!

With wonderful support from both English Rural and Cambridge Housing we chose a Committee, set up a constitution, (downloaded online) and opened a bank account

Caroline has explained how the residents at Ashdon formed an association and what led them up to the point where they made the decision to do so. Having made that decision the momentum of the group has enabled them to achieve a great deal for their neighbourhood. English Rural residents have formed a joint committee with neighbouring Cambridge Housing Association residents.

Caroline has made it sound so easy, the Saints Field association have an enormous amount of energy and once they had identified their aims they made them happen. They got the ball rolling working with other local organisations, the children's play area is a brilliant testament to their determination. It looks fantastic.

So what is a residents association? It is a local group of people who join together to represent the interests of everyone in their neighbourhood. A residents association can increase a sense of belonging in a community, it can arrange outings and social events, apply

in our own right. In a very short space of time we have worked with the Parish Council to raise funding and install a great play area for our younger children on the green, liaise with local land owners so that we can create a safe path into the village for our children. We are now working on a recreational area for older children for ball games which is much needed. On the 15th of November we held a street party for everyone, what a wonderful evening, Fireworks, food and fun.

All in all it really works!! A few hours every couple of months, (at the local pub ) a few people willing to give time for us and our neighbours , Oh and dogs and parking, its being dealt with!!!!!!

*Caroline*  
Saints Field Residents Association

for grants to make improvements to your neighbourhood. It can resolve problems like security, parking, overgrown hedges or trees. You can work together to campaign for something you have identified you need or you can campaign against something, for example the closure of a local facility. A residents association can facilitate the running of a Neighbourhood Watch scheme. It gives residents a voice, helps you to share information and promotes your best interests.

If you think you could benefit from an association in your neighbourhood then it is a good idea to find out if other people feel the same. When a few people are interested then you can set up an informal group to think about the neighbourhood area you will cover and what you would like to achieve. When you have been meeting as an informal group, you have identified what you would like to achieve and are ready to put your plans into actions you can make the group formal, elect committee members and form the committee. You need a minimum of 5 people to establish a formal group.



**Above:** The new children's play area at Church Field, Ashdon, that resulted from a partnership between the local residents association and Parish Council

You may meet with mixed comments about the whole idea. Most people will be enthusiastic although they won't necessarily have the time to be on the committee or to attend the meetings. Providing you communicate by personal contact as well as by surveys or by sending a summary or the minutes of the meetings the core group will begin to grow.

What difference do Residents Associations make to English Rural Housing? Working with residents associations' enables us to know what residents want and helps us to improve our services to you. We may also be able to help you with a small grant towards funds to assist with the set up and ongoing running costs.

If you would like help with information about running a residents association contact your local Housing Manager and ask for further information and guidance.

Useful websites giving information about setting up a residents association are [www.direct.gov.uk](http://www.direct.gov.uk) or <http://www.tpas.org.uk> .

# NEW FACES

## Steven Bland



Steven was recruited in October 2008 as the Housing Services Administrator having previously worked for Gepp & Sons Solicitors where he dealt with plot sales on behalf of the Association.

Steven is responsible for ensuring the successful and satisfactory management of English Rural's housing stock and supporting the external Housing Management. He also deals with residents' enquiries on a day to day basis as well as liaising with local authorities, parish councils, contractors and other external bodies.

## Christopher Graves



Christopher was directly employed by English Rural in October 2008 having previously managed properties on the association's behalf with Hastoe housing association and the Rural Housing Trust, who were acting as managing agents. His connection with English Rural dates back to our origins in 1992.

He is currently managing rented and shared ownership properties from his office base in Hampshire, covering the associations homes in this and neighbouring counties, as well as some schemes further afield in the western and northern areas of our operation.

## Beth Crowe



Beth joined English Rural at the end of August 2008 just as the organisation was preparing to take responsibility for its own Housing Services. Her role is to provide a reactive repairs service for residents and to be the first point of contact for any property maintenance issues. For over 5 years she worked with the Property Services Team at Hastoe Housing gaining a great deal of experience in

property maintenance. During the latter two years, whilst Hastoe was responsible for managing English Rural's housing services, she became familiar with English Rural's residents and schemes.

## Jo Passmore



Jo is Regional Housing Manager and looks after existing schemes in Kent, Surrey and East Sussex and is responsible for keeping rent arrears to a minimum and ensuring that our houses and developments are in good order and that our residents are able to enjoy safe and secure homes. She is out of the office visiting residents and English Rural developments a good deal of the time but modern communications mean that she can be easily contacted.

Jo has worked in the field of affordable rural housing for 20 years: initially in enabling and working towards the provision of schemes in villages, with the past five years being spent managing the properties and residents that now exist.

## Katie Maclean



Katie joined English Rural Housing in September 2008 as Regional Housing Manager for the Essex Region. Katie has worked in housing for the last 14 years. Her experience has encompassed roles in housing support and housing management working for local authorities and housing associations in East Anglia and Hertfordshire. Katie can be easily contacted on the detail highlighted on the right.

## Changes to the Board of Management

Jane Jennings has been elected as Vice Chairman of the Association and Mike Paddock has joined the Board taking a lead for financial matters.

## 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)

**0800 121 4422**  
**(9am to 5pm Mon - Fri)**

**01772 757874**  
**(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](mailto:info@englishrural.org.uk)**  
**[www.englishrural.org.uk](http://www.englishrural.org.uk)**

### Housing Managers

(Your dedicated Housing Managers)

**Chris Graves**  
**Tel: 02392 383993**  
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**Jo Passmore**  
**Tel: 01304 841666**  
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