



# Tenant's *Link*

Issue 6 Summer 2009

*Lincolnshire* RURAL HOUSING ASSOCIATION LTD

## Good News

The whole country and most of the world are experiencing very hard financial times. At Lincs Rural we are working very hard to provide you with the best possible service and help wherever we can.

We want to bring a little sunshine into your world so let's all grow some by planting the enclosed sunflower seeds.

See if you can beat our Chief Executive who thinks he can grow the tallest sunflower!

**The tenant with the tallest sunflower will win 2 weeks rent or the equivalent in cash.**



**Our new and exciting web site will be launched in the very near future and will change the way that you are able to communicate with us.**

You will have the opportunity to sign up, by just putting your name and email address to receive automatically the Tenants Link and any other important information such as events and competitions.

The Association is committed to reducing the impact on the environment whilst undertaking our business operations and we hope sending documents by e-mail will help with this. We do not however wish to compromise the service we offer so your participation and feedback is essential - please let us know what you think!

We are committed to keeping in regular contact with our tenants, if you do not have access to a computer we will continue to send you a printed copy.

The web site will show you all the progress and exciting changes that we are taking place.

**Sign up and don't miss out.**



Hate banks?

## You'll love your local Credit Union!

Find out why...

Credit Unions are a great way to get access to **safe savings** and **low cost loans** without hidden charges and high interest rates.

We aren't interested in your financial past - we are just interested in how we can **help you now!**



**What would you do if you needed to get hold of a small loan quickly for an emergency?**

Go to your bank, see a doorstep lender or get down to the pawn broker?

The Credit Union offers a real alternative to all of the above. We are able to offer loans on a capacity to repay basis - that is, if you can prove to us that you can make the repayments, we'll give you the loan. Simple.

Loans are available from £100 to £3000 and you can have up to three years to repay the loan. What's more, we won't charge you huge amounts of interest or charge you set-up fees (in fact we won't charge you any fees at all).

Compare our loans to that of our High Street competitors. Where else can you undertake such small loans with such low interest rates?

**Need a loan without high charges?**

**Want to start saving some money?**

**Don't have a bank account?**

**Call us now!**  
**01522 528886**

**Take the Doorstep Challenge**  
and save almost £250 on a washine machine!

Cash Price	£ 400	
Credit Union	£ 428	
Doorstep Lender	£ 672	

Cost estimates using advertised price June 2008.  
Credit Union loan based on monthly payments over 12 months. 22.8% APR.  
Doorstep Lender based on 56 weekly payments over 56 weeks. 183.2% APR.

People make payments into the Credit Union by standing order, or by having their benefits paid into their savings account and the balance transferred to the member.

**So what makes us different?**

With the big High Street banks in such turmoil, where is it safe to put your money? The Credit Union is run under the strict guidelines of the Financial Services Authority and your money is covered by the Financial Compensation Scheme - in exactly the same way as any other bank or building society.

Think of us as a not for profit community bank run by professional volunteers for the benefit of the people of Lincolnshire. We work differently than other financial organisations, and our only aim is to provide you with a great service. We make a small cash surplus by lending a proportion of our members savings to other members. The small amount of interest received on loans is used to fund the Credit Union.



**Want more information?**

Call our friendly member services team on **01522 528886**, or visit our informative website [www.lincscreditunion.org.uk](http://www.lincscreditunion.org.uk) - where you can download all of our information leaflets and a membership application form. We look forward to welcoming you as a new member in the near future!

**Christmas a bit of a financial turkey last year?**

**2009 Christmas Club now available!**

**Have a worry free Christmas by saving with us!**




# TIME CAPSULE

**The Association is developing 12 new homes at Manby Middlegate and 6 at Long Sutton and part of the plans is to bury a Time Capsule on each development to be opened 30 years from now.**

The children at both local Primary Schools have been given a capsule to decide what they think should be put in to them. As you can see from the photographs we decorated the Capsules to look like space ships. The children were very excited by these and they had lots of ideas and are working on it as a school project.

There has also been interest from other bodies in the villages to have some input into the capsules.

**Hopefully some of the children will be there when they dig up the capsules in 30 years.**



# DAMAGE BY OTHER TENANT'S MEANS

## IMPROVEMENTS TO YOUR HOME TAKE LONGER!

Over the past year the Association has been disappointed at the increase in properties being vacated requiring a considerable amount of repairs and clearance. The average cost to bring the properties back to a rentable standard has been approximately £3000.

### *The work encountered includes:*

- *Clearance, on average two skips per property due to belongings being left in the loft area and garden;*
- *In depth cleaning;*
- *Damage to Internal doors, generally involving replacement;*
- *Replacement locks to all external doors;*
- *Rectification of DIY electrical works;*
- *Removal of DIY shelving, boxing, etc; and*
- *Restoration due to poor decoration*

In a number of cases kitchens and bathrooms have to be replaced due to neglect and mistreatment.

Generally it takes two of our workmen an average of two weeks to carry out these works.

We are very active and persistent in the recovery of the cost of cleaning up and repair works. If the Association does not receive payment, we use a tracing agent and the debt will go to a small claims court resulting in a judgement made against the ex tenants.

***Unfortunately these unnecessary costs effect you and have an impact on the repair and improvement budgets. With our own workforce and more staff out and about we will be in a better place to take action.***



## WHEELIE BINS

Please do not leave your wheelie bins on the front of your property. They are dirty, unsightly and smelly.

It is not pleasant for your neighbours or visitors and it makes the area look untidy.

***It is also considered Anti-Social!!!***



## WHAT IS THE CREDIT CRUNCH?

It is the name given to the effect financial institutions are currently experiencing due to a lack of available money across the market. As money becomes tighter, banks are no longer able to lend or borrow from each other and compensate by increasing fees on mortgages, loans and credit cards. This in turn affects the cost of everyday living and the prices of food, petrol and household bills.

## HELP IS AT HAND

The worst thing you can do when you owe money is to ignore the problem hoping it will go away. The earlier you contact those you owe money to, the more flexible they are likely to be in coming to an agreement with you.

There are a number of organisations and support workers who can offer you advice and help you to:

- Check you are getting all your benefit entitlements;
- Help you identify the most important debts and take action accordingly;
- Help plan your weekly and monthly budgets;
- Help you decide on a plan to deal with your debts;
- Negotiate with people you owe money to; and
- Advise on court procedures, help to reply to court documents and represent you at court appearances where appropriate

**Please contact Elaine or Zoe on 01790 754219 for further information and details of your local support workers**

## Possessions from Rent Arrears

Although we are here to help and support tenants through the credit crunch, we are still taking Rent Arrears seriously. Within the past month we have taken possession of 2 properties due to Rent arrears. This is proof that tenants are ignoring their debts and not prioritising them. We therefore ask tenants to contact us for help as soon they start to experience financial difficulties.

**Contact Michelle on 01790 754219 if you wish to discuss your situation further.**

## COUNCIL TAX AND RENT PAYMENTS

Every year across the UK, millions of pounds of Housing Benefit and Council Tax Benefit go unclaimed. Statistics show that up to 1 out of 3 people entitled to Housing and Council Tax Benefit miss out. People who don't claim this help often are not aware that they may qualify for financial assistance.

**Apply now.** You can get a claim form or advise on how to claim by contacting your Local Authority.

It is very important that you do not use 'Door Stop Lenders', they charge very high interest rates of up to 180% and can often resort in using an unpleasant manner to retrieve their money back from you.

## The great gas switchover - Gas Safe Register replaces CORGI

From 1st April 2009 CORGI will be replaced by Gas Safe Register. Our contractor, Aaron Services, who currently do all of the Association's gas repairs and boiler inspections have changed accordingly to the new regulations.

To find a Registered Gas Safe business visit [www.gassaferegister.co.uk](http://www.gassaferegister.co.uk)

Every engineer will carry a Gas Safe Register ID card with their own unique license number, showing the type of gas work they are qualified to do. Before any gas work is carried out, always make sure you ask to see their ID card.

