

Railway Housing Association



Anne Rowlands, Margaret Bolton, Bob Johnson and Albert Sambrook

Bob opens £5.6m new development

Former Tyne Tees weatherman Bob Johnson performed the official opening of Railway Housing Association's flagship Plevna Mews housing development in County Durham.

Bob was among a host of invited guests who joined residents celebrating the opening of the sheltered housing scheme in Alma Road, next to the National Railway Museum in Shildon

Railway Housing Association spent £5.6m and three years completely redeveloping the scheme, providing 31 one and two-bedroom apartments and 13 two-bedroom bungalows for people aged 55 and over. Plevna Mews has numerous communal facilities, including a computer suite and hairdressing salon.

Previously, the scheme was known as Shildon Court but it was completely

demolished after it was deemed to no longer meet current and future residents' aspirations. Built in two stages the residents of Shildon Court moved into their new apartments in 2008, allowing the old property to be knocked down and replaced with bungalows.

The new properties, all of which are now occupied, have been built to the highest standards by developer GallifordTry, and achieve Secure by Design certification.

The bungalows, which were part-funded to the tune of £715,000 by the Homes and Communities Agency (the national housing and regeneration

agency for England), include many energy efficient features such as solar powered water heating, "A" rated central heating boilers and low flow water fittings to the kitchen and bathroom. Rainwater butts and composting bins are provided in the back gardens.

Anne Rowlands, Chief Executive of Railway Housing Association, said: "Plevna Mews is one of our flagship housing schemes and we are delighted to be celebrating its official opening.

"Railway Housing Association has a long history of providing affordable housing in County Durham and this represents a further significant investment in the area."

Continues on page 2



Development Update

Continued from page 1

Plevna Mews, Shildon

Other organisations and people have also praised the development.

This will make a real difference to the community, with a better range of quality homes for local people," said Ali Lumley, Investment and Regeneration Manager at the Homes and Communities Agency.

"It's another big step for our affordable homes' programme, which is bringing positive change across County Durham and the region as a whole. This development will be built to a higher standard than is required by building regulations, meaning high quality, energy efficient homes for local people."

Helen Goodman, Bishop Auckland MP, said: "A development like this is good

news for the people living in the homes, good news for the area and good news for the local economy."

Foster Innes, Operations Director at GallifordTry, said: "This is our first major project undertaken on behalf of Railway Housing Association and we are delighted with the outcome."

Bob Johnson said: "This development has real style and I wish everyone the best of success in the future, whatever the weather may throw at you."

Plevna Mews resident Audrey Tillotson, 89, said: "My home is absolutely fantastic and like chalk and cheese compared to my old flat at Shildon Court."

Cowans House, Newcastle

Work is ongoing to refurbish our Cowans House sheltered housing scheme in Lemington, Newcastle.

Due for completion in late July 2010, Railway Housing Association is spending around £430,000 on updating the building.

The work includes creating a garden, new reception area and moving the hairdressing salon, level access shower and guest room to the ground floor - bringing all the communal facilities together on one floor.

We are also converting three small one-bedroom flats to provide two very spacious two-bedroom flats.

Photographs of the new-look Cowans House will be published in the October edition of RHA News.



New Railway Housing Resident Deborah Spence with her sons James and Matthew.

Hillingdon, Spennymoor

Railway Housing Association has been given funding from the Homes and Communities Agency (HCA) to develop a scheme of four two-bedroom bungalows and ten two-bedroom flats in Hillingdon, Spennymoor, County Durham.

Work is due to start on site in September 2010 with completion 12 months later. More information about this scheme will be published in a future edition of RHA News.

Collingsway, Darlington

Hot on the heels of Plevna Mews, Railway Housing Association is delighted to announce the opening of its newest affordable housing development in Darlington.

Railway Housing Association has completed work on 13 family homes at Collingsway in West Park, which is one of Darlington's most sought after places to live.

The £2.16 million development has resulted in the creation of eight three-bedroom houses and five four-bedroom, three-storey houses.

All the residents are now settling into their new homes, including Deborah Spence, who has moved into a four-bedroom, three-storey home with her children Hannah, 18, Harry, 14, and twins James and Matthew, 8.

Deborah, 38, who works full-time as a Residential Care Worker for Durham County Council, said: "The house is amazing and we have all settled in very quickly. We could not have afforded to rent a house of a similar size and quality on the open market and we are grateful to Railway Housing Association for providing us with such a lovely home."

Railway Housing Association was allocated the homes by local developer Bussey Armstrong as part of a Section 106 agreement, a Government initiative that requires

a certain number of homes on new developments to be affordable housing.

Anne Rowlands, Chief Executive of Railway Housing Association, said: "We are delighted to have opened such a modern development in one of Darlington's most popular areas.

"As an organisation with its head office in Darlington we are proud of the fact we are helping to make a significant contribution to making housing more affordable for local people."

Kirsteen Returns Home

A Darlington woman has swapped the wilds of Scotland and returned home to look after the interests of people living in homes owned by Railway Housing Association.

Kirsteen Campbell is our newest Housing Officer. The 39-year-old will be the first point of contact for people living in our homes in Shildon, Ferryhill, Bishop Auckland and parts of Darlington.

Kirsteen has returned to her hometown after spending six years working for a housing association in Inverness, Scotland. The mother of two now lives in Gainford, near Darlington.

She said: "Growing up in Darlington I knew about Railway Housing Association because they had homes

in the area where I lived and the quality of the houses really stood out, so I am delighted to now be working for them.

"As a Housing Officer my job is to listen to the views of the residents living in our properties and ensure any problems they may have are dealt with quickly and efficiently.

"Railway Housing Association is also keen to involve its residents as much as possible so I will be encouraging local people to become active in the community."



Did You Know?

We can arrange home visits for customers that are unable to access our offices.

NATIONAL HOUSING FEDERATION

My Home Contents Insurance

10 reasons to choose My Home Contents Insurance Scheme

- Flexible regular pay-as-you-go payment options
- No fuss, quick and easy to apply either through the post or over the telephone
- No excess (you don't pay the first part of the claim)
- Covers theft, water damage and fire
- Covers damage to internal decorations
- Covers accidental damage to sanitary fixtures such as toilets and washbasins
- Covers damage to external glazing for which you are responsible
- Covers lost or stolen keys and freezer contents
- You don't need to have special door or window locks
- All postcodes are included

Sums insured are available from £6,000 to £35,000; all premiums, terms and conditions contained within the free information pack. Ask your housing provider for an information pack or telephone

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Made for Tenants

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Welcome on 'Board' Brian

With the General Election still fresh in the memory, Railway Housing Association has struck another blow for democracy - by electing another of its residents onto the Board!

We recently welcomed 69-year-old Brian Goole to our Board of Trustees. The Board is responsible for the governance of the Association, ensuring its legal and regulatory responsibilities are met

Brian and his wife Joyce, who live in Lemington, Newcastle, only moved into their Railway Housing Association property last year, but immediately took an active role in the community.

Brian joined one of the Association's focus groups, which promote interaction between the Association and its residents, and then considered running for election to the Railway Housing Association Board.

Along with other interested residents Brian had a crash course in the workings of housing associations and then decided to apply. He was surprised, but delighted when he

discovered he had been elected.

He said: "I have always believed in being active in the community and by being on the board I can not only represent the interests of people in my area, but also Railway tenants across the UK."

Brian, who ran his own painting and decorating business before handing the reins to his son Graeme, is the second resident board member at Railway Housing Association.

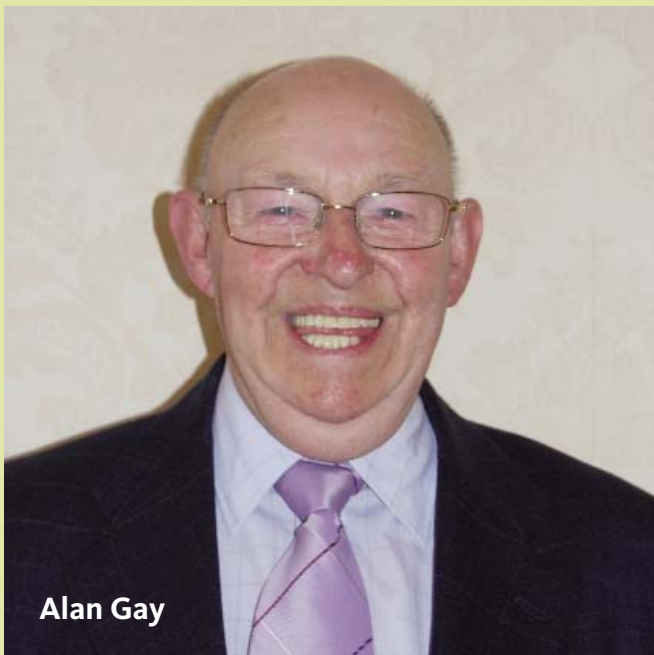
The first, Alan Gay, 80, became a board member last year and has already been made Chair of the Association's Human Resources Committee.

Alan, who lives in Market Weighton, York, said: "In my time on the board I feel I have helped fellow board members to see things from the

perspective of residents and this influenced some of the decisions that have been made."

Anne Rowlands, Chief Executive of Railway Housing Association, said: "The Tenant Services Authority, the organisation that regulates housing associations in the UK, requires landlords to involve and empower their tenants, and by allocating places on our board we believe there is no better way of demonstrating our commitment to our residents."

*John Moorley, 60, has also joined the Railway Housing Association board. A non-resident, John is a retired personnel director for the NHS and will serve on the Association's Housing Services Committee.



Alan Gay



Brian Goole

Harassment & Hate Crime Policy

A new policy has been approved by the Board, following consultation with residents. It combines the Harassment and Racial Harassment policies and now also includes hate crime.

Hate crime is a term used for incidents that are motivated by hate, bias or prejudice based on the victim's ethnic origin, gender or gender identity, age, religion, disability or sexual orientation. Hate crime may be a one off incident whereas harassment is persistent and recurs. Harassment and hate crimes may include name calling, physical or verbal abuse, intimidation, attacks on or damage to property.

The Association will not tolerate any form of harassment or hate crime, and will take prompt and effective action. Every report will be investigated sensitively and appropriate action agreed with the victim. All complaints and information will be treated as confidential.

A full copy of the policy is available on the Association's website or on request.

Did You Know?

We can provide written information in a range of languages and formats such as large print, Braille or audio tape.

Disturbance and Compensation Policy

At the end of last year we asked our Focus Group members and 'Armchair Monitors' for their views on the amount of compensation offered to tenants when works are carried out to their homes.

Their recommendations for changes to the policy have now been presented to, and approved, by the Board.

The amount of compensation paid following improvement works such as the installation of a new kitchen or bathroom will remain the same - between £50 and £125, depending on the extent of the work.

The amount paid if there is loss of use of a room during repair or improvement works will be increased to one week's free rent.

This is a significant increase from £3 per day but the situation doesn't occur very often and it will be possible to fund this level of compensation from the Association's repairs budget.

When there is damage to decoration caused during major repairs or improvements a decoration allowance of up to £100 per room, depending on the extent of the damage, will be offered rather than the Association doing the redecorating. However, if a tenant is unable to redecorate due to their age or any vulnerability such as ill health, then the Association will carry out the redecorating rather than offer a decoration allowance.

A full copy of the Disturbance and Compensation policy is available on the Association's website, or on request. We would like to thank all the residents who gave their views on this policy and have helped to improve our services.



The Importance of Gas Servicing

It is absolutely vital that you have any gas appliances in your home checked and serviced every year.

If you don't, you could be putting you and your family in danger of carbon monoxide poisoning, as well as costing yourself more in fuel bills.

Over the past 10 years in the UK, there have been over 300 deaths resulting from carbon monoxide poisoning and gas explosions.

Because carbon monoxide is invisible and odourless, it is known as the Silent Killer, the old and the very young being most at risk.

Railway Housing Association provides a free annual gas service and safety check of your heating system but it is imperative that you allow us access to your property.

Our Performance

Details of how well we performed during 2009/10 are shown in our Annual Review, which has been sent to you with this newsletter

Planned Maintenance Programme

The table below shows what work we have carried out on our properties over the last 12 months. In total we spent £501,069 improving our properties. We are also pleased to report that 97% of our residents surveyed were satisfied with the work carried out on their home.

| | PROPERTY TYPE | WORK |
|--|--|--|
| Cleveland area Mallard Court Hackworth Court Lawson Road Topping Close Lilac Grove | Flat Communal area Bungalow Bungalow Bungalow | Replacement windows Refurbishment of communal lounge Boiler renewals Damp proof course / roof repairs Boiler renewals |
| Darlington area Yellowley Court Harmire Road Escomb Road Auckland Avenue Bank Top Mews West Auckland/Brinkburn Road | Bungalow Bungalow Bungalow House Flat House | Fencing / gates repairs Boiler renewals Boiler renewals Door renewals Door renewals Renew defective doors |
| Doncaster Patrick Stirling Court Patrick Stirling Court Phase 1 | Communal area Flat | Refurbishment of communal lounge Digital TV Aerials |
| East Yorkshire area Kirby House Kirby House Station Road Westbourne Road | Flat Flat Bungalow House/Flat | Digital TV Aerials Guttering (cleaned out) Boiler renewals Drainage |
| Hull area Alliance Avenue Forster House Paterson House Ella Street Paterson House Forster House/Stephenson Court | House Flat Flat House Flat Flat | Brick walls/metal railings & gates Digital TV Aerials Digital TV Aerials Kitchen renewal x1 property Refurbishment of communal lounge Upgrade Fire System |
| Leeds area Sayers Close Kirkstall Lane | Flat/Bungalow Bungalow/House | Digital TV Aerials Fencing / gates |
| North Tyneside area Mariners Lane Lyndhurst Road Newlands Road Mariners Lane | Bungalow House Bungalow Bungalow | Kitchen renewals Boiler renewals Boiler renewals Boiler renewals |
| South Tyneside area Victory Street | Bungalow | Fencing / gates (repairs) |
| York area Springfield Court Ashton House Tang Hall Lane Robinson Drive Springfield Court | Flat Flat Bungalow Bungalow Flat | Digital TV Aerials Digital TV Aerials Boiler renewals Fencing/gates Partial upgrade of communal heating system |

Community News

Sadie is a Silver Surfer

Sadie Reid is proof that age is no barrier to conquering the latest technology.

The 90-year-old (born the same year that Railway Housing Association was formed), who lives in Auckland Avenue, Darlington, spends much of her spare time on her computer, surfing the internet and emailing her family.

She has recently also learnt how to make greeting cards on her computer and will soon be impressing her family with her latest creations.

Sadie, who has three children, seven grandchildren and three great-grandchildren, has lived in a Railway Housing Association property for an



amazing 65 years. She moved into her first property in Ferryhill just a few months after marrying her railway worker husband Arthur.

They lived in that house for 24 years before moving to Auckland Avenue, where she has spent the last 41 years. Sadly, due to the size of her house, Sadie is now preparing to move, but hopes to move to the Association's nearby Tempest Anderson sheltered housing scheme.

Sadie said: "I have always enjoyed living in Railway Housing Association properties and although it will be a wrench to leave my home I understand I am living in a large family home that could benefit other people.

"My son bought me a computer and I really enjoy spending time on it, whether that is surfing the internet, playing games or emailing my family.

"I went on a ten-week computer course and whilst I sometimes think I spend too much time on it, it is a great way to exercise the mind."

Happy Birthday Bob

It was a real family affair at Plevna Mews recently when one of our residents celebrated his 90th birthday.

George Robert Turner (known to his friends and family as Bob), had his party in the communal lounge at Plevna Mews, Shildon.

Bob, who moved to Shildon with his wife Freda after World War Two, is a keen fundraiser and thanks to his generosity, and that of his friends and family, he has raised £410 for the North East Air Ambulance.



Happy Birthday Eileen

Residents of Kirby House in Drifffield gathered together in March to celebrate the 100th birthday of Eileen Birch.

The occasion was celebrated with a party held in the communal lounge at Kirby House attended by residents and friends from the local area.

They were entertained by an organist playing music made famous by Gracie Fields and songs from the Sound of Music, along with other tunes, which got everyone in the party mood, with a buffet served during the interval.

Julie Clark, Railway Housing Association's Housing Manager, presented Mrs Birch with a bouquet of flowers to mark the occasion.

Residents go Back to School

People living in Railway Housing Association's Plevna Mews development were recently the subject of a living history lesson.

The residents were quizzed by a group of children from Timothy Hackworth Primary School, as part of a visit to Plevna Mews organised by Age UK.



The youngsters were doing a project on local factories and working conditions and residents at Plevna Mews were only too happy to share their memories of working in the local fabric and banana factories. Bananas were brought to the Geest banana factory to be ripened.

Plevna resident Jacqueline Cooper said: "It was nice speaking to the children and it brought back many happy memories for the residents."

Bob Celebrates 25 Years at Springfield Court

The residents at Springfield Court in York recently helped their gardener and handy-person, Bob Clarkson, celebrate 25 years service' for Railway Housing Association.

Residents Betty Herridge and June Powdrell baked some cakes and along with the residents, attendees included Juliet Kerin, the Housing



Officer, Denise Richardson, the Tenancy Services Officer, and Jackie Parkin, the Support Worker.

Ken Powdrell presented Bob with a generous gift and passed on the thanks of the residents for all the efforts made by Bob over the years. He has always been ready to help out whenever something has needed doing always giving full value.

There was then a surprise presentation of another gift from Juliet and Denise, on behalf of the Association and Bob gave a very nice speech of thanks.

Community Funding

Railway Housing Association was recently delighted to sponsor a community event in Darlington.

We provided £250 to pay for the children's entertainment at the Bank Top Community Partnership's free fun day in Eastbourne Park.

The funding paid for balloon modelling, Punch & Judy show and face painting, and a great day was had by all.

As an Association with a strong presence in Darlington, we feel it is important to support local events of this nature, particularly those which are on our doorstep.

If you would like to apply to the Association for funding towards an event taking place in your community, then please contact Karen Dunn on 0800 0287428 or 0300 1230734.



Adapting To Your Home

The Association has a budget of £40,000 for this year to carry out adaptations to properties which will make life easier for residents who are struggling in their homes due to deteriorating health or disability.

This money is used to fund all minor adaptations required to properties, as well as contributing towards the cost of major adaptations carried out by local councils.

Minor adaptations: The Association will fund minor adaptations such as grab rails outside the front or back

doors, or extra banisters up to a cost of £500.

Major Adaptations: If a major adaptation is needed, such as a level access shower, the Association will not be able to provide funding if the cost will exceed £500, but funding may be available in the form of a Disabled Facilities Grant from the local council. The Occupational Therapist who carries out the initial assessment will be able to advise on the availability of funding.

If you think that you would benefit from an adaptation to your home please contact your Housing Officer who will advise you how to get in touch with an Occupational Therapist to carry out an assessment and recommend any adaptations they think necessary. If you have any other queries please contact Julie Clark, the Housing Manager on 0800 0287428 or 0300 1230734.

Customer Service Standards

Railway Housing Association is committed to delivering high quality services at all times that provide value for money to our customers.

To ensure we achieve this, we have consulted with tenants and staff to set standards for our services. These standards are about meeting the needs and expectations of our customers and creating a service that we can all be proud of.

The standards cover Equality & Diversity, Applications for Housing and Re-Letting Vacant Properties, Mutual Exchanges, Contact with Residents, Complaints, Disabled Adaptations, Anti-Social Behaviour, Harassment & Domestic Violence, Repairs & Maintenance, Debt Recovery, Access to Information, Resident Involvement.

If we fall below any of the standards we will apologise and try to put things right.

A leaflet explaining the service standards in more detail is available on the Association's website or on request. We will monitor our performance against the key standards and publish the results in future editions of RHA News.

Did You Know?

We can arrange an interpreter to explain our written information.

Involving You

We know that involving people in managing their homes and estates is vital to delivering better housing services and improving the quality of life for local communities. That's why we want the views of people who live in our communities - people like you.

Why get involved?

We want you to get involved so we can:

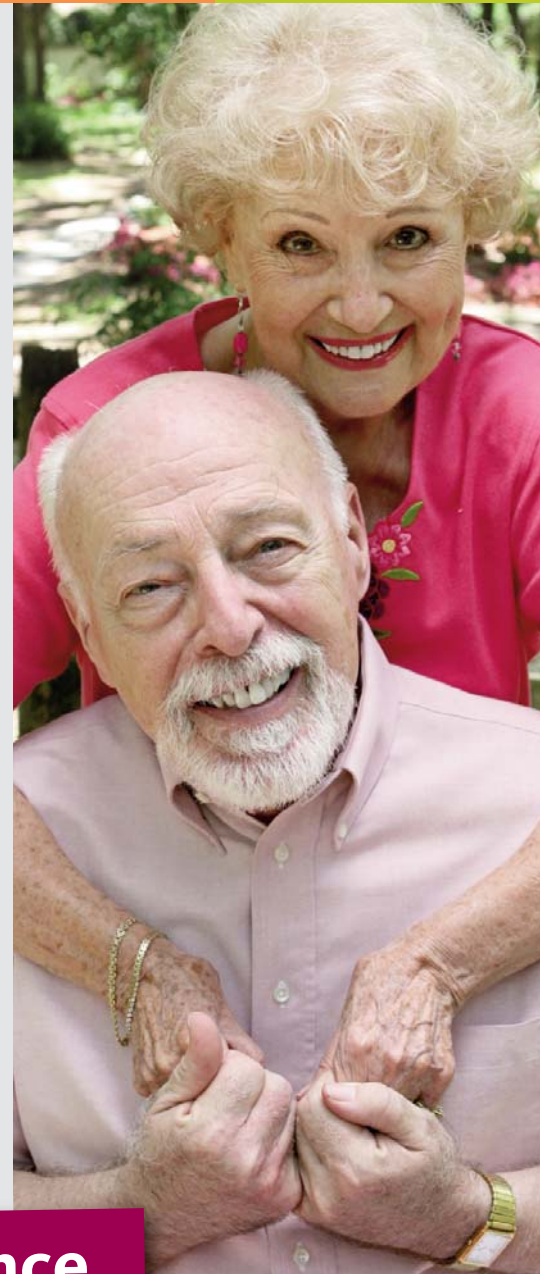
- * Continually improve our service to you
- * Make decisions based on your needs and priorities
- * Use your local knowledge to identify needs in specific areas
- * Tackle any potential estate problems more effectively

Why should you get involved?

- * You can work with others on the issues that affect your local area, making it a better place to live
- * You can be involved in making decisions about new policies and procedures that affect you, for example changes to the terms of your tenancy agreement

- * You can help in monitoring and reviewing the services we offer you
- * If you join a tenants' group, you will have a bigger impact than you would on your own
- * It will help you understand how we work
- * To improve community spirit within your area

Railway Housing Association appreciates that some residents may not wish to attend, or have difficulty attending, meetings. Therefore we offer a range of activities from simply filling in questionnaires that we might send you from time to time, receiving information from us, like this newsletter, or becoming an Armchair Monitor or a Focus Group member, to ultimately becoming a Resident Board Member.



Your Feedback Makes a Difference

YOU SAID - We would like to pay over the phone or via the internet

WE DID - We have introduced phone payments and online payments with immediate effect (see page 15)

YOU SAID - I would like to see my rent statement more frequently.

WE DID - We now send out quarterly rent statements

YOU SAID - My mother is too infirm to organise getting rid of a wasps nest

WE DID - We have changed our policy to ensure that those tenants who are particularly vulnerable will receive a free pest control service.

Did You Know?

Energy efficient light-bulbs can save you £37 per year if you use them throughout your home and they last 10 times longer than traditional light bulbs.



Swapping your Home?

Railway Housing Association is a partner of HomeSwapper, an on line service that helps tenants to swap their homes.

If you are interested in swapping your home, all you need to do is visit www.homeswapper.co.uk and fill in the simple, but secure, online registration form. If you do not have internet access please contact your local housing officer, who will help you to use the service.

After providing details of the type of home you are looking for, HomeSwapper searches its database and matches you with homes that suit your needs. If you are interested in another property you can contact the tenant directly to get more details and possibly arrange a viewing. If you like each other's properties, you both need

to contact your landlords to get their permission to swap.

Remember, when arranging to view one another's homes you are dealing with a stranger. Neither HomeSwapper nor landlords do character references or safety checks so please bear this in mind at all times.

For further information on HomeSwapper either visit the website www.homeswapper.co.uk or speak to your local housing officer.



Free Computer and Internet Access

Do you qualify to receive a grant to buy a computer and internet access for one year? The Government is currently running a scheme called Home Access that aims to help people who meet certain criteria to get a computer and internet access.

If you are a parent or responsible for a child in years 3 to 9 who attends school and your income falls into one of the following groups you may be eligible:

- * Income based Jobseekers Allowance
- * Income Support
- * Income based Employment Support Allowance
- * Guaranteed Pension credit
- * Free school meals
- * Child Tax Credit only and an income of less than £16,040 per year
- * Support under part IV of the Immigration and Asylum Act

For further information either visit www.homeaccess.org.uk or telephone the Home Access Grant Helpline on 0333 200 1004 for an application form.



Can we count you in?

Railway Housing Association is backing an online campaign to end knife crime in the UK.

Supported by the government and Families Utd, a charity representing the families of victims of knife crime, thousands of young people are being asked to sign up to the campaign.

If you have a teenage child, in particular, please encourage them to visit the Families Utd website - www.familiesutd.com - or Facebook page - www.facebook.com/countmein

- and sign up to the campaign.

They can also find advice, routes to further support and testimonies from the families and communities affected by knife crime.

Barry Mizen, whose son Jimmy was murdered two years ago, said: "Count Me In is a chance for all the young people of this country to add

their voice, and display in a tangible way, their desires to bring improvements to our communities.

"All of us have a part to play in bringing peace, whether it's the fear we feel on our streets, or our concerns for our own children or grandchildren, or indeed our elderly relatives."

Can you benefit?

If you have children you could be entitled to Housing and Council Tax Benefit

As of 2nd November 2009 Child Benefit is no longer taken into account as income when making a claim for Housing Benefit and/or Council Tax Benefit.

By disregarding Child Benefit, a person's income can be reduced significantly for the purpose of Housing Benefit and/or Council Tax Benefit. For example, a family with three children would now have an extra £46.40 per week of their income disregarded when claiming Housing Benefit and/or Council Tax

Benefit. This could mean an extra £16.24 per week Housing Benefit and more for Council Tax Benefit.

If you are unsure about whether you now qualify for help with your rent or Council Tax, you can contact your local council or ring Railway Housing Association who will give you the details on who to contact.



Focus Groups

Focus Group meetings discuss policy or changes to the way services are delivered, and feedback from the groups is reported to the Association's Board of Trustees.

A Focus Group member will be required to attend a minimum of 2 meetings per

year, each of which will last approx 2-3 hours with buffet lunch provided. We have four focus groups that meet in the following areas; Newcastle/Gateshead, Darlington, York and Hull.

All travelling and other expenses such as child care, translation and interpretation will be paid by the Association.

We currently have a few vacancies for our focus group panels.

If you are interested in becoming a Focus Group member, please contact Julie Clark on 01325 482125 for further information and details of vacancies in the group in your area.

Making Capital

When making a claim for any means tested benefits, e.g. Pension Credit or Housing and Council Tax Benefit, an individual's or couples' capital is taken into account.

Prior to 2nd November 2009 the capital disregard limit for those people who have reached State Retirement Pension age was £6,000 unless they were in a care home.

This limit has now increased to £10,000. This means that people who were previously unable to receive Pension Credit, or were already in receipt of Pension Credit, will now either be eligible or receive more Pension Credit.

The £10,000 limit also applies to Housing and Council Tax Benefit which means that people who previously did not qualify or believed they did not qualify for Housing Benefit and/or

Council Tax Benefit may now be able to receive some additional help with their rent and/or Council Tax.

During 2010, The Pension Service will try to contact people who may be entitled to Pension Credits but do not already receive it. If you receive any notification from the Pension Service regarding Pension Credit please read it carefully.

Recent Update

The vast majority of Railway Housing Association tenants are to get a reduction in their rent in 2010/11.

Like all housing associations, we set our rents for the forthcoming year based on the Retail Price Index figure as of September in the previous year, plus 0.5%. This means that the vast majority of our tenants will this year see their rents reduced by 0.9%..

However, a small number of tenants may see a smaller reduction in their rents or a reduction offset by an increase of up to £2 per week, and this is because some people have been paying less than the 'target' rent calculated for their property.

In accordance with the guidance issued by our regulator, the Tenant Services Authority, we calculate a 'target' rent for each individual property based on the following factors:

- * The value of the property as at January 1999
- * The size of the property in terms of the number of bedrooms
- * Local and national average wages
- * The location of the property.

For anyone paying less than the target rent for their home, we will increase the rent by £2 per week, in addition to the inflationary increase, each year until the target rent is reached.

Residents with secure tenancies may also find that their rent increases in 2010/11 because fair rents are reviewed every two years and their rents may not have been increased in 2009/10.

We consulted with our Focus Group members about our budget for 2010/11 and this process provided those residents with an explanation of the Association's policy and approach to setting rents.

The income from rent payments enables the Association to provide and maintain good quality homes and services for residents.

We will shortly be writing to each 'assured' tenant indicating whether your rent will be going up or down this year. The changes will come into effect from 1st August 2010. If you have any queries about our rent setting policy, please speak to your local housing officer.

New Ways of Paying Your Rent

Railway Housing Association has increased the methods you can use to pay your rent. You can now pay your rent and other charges online and over the telephone.

The online payment service we offer is a Santander (formerly Alliance & Leicester Commercial Bank) product known as BillPay.

If you have one of the debit cards shown below, from any UK bank, you can now pay your rent, 24 hours a day, 365 days a year, over the Internet and during office hours by telephone, using this service. Unfortunately we are unable to accept any payment by credit card.

The minimum payment you can make is £1.

We recommend that you register with the BillPay service. If you register you will be able to see if your payment transaction has completed successfully. You can also view a history of all your BillPay payments.

To make an on-line payment visit www.billpayment.co.uk to register your details. You will require your rent payment card and the long 19 digit payment reference on the front of the card to register. If you do not have a payment card and would like to use this service, please contact our Head Office on 0800 028 7428 or 0300 123 0734 and we will arrange for a payment card to be sent to you.

The BillPay service validates your payment on-line at the same time as you make payment. An acknowledgement is displayed when your payment is processed. You can take a copy of that acknowledgement for your own records.

If your card issuer does not authorise payment a message tells you authorisation has been declined and you will need to arrange payment by an alternative method.

Debit card issuers check for fraudulent payments. Therefore if you try to make a payment that does not correspond to your usual pattern of card use your card issuer may not authorise the payment. Consequently, we recommend that if you intend to pay a significantly larger amount than you would normally pay by Debit Card, you should:

- * advise your card issuer in advance
- * tell them you intend paying over the Internet
- * ask them to confirm they will authorise an internet payment.

If you would like to pay your rent or other charges over the telephone, please contact us on 0800 028 7428 or 0300 123 0734, or speak to your local Housing Officer, during normal office hours, and they will be happy to take your payment over the phone. Again you will require your bank debit card and your rent payment card.

Disclaimer: The Santander BillPay service is not a Railway Housing Association product. We are not responsible for the contents or reliability of these websites. We cannot guarantee that these links will work all of the time and we have no control over the availability of the linked pages.



English

Information can be made available in other languages, or other formats such as Braille, large format or audio tape, on request.

Arabic:

يمكن توفير المعلومات بلغات أخرى و صيغ أخرى مثل طريقة بريل أو شرائط سمعية ، حسب الطلب

Bengali:

আপনি অনুরোধ করলে এই তথ্যগুলি অন্য ভাষাতে, অথবা অন্য কোনো মাধ্যমে যেমন ব্রেইল-এ বা অডিও টেপে, পাওয়া যেতে পারে।

Somali:

Faahfaahinta waxa kale oo aad ku heli kartaa luuqadaha kale, ama siyaabo kale, sida Farta waaweyn ama canjal maqal ah, waana in aad soo codsato.

Turkish:

Talep üzerine bu bilgi diğer dillerde veya görme engelliler için kabartma alfabetesi ve ses bandı formatında da temin edilebilir.

Urdu:

یہ معلومات دیگر زبانوں اور دوسری صورتوں میں (نابینا افراد کے لیے خصوصی عبارت) یا آڈیو ٹیپ پر بھی فراہم کی جاسکتی

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Railway Housing Association

Bank Top House, Garbutt Square, Neasham Road, Darlington DL1 4DR
Tel: 01325 482125 Fax: 01325 384641 www.railwayha.co.uk

Registered Social Landlord: A1855 Registered Charity: 216825

MEMBER OF THE HOUSING OMBUDSMAN SERVICE

