

**MAY 2022** | **Railway Housing Association**



## Denise has the flower power

Page 5

**MP visits  
development**

Page 2

**Residents'  
stories**

Page 6

**Supporting  
Ukraine**

Page 13

**Photography  
competition**

Page 18



# Staying safe

**Whilst the worst of the Covid19 pandemic thankfully now appears to be behind us, it's important we try to keep safe and well.**

To protect yourself and others from the virus:-

- Wash your hands or use hand sanitiser every time you leave your home and as soon as you get back
- Meet outdoors or let fresh air in if you meet indoors
- Even though it's no longer mandatory, consider wearing a face covering in enclosed spaces
- Stay at home if you have symptoms and/or if you test positive

When using face coverings:

- Wash your hands thoroughly with soap and water for 20 seconds or use hand sanitiser before putting a face covering on, and before and after removing it
- When wearing a face covering, avoid touching your face or face covering, as you could contaminate them with germs from your hands
- Change your face covering if it becomes damp or if you've touched it
- Continue to wash or sanitise your hands regularly

- If the face covering material is washable, wash it daily
- If it's not washable, dispose of it immediately after use in your usual waste
- Practise social distancing wherever possible.

Please think of others, even if you have been vaccinated as you can still catch and spread the coronavirus to other people.



# School's out for summer

**Work is close to being complete on our newest affordable housing scheme which includes the sympathetic restoration of a former school building that comedy legend Stan Laurel used to attend.**

At the time of writing, we are on schedule to finish work on a 28-home scheme in the centre of Bishop Auckland this summer.

We are redeveloping the former King James School site, which includes the sympathetic restoration of the front of the main Grade II listed building - often referred to as the Laurel Building after the school's most famous former popular pupil!

The building is being converted into 12 two-bedroom apartments with a further 16 two-bedroom bungalows being built at the rear, in a cul-de-sac layout. All the homes will be let to older people.

Bishop Auckland MP Dehenna Davison visited the site during the early stage of the development and said: "It was great to see the site and see the properties taking shape. I was particularly impressed by the fact that the historic frontage of the building will be maintained. This will be a great development for older people in the heart of our community."

Although the rest of the building had to be demolished, due to its poor and unstable condition, we are using materials in keeping with its history, including a Victorian-style tiled roof.

Stan Laurel attended King James School as a boarder between 1902 and 1903.

Two of Railway Housing Association's current residents also went to King James.

Jim Brass, who lives in our Plevna Mews sheltered housing scheme in Shildon, was at the school from 1959.

He says: "It was a very educational and disciplined school and the head at the time, Mr Deans, used to wear a long flowing gown and cap."

"I remember the chemistry room was above the main entrance. With all the experiments we did in there, it was amazing that we didn't blow the building up but it's nice to know that part of it has been kept and I am looking forward to seeing it when it is complete."

Another former pupil was Dennis Ewbank, who also lives at Plevna Mews.

He says: "The part of the building which has been retained led to an art classroom and large hall; and I remember having dance classes in there. I can't wait to see it when it's finished!"

Left to Right: Anne Rowlands, Dehenna Davison, and T Manners Site Manager John Middleton.



Did you also go to King James School? If you did and would like to share your own memories, please let us know by contacting Karen West on 01325 373035. If you have any pictures of the school, we would also love to see these too.



# Don't forget your contents insurance

“

Please remember you are responsible for insuring your home contents and belongings. Contents insurance is designed to help protect your possessions and personal belongings

”

## My Home Contents Insurance

The My Home Contents Insurance Scheme was designed for residents in social housing, and you can pay premiums by cash fortnightly or monthly, monthly by direct debit or annually. (Fortnightly and monthly premiums include a transaction charge).

Call My Home on: **0345 450 7288** or visit [www.thistlemyhome.co.uk](http://www.thistlemyhome.co.uk), where you can also request someone to call you back.



**My Home**  
Contents Insurance

## Age Co - Home insurance for over-50s

Age Co, part of Age UK, also provides home insurance for people aged 50 and over, the benefits being:

- No admin fees
- UK based call centre
- 'New for Old' cover
- Award-winning service
- 24-hour legal helpline

Call: **0800 028 7601** for a quote or visit [www.ageco.co.uk/insurance/home-insurance/#contents-insurance](http://www.ageco.co.uk/insurance/home-insurance/#contents-insurance)

Age Co is owned by Age UK and gives its profits to the charity enabling them to support older people most at need.



# Flower power

**Good things come in threes – that's certainly the case for the winner of our 2021 gardening competition.**

Denise Atkinson is the first person in the history of the competition to win it three times.

“

it's just a case of staying on top of everything, including watering and weeding

”

Her garden in Mainsforth Road, Ferryhill, was chosen from a selection of photographs shown to residents who serve on our Focus Groups.

The judging was carried out anonymously so the Focus Group members could not have known that Denise was a previous winner; however they determined that her garden display last year was the best of the bunch.

Denise was recently presented with her prize of a trophy, flowers and £50 worth of vouchers.

She said: “I plan out in my head how I want my garden to look and then it's just a case of staying on top of everything, including watering and weeding.

“It's my only real hobby outside of work and spending time with my children and grand-children and the summer of 2021 made it even nicer.

“It's lovely to know that other Railway Housing Association residents chose my garden to be the winner again; I am honoured.”

Please refer to the leaflet in this edition of RHA News if you would like to enter your garden, or the garden of a neighbour, in our 2022 competition.

Picture: Sahar Omar (Resident Involvement Officer) & Denise Atkinson

“

It's lovely to know that other Railway Housing Association residents chose my garden to be the winner again

”





# Inspiring others

**Author Neil Foulstone hopes his own life story can help inspire others to overcome addiction and mental health challenges.**

Just a few years ago he found himself addicted to alcohol and living rough under a railway bridge.

A rapid decline for a man who had previously been a super-fit, semi pro-footballer with Matlock Town, with a loving family, nice house and well paid job as a site manager with an international company.



The stresses of life impacted Neil's mental health, unable to cope he had turned to drink which cost him his job, his home, and his family.

After finding him under the railway bridge, his daughter secured him a place at a hostel. Her regular visits and food parcels helped Neil start out on the path to recovery.

"I had hit rock bottom," says Neil. "My daughter saved me. I looked in the mirror and really didn't like what I had become, I decided I wanted to get better."

Neil, 63, found comfort through his local church, psychiatric sessions, and the help of Sober Social – an organisation that helps people to recover from

addiction and to build up the resources they need to build stable lives.

"I went back to school and drew up a timetable for every day so I had everything in its place and a purpose to life, rather than just drifting," said Neil.

Settled accommodation at our Patrick Stirling Court sheltered housing scheme in Doncaster gave Neil security. He was encouraged to find an outlet for his creativity and started to write poetry.

His work explores the beauty and diversity of everyday life, whether it's the characters on his local bus route or staff and customers in local shopping malls.

## A good yarn

**Expert knitter Esther Roberts is helping to bring comfort to parents facing the loss of a baby born early.**

Esther answered a call for help from Hereford Hospital for knitwear for use in the neo-natal and special care baby unit.

The beautifully knitted covers fit around ice cream tubs to make cribs whilst the tiny shawls fit the stillborn babies perfectly, allowing parents to see their child at rest as they say goodbye.

Esther, 90, a resident at our Great Western Court in Hereford, remembers vividly as child being taught to knit by her father who was serving in the army.

She knows what the parents of babies born sleeping are going through, though thankfully there is more support available nowadays.

"Sixty years ago, I was pregnant but lost the child at four months and

His first book "A Variation of Love and Life Poetry" is set to be published this year and he now works with the Princes Trust, talking to young people about addiction and mental health.

"I have been very lucky and now I hope I can help others to turn their lives around," said Neil.

"That first step in recognising that you want to get better is crucial. Once you make that decision, there are wonderful people and groups out there who will help you to achieve it."



in those days, we weren't even told whether it was a boy or a girl" said Esther.

"When I saw the advert, I thought I'd like to help others who find themselves in that situation. It is heart breaking but at least now there is a chance for parents to see and hold their child and to say goodbye which I feel will make a difference. I've had a lovely letter from the bereavement midwife at the hospital saying how much the knitwear is appreciated."

As well as the shawls and crib blankets for babies born sleeping, Esther has also knitted woolly hats for premature babies which the hospital uses in the special care baby unit. And she also knits trauma teddies for use by emergency services to comfort children at the scenes of incidents.

## Do we meet the standards set by the Regulator of Social Housing?

Does RHA meet the standard?	Yes/No	Examples/evidence of how we meet the standard
<b>Governance &amp; financial viability</b> – is RHA well managed and have enough money to meet its responsibilities?	Yes	The association is currently assessed by the Regulator of Social Housing as meeting the highest possible rating for governance and financial viability.
<b>Value for Money</b> – does RHA provide good quality homes and services at a reasonable cost?	Yes	Value for money is considered in all of our decisions; we agree funding priorities with residents; and aim for a balance between providing services, maintaining existing homes and providing new homes. Our annual accounts include details of how we perform against our regulator's requirements, comparison to other similar landlords, and what we plan to do about any underperformance.
<b>Rent</b> – do the rents charged by RHA meet government requirements?	Yes	Residents receive information about the setting and changes to rents and service charges in the Residents Handbook, a leaflet about service charges, and whenever their rent or service charges increase or decrease. Information is also included in RHA News each year (see page 17).
<b>Tenant Involvement &amp; Empowerment</b> – does RHA provide appropriate information to residents; deal with complaints well; offer a good range of opportunities for residents to influence how RHA works; and treat all residents fairly and with respect?	Yes	Lots of information is provided at the start of tenancies including a 'Residents Handbook', 'Repairs Handbook' and information leaflets. Information is also available on our website and in newsletters. Details of our performance is published in newsletters and annual reports; and reported to residents' focus groups. 88% of complaints were resolved at the first stage in 2020/21. Residents can be involved in the management of RHA by joining the Residents' Forum, Focus Groups, Leaseholders' Forum, Scrutiny Panel and Board. Our Equality and Diversity policy and strategy set out how we work to eliminate discrimination and harassment, and to promote tolerance, fairness and equality. We tailor services to suit the needs of individual residents, for example, using large print, translation/interpretation services, and arranging for next of kin to be present during any home visits. At 31 March 2021, information on individual needs had been provided by 97% of our residents.
<b>Home</b> – does RHA provide a cost effective repairs service that maintains homes to at least the government's Decent Homes Standard and carries out all health and safety requirements?	Yes	100% of RHA's homes meet the Decent Homes Standard. At 31 March 2021, 95% of residents were satisfied with the repairs service. 89% of repairs were completed at the first visit, an increase of 4% from the previous year. 88% of asbestos, fire, gas, electrical, water and lifts safety checks were completed on time, an improvement of 4% compared to the previous year.
<b>Tenancy</b> – does RHA let homes in a fair, transparent and efficient way; help residents who want to exchange their tenancy with another resident; and offer appropriate tenancies?	Yes	Housing need is measured by a points based system so that homes are let to those applicants who need them the most. At least 50% of re-lets are offered to the local council for applicants on their waiting list. The average number of days taken to re-let homes was 38.92 days in 2020/21, compared to 20.3 days in 2019/20. This was because no lettings were allowed during the coronavirus lockdowns and then lettings were much slower due to the extra precautions needed to keep everyone safe. We subscribe to Home Swapper so the mutual exchange service is free to residents. Our residents are given lifetime tenancies.
<b>Neighbourhood &amp; Community</b> – does RHA keep communal areas clean and safe; and work in partnership with residents and other landlords and public bodies to deal with any problems in the neighbourhood?	Yes	93% of residents are satisfied with their neighbourhood and in 2020/21 100% were satisfied with the way that their report of anti-social behaviour was handled and the outcome, compared to 86% in 2019/20.

A copy of our full self-assessment against the regulatory requirements is available on request



## Get involved

### How much time can you spare?

• **30 minutes every 2 months: Join our Residents' Forum**  
From the comfort of your home via phone/email or post give us your views, complete questionnaires, vote on competitions and be entered in a prize draw.

• **3 hours every 4 months: Join our Focus Groups**

• **4 hours every 2 months: Join our Scrutiny Panel**

Attend meetings in person or on Zoom. We will serve refreshments in meetings. Help with any reasonable costs such as carers expenses, translation and interpretation services, childcare, travelling expenses, training and stationary; as well as any other support that is appropriate to your individual needs for example hearing loops and information in large print Braille and audio.

### Have your say:

We want your opinion on the services we provide, how we provide these services and how we monitor the outcome of the service delivery.

We want your views on the information we give you, and the ways in which you can communicate with us.

### Working together means:

We are providing you with services that you need, want and are satisfied with.

We are communicating with you in a manner and a timescale that is suitable for your needs.

We are achieving the best value for your money.



### Become involved

If you want to make a difference and help improve the association's services, decide our development plans or simply wish to bring your unique perspective, creativity, life experiences and an openness to work with others, please call Sahar Omar on Freephone **0800 028 7428** or email [info@railwayha.co.uk](mailto:info@railwayha.co.uk) or contact us via social media. You could join the Board, the Residents' Scrutiny Panel, a Focus Group or tell us your views from the comfort of your own home by joining the Residents' Forum.



## Make a difference

**From 1 April 2020 to 31 March 2021, more than 300 residents told us their opinions and made a difference.**

YOU SAID	WE DID
We expect the association's staff to behave well towards us	We agreed that we will listen, be courteous, respectful, friendly, helpful, honest, patient, positive, and do what we say we will do to the best of our ability
We like the design of the annual report as a calendar and the information about the association kept brief	Our annual report was designed again in the style of a calendar, with brief information about the work of the association
We agree that replacement of kitchens and bathrooms should be postponed until next year because of the coronavirus pandemic	Kitchen and bathroom replacements planned for 2020 were postponed and reprogrammed for 2021/22
We want to choose the colour schemes and fitting when the communal facilities are refurbished	We gave residents a choice of colour schemes, furnishings and kitchen fittings for the refurbishment of communal kitchens, guest rooms and lounges

### Scrutiny Panel update

**Members of our Residents' Scrutiny Panel have mastered virtual meetings and continued with their work despite the restrictions of the coronavirus pandemic.**

Six residents looked in detail at:

- The information sent to residents about the coronavirus pandemic
- How the association deals with complaints
- The planned maintenance service

As a result of their investigations, the Panel -

- Recommended that the number of stages in our complaints process should be reduced

- Made twelve recommendations on how the planned maintenance service can be improved

The association accepted their recommendation about how complaints are dealt with and has reduced the number of stages from three to two (see page 20).

Their recommendations on the planned maintenance service have been positively received and the association is now looking at how these improvements can be made. More details will be provided in the next edition of this newsletter.

The Panel are now looking at gas servicing and then customer services.



# Money Saving



## Energy saving

**With energy bills increasing it is even more important to make savings,**

1. Switch your heating on and time how long it takes for your home to heat up, then switch it off and time how long it takes to cool down. Set your heating so that it comes on just in time to be warm for you getting up in the morning and/or returning home in the evening, and turns off so that your home is just cooling down by the time you go out in the morning and/or go to bed at night
2. Turning the room thermostat down by one degree and lowering temperature on thermostatic radiator valves could save as much as £75 a year
3. Make sure that curtains and furniture are not in front of radiators
4. Put a lid on saucepans when cooking to reduce the amount of heat that escapes
5. Keeping shower time to just 4 minutes can save £65 a year
6. A shower uses two fifths of the water for a bath (power showers use at least as much as a bath)
7. Swapping one bath a week with a 4-minute shower could save £11 a year
8. Avoid using a tumble drier – drying washing outside or on drying racks indoors can save up to £55 a year
9. LED light bulbs are more expensive to buy but last 25 times longer and use 90% less energy than ordinary bulbs
10. Turn off lights when you leave a room and save about £20 a year
11. 90% of a washing machine's energy use is spent on heating the water so washing at 30C saves about 46% compared to washing at 40C
12. Only boil the amount of water you need each time you use a kettle and save £11 a year
13. Turning the tap off when you clean your teeth can save about 5 litres of water every time
14. Appliances such as the TV and DVD player left on standby still use 85% of the energy used when fully switched on so switch these off at the socket and save about £55 a year. Some satellite and digital TV recorders may need to be left plugged in to keep track of programmes you want to record.

\*Savings are for a typical three-bedroom, gas-heated home (based on April 2022 price cap) projected to spend a total £1,971 on energy annually, including standing charge. (Energy Saving Trust)

## Council tax rebate

**If your home is in council tax bands A to D, you should get a £150 rebate on your council tax bill from the government. This is a one-off payment that is being made to help with the increase in the cost of household bills.**

Most of Railway Housing Association's homes are in band A to D but if you want to check, it is shown on your printed council tax bill, or you can look online at <https://www.gov.uk/council-tax-bands>, or contact your local council.

“The Council will never ask for your bank details over the phone”

The rebate is not means tested and doesn't have to be repaid.

If you already pay your council tax by direct debit, then the one-off payment of £150 will automatically be credited to your bank account. It could be made anytime from 1st April 2022.

If you don't pay council tax by direct debit, your local council should be in touch with you to arrange the payment but if you want to make sure that you get it as soon as possible then you could choose to sign up for your council tax to be paid by direct debit.

To switch to paying by direct debit, first check with your bank or building society if your account accepts direct debits. If it does, then fill out a council tax direct debit form with your council

**£150 rebate on your council tax bill from the government**

tax reference number and your banking details. The form will be available on your local council's website or ring the council and ask for a form to be sent to you.

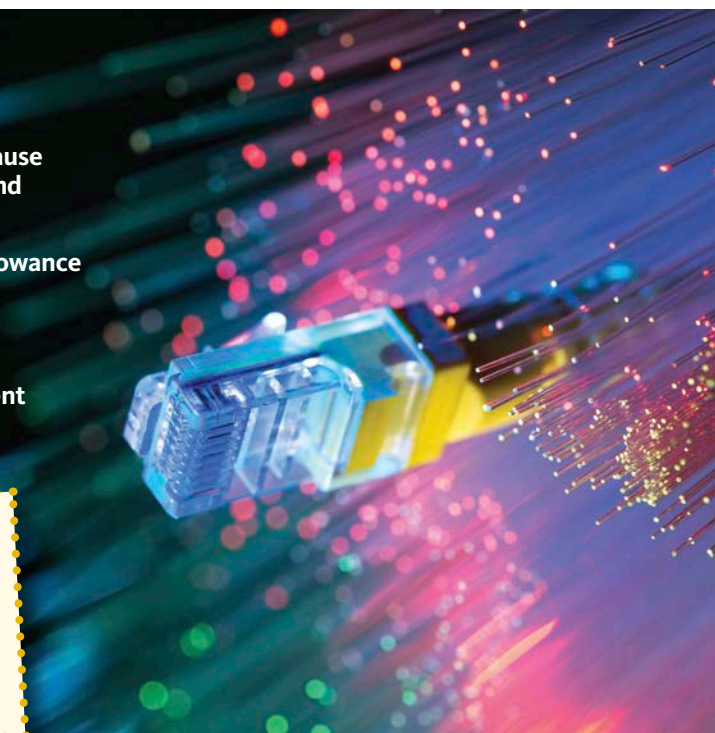
If you don't qualify for the rebate, you may still be able to get financial help from your local council if you have a low income and are struggling to pay your bills. Please contact us on 0800 0287 428 and we will help to make sure you are getting all the money you are entitled to, check if you can apply to your local council's discretionary hardship fund, and put you in touch with other services that can help you to keep on top of your rent and other household bills.

## Broadband saving

**You may be able to save up to £150 a year on your broadband because Sky, Now, BT, Community Fibre, G Network, Hypeoptic, KCOM and Virgin Media O2 have special rates for customers who get:**

- Guarantee credit element of Pension Credit
- Income Support
- Jobseekers' allowance
- Universal Credit
- Employment and Support Allowance
- Care Leavers Support
- Housing benefit
- Personal Independent Payment
- Attendance Allowance

**You may be able to save up to £150 a year on your broadband**





## Staff and Board News



### Giving something back

**The newest member of our board, Michael Lawrence says he is looking forward to “giving something” back in his new role.**

The 39-year-old is the latest appointment to our nine-strong board which has overall responsibility for the Association.

A CIMA (Chartered Institute of Management Accountants) qualified accountant, this is Michael's first non-executive role having previously been in Finance Director and Managing Director roles across a range of industries.

Born and bred in Teesside (Billingham) and with a Business degree from Northumbria University, Michael now lives in Leeds with his wife and two daughters.

He says: “I am delighted to have joined an organisation like Railway Housing Association which has its roots in the region and does so much positive work for its residents and the local communities.

“It's a very strong organisation, I've been really impressed with everything I have seen so far, and I am looking forward to bringing my skills and experience and contributing to the continued success of the Association.”



### New Vice-Chair

**Carl Makin recently became the new Vice-Chair of our Board.**

The 27-year-old has been on the Board since 2018 and works for the University of York where he combines lecturing with a PhD he is undertaking in social housing regulation. This follows a law degree he achieved at Durham University.

Carl, says: “My focus as Vice-Chair will be looking at how we work with and listen to our residents, and this will entail meeting them in person or through other communications channels and asking them what they want and expect from the Association.

“Ultimately, I hope this will lead to resident representation on the Board. It's fantastic to have a current Board with such a wide spread of skills and knowledge but we must remember that our residents have huge skills sets too and nobody knows more about the services we provide than they do.”



### Being involved

**Sahar Omar is our new, and very first, Resident Involvement and Performance Information Officer.**

She will be working to make sure that residents are able to influence Railway Housing Association.

She has also been tasked with collating performance information which ultimately ensures we continue to provide the best possible service to our residents.

Sahar has worked for the Association for four years, having joined us as a Maintenance Assistant, so many of you will have already met or spoken to her when you were contacting us about an issue in your home. Before this, she worked for most of her career as a Telecoms Engineer for British Rail.

Sahar says: “I am excited to be the new Resident Involvement and Performance Information Officer and one of my key initial aims is to speak to as many of our residents as possible to hear about your experience as a resident.

“I will be helping to provide a a variety of opportunities for you to have your voice heard and making it even easier to do this in the future.”

## Supporting Ukraine

**One of our residents has found herself at the centre of a town's humanitarian aid for war-torn Ukraine.**

Lena Rusa, 44, arrived in Britain from Ukraine 20 years ago to study languages and lives in Darlington with her partner and three children.

She says she will never forget the moment she awoke to the news that bombs were dropping on her native Kyiv.

“I answered the phone at 6.58am, a friend told me what was happening and in the background, I could hear explosions,” said Lena. “I couldn't believe it and was so frightened for my friends and my mother in Kyiv.”

Determined to do what they could to help, Lena and her partner Mel set out to fill their van with donations for Ukraine. When she outlined her plans on Facebook she was astounded at the response.

“Darlington is a beautiful town and the people of the North-East are wonderful, so many people got in touch wanting to help, the response was staggering,” she said.

Lena learned of a Ukrainian truck driver stranded in the North-East and with the help of the council was able to find him accommodation and a safe place for his truck.

“I then thought, we have an empty truck and driver here trying to get back to Ukraine and 12 tonnes of humanitarian aid – far too much for my van,” said Lena.

With support from the local community and the council, the truck was loaded with essentials, such as first aid kits, toiletries, baby goods and tinned food, and returned to the Ukraine.

Lena also received good news when she heard her mum had escaped from Kyiv and is coming to live with her in Darlington.

“

she awoke to the news that bombs were dropping on her native Kyiv

”





# Benefit advice

## Pension Credit

If you are of state pension age you may be able to claim an extra £60 a week via Pension Credit. This is a tax free, means tested benefit for retired people on low incomes. It is estimated that 850,000 people are missing out on it.

If you have a severe disability, you could also get an extra £67.30 a week. If you care for another adult you could also get an extra £37.70 a week.

When assessing a claim for pension credit, the following benefits are not counted as income –

- Attendance allowance
- Christmas bonus
- Child benefit
- Disability living allowance
- Personal independence payment
- Winter fuel allowance
- Housing benefit
- Council tax reduction

Pension Credit is made up of two parts – Guarantee Credit and Savings Credit.

Guarantee Credit tops up your weekly income to a guaranteed minimum level, which is £177.10 (£182.60 from 1 April 2022) for single people and £270.30 (£278.70 from 1 April 2022) for a couple.

Savings Credit is paid as a 'reward' if you have saved for your retirement, for example through a pension scheme. You can only claim Savings Credit if you reached state pension age before 6 April 2016. It's worth up to £14.04 a week for a single person and £15.71 for a couple.

By claiming Pension Credit you may also qualify for other payments and benefits such as free NHS prescriptions, council tax support, free eye tests, help with heating costs, and free TV licence for those aged over 75 years.

By claiming Pension Credit you may also qualify for other payments and benefits

Make a claim online <https://www.gov.uk/pension-credit/how-to-claim> or by post or by calling the Pension Credit Claim Line on 0800 99 1234. You'll need your National Insurance number, details of all of your income, pensions, savings, and your bank account details. Pension Credit is usually paid straight into your bank, building society or Post Office account every four weeks.

## Benefits check

You can find out what benefits you may be able to get by doing a benefits check online at either of the following websites:

- [www.entitledto.co.uk](http://www.entitledto.co.uk)
- [www.benefits-calculator.turn2us.org.uk](http://www.benefits-calculator.turn2us.org.uk)

It will take about 20 minutes to complete the check.

## Attendance Allowance

Are you of state pension age and have a disability or illness that has made it hard for you to look after yourself for more than six months?

If so, you may be able to claim Attendance Allowance. It is tax free and isn't means tested so it doesn't matter what other money you get or have in savings. You can claim it even if you are still working and earning money. You don't have to have someone looking after you in order to claim.

The amount you could get will depend on how much help you need –

- £60 a week if you need help during the day OR night
- £89.60 if you need help during the day AND night, or you are terminally ill

You can spend the money however you like and it could help you to stay living in your own home for longer. For example, you could spend it on paying for taxis, bills, or a cleaner.

If you receive Attendance Allowance you may then be able to claim other benefits such as Pension Credit, Housing Benefit and Council Tax Reduction.

You can't claim Attendance Allowance if you already get Personal Independent Payment or Disability Living Allowance.

Call the Attendance Allowance helpline on 0800 731 0122 or apply online [www.gov.uk/attendance-allowance/how-to-claim](http://www.gov.uk/attendance-allowance/how-to-claim)

The claim form is long and it's important that you stress how your disability or illness affects you. You may want to get help to complete it from your local Citizen's Advice, benefits advisors at your local council or any other advice agency.

## Carers Allowance

Do you care for someone at least 35 hours a week?

Does that person get one of the following benefits:

1. Personal Independence Payment daily living component
2. Disability Living Allowance middle or highest care rate
3. Attendance Allowance
4. Armed Forces Independence Payment
5. Child Disability Payment middle or highest care rate

If the answer is yes, you could claim £67.60 a week Carer's Allowance and automatically get National Insurance credits. You may also get Council Tax Reduction, Universal Credit, Pension Credit, Income Support or Income-based Employment and Support Allowance.

Carer's Allowance is not based on your income or capital but there is a limit on how much you can earn from work and still be entitled to Carer's Allowance.

If you get Pension Credit, and your State Pension is more than £67.60 a week, you won't get Carer's Allowance, but your Pension Credit payments will increase.

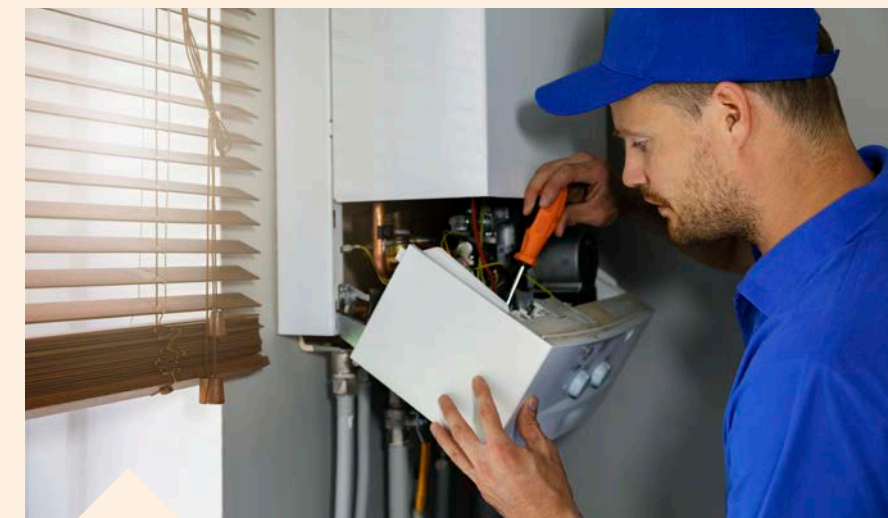
For more information and advice contact:

Carers UK - [www.carersuk.org/help-and-advice/financial-support/help-with-benefits/carers-allowance](http://www.carersuk.org/help-and-advice/financial-support/help-with-benefits/carers-allowance)  
Telephone: 0808 808 7777  
Monday to Friday 9am-6pm  
Email: [advice@carersuk.org](mailto:advice@carersuk.org)

Carers Trust - [www.carers.org/money-and-benefits/carers-allowance](http://www.carers.org/money-and-benefits/carers-allowance)

Citizens Advice - [www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/carers-allowance/](http://www.citizensadvice.org.uk/benefits/sick-or-disabled-people-and-carers/carers-allowance/)

NHS: Carers Direct Helpline  
Telephone: 0800 808 7777  
Monday to Friday 9am to 6pm



## Health & Safety

When it comes to health and safety, we aim to:

- Meet all legal requirements to protect the health and safety of our residents, employees and anyone else affected by our work
- Consult with our residents and employees on matters affecting their health and safety
- Maintain properties to a standard that is fit for purpose and safe for residents to live in or for members of staff to work in
- Comply with Gas Safety Regulations and check gas installations annually
- Comply with the Control of Asbestos Regulations
- Carry out annual fire risk assessments of our offices and the communal areas of sheltered housing schemes; and biennial fire risk assessments of other schemes with communal staircases
- Regularly check fire detectors, fire alarms, emergency lighting systems, fire extinguishers and any other fire equipment provided by the Association
- Comply with the Furniture and Furnishings (Fire Safety) Regulations
- Have a no smoking policy in all offices and in the communal areas of dwellings
- Carry out electrical testing every five years
- Ensure regular checks and servicing of passenger lifts
- Have an effective system of water hygiene management to ensure the safe supply of hot and cold water in dwellings with communal water systems and in offices
- Comply with Construction (Design and Management) Regulations
- Carry out stock condition surveys on a 5 year rolling programme
- Provide information, instruction and supervision for employees
- Ensure all employees are competent to do their tasks, and to give them adequate training
- Provide adequate safety equipment
- Carry out annual risk assessments for staff who are required to work unaccompanied
- Prevent accidents and cases of work related ill health
- Maintain safe and healthy working conditions that promote wellbeing.



# Flying high

**At a time of life when many might be thinking of taking it easy, Ann Thomas decided it was time to jump out of an aeroplane.**

Ann has always wanted to skydive and wasn't going to be put off by the fact she is 73.

"I do keep fit twice a week and have a walk everyday so fitness and mobility wasn't a problem," said Ann.

"Ever since I was young, I have wanted to do a parachute jump. In recent years I've drawn up a bucket list and I thought if I don't get a move on, I'll never do it."

“

Everyone is now asking me what I'm going to do next

”

There's certainly variety on Ann's list. In recent years she's ticked off seeing the puffins at Flamborough Head, visiting Iceland and taking part in Sea of Hull – an art project involving 3000 naked people painting themselves blue and forming a human river.

When her grandson, Dan Memluks, 21, and his aunt Vilma King, 60, started planning a parachute jump to mark their landmark birthdays Ann decided to join them.

"It was absolutely amazing," said Ann. "There's a great gush of air as you leave the plane then I opened my eyes as I was free-falling and the view was spectacular. The Yorkshire coastline was stunning, I could see Scarborough and Bridlington and Filey and the North Sea was a wonderful blue."

Ann did a tandem dive with an instructor and after 5,000ft she got into position and opened the parachute.

"The chute opens and that lifts you up and then your arms and legs are free and you feel yourself floating until it's time to land. I wasn't frightened at all, I was exhilarated."

Ann has a son and daughter, Philip and Kate, as well as three grandsons. She worked for Comet for many years before retiring and moving into our Paterson House sheltered housing scheme in Hull.

She raised over £700 from the jump for SSAFA, a forces charity that helped her ex-Royal Navy brother Colin Walsh move house recently to be nearer family.

"Everyone is now asking me what I'm going to do next," said Ann. "I haven't decided, but I would definitely recommend a parachute jump to others."



# Rent update

**The government has said that the rents we charge can increase by up to the rate of inflation (as measured by the Consumer Price Index in September of the previous year) plus 1%. The Consumer Price Index is a national measure that is calculated by taking prices for certain goods and services and averaging these. The additional 1% is to help landlords build more new homes.**

In September 2021, the Consumer Price Index was 3.1% so we will be increasing rents by 3.1% plus 1%, a total of 4.1%, from August 2022. We set rents at a level that means we can repair and improve homes, provide services to residents, build much needed new homes and stay financially viable. The costs of repairs and maintenance have already increased by 10-15% due to the rising costs of materials, supplies and labour, and we expect our costs will increase by a further 5.6% this year. The amount spent on maintenance will be increased this year so that more kitchens, windows and doors can be replaced, and more homes can be externally insulated to improve energy efficiency.

Many residents will not be affected by the increase because the benefits they receive will increase to cover the cost of their rent. For others, based on our average assured rent of £78.98, the proposed rent increase from August 2022 will be £3.24 per week.

This increase does not apply to the charges that are made for services such as cleaning of communal areas and grass cutting. The actual costs of these services will be charged on top of the rent.

We will write to give you one month's notice before the increase is made to your rent.

If your tenancy started before 1989, your rent is set by the Government's Valuation Office Agency Rent Officers

every two years. We will ask the Rent Officer to increase your rent by 4.1% (based on the Consumer Price Index of 3.1% plus 1%) but if the Rent Officer sets a lower rent then we will charge you the rent set by the Rent Officer.

We consulted with residents who are Focus Group members, about our budget for 2022/23, including the rent increase, to make sure that their views were taken into account before the rent increase is made.

“

If you are struggling financially we can help

”

We are a not-for-profit charitable housing association and increasing rents is always a difficult decision but our main source of income is from rents and the rent increase is essential so that we can continue to meet our responsibilities to provide and maintain good quality homes and services for residents. Any surplus is invested in repairing and improving homes, building new homes, and improving services. We always aim to achieve good value for money for the rent that you pay. Most of the rents that we charge are Social Rents, which are the lowest cost rents available and significantly lower than rents in the private sector.

We understand that you are also facing increases in the cost of fuel, food and other household bills. If you are struggling financially we can help with payment plans, checking if you are entitled to benefits, budgeting advice, debt management, and putting you in touch with organisations and charities who can provide help and support.

## What do I need to do?

If you receive housing benefit to pay your rent, you should let the local council know about the rent increase.

If you receive Universal Credit, you will need to update your on-line journal with the rent increase. If you don't have an online journal, please call the Department for Works and Pensions to let them know your rent is increasing so that your Universal Credit is increased to cover the new rent.

If you pay your rent by Direct Debit, we will update this to the new rent so you do not need to do anything.

If you pay your rent by Standing Order, you will need to update the standing order amount to the new rent.

If you are struggling to pay your rent, please contact us on 0800 0287 428 as soon as possible. We can help to make sure you are getting all of the money you are entitled to and put you in touch with other services that can help you to keep on top of your rent and other household bills –

- **Citizens Advice**  
Visit: [citizensadvice.org.uk](https://citizensadvice.org.uk)  
Tel: **0800 1448848**
- **Debtline**  
Tel: **0800 240 4420**
- **Turn 2 Us**  
Visit: [turn2us.org.uk](https://turn2us.org.uk)  
Tel: **0808 802 2000**
- **Step Change**  
Visit: [stepchange.org](https://stepchange.org)  
Tel: **0800 138 1111**
- **Money Advice Service**  
Visit: [moneyadviceservice.org.uk](https://moneyadviceservice.org.uk)  
Tel: **0800 138 7777**



## New office

By now, you should all know that we have moved to a new head office in Darlington.

The office is above the Co-op store at Maple House, 11 Tillage Green, West Park Village, Darlington, DL2 2GL

“

our new, modern head office provides us with a new chapter in our long history

”

We left the Bank Top House office we had occupied for 40 years because it has been earmarked for demolition as part of multi-million pound plans to redevelop Darlington Railway Station, with a new car park planned at that location.

Whilst we are naturally sad to be leaving our home of many years, our new, modern head office provides us with a new chapter in our long history and we're delighted to have been able to remain in Darlington.



## No stone unturned

**Karen West left no stone unturned in her search for the best picture and that's why she is the winner of our 2021/22 photography competition.**

Karen, who works as PA to the Chief Executive at our head office in Darlington, took a photograph of Lindisfarne Castle on Holy Island in Northumberland and this was chosen as the winner by members of our Residents' Forum and Focus Groups. Her photograph now adorns the front of the calendar, as well as featuring in the month of November.

Karen focused on the stone stacks which people create when they visit Lindisfarne, with the castle serving as the perfect backdrop.

Karen, who received £100 for winning the competition, said: "I have always enjoyed taking photographs and was on holiday with my partner and children when we saw the stone stacks."

"I thought they would make a good photograph with the castle in the background and it was a beautiful day, so everything worked out perfectly."

"To win the competition is amazing; there were so many great photographs, so it was a real surprise when I discovered mine had been chosen."

This was the second year we have run a photography competition and it's proving extremely popular with residents and staff. Please see the leaflet inside this edition of RHA News about this year's photography competition.



## Beware the scammers

Scammers use many ways to get personal information from you so they can take money from your accounts, use your details to pretend to be you, or to sell on your information. Scams can come in letters, texts, phone calls and callers to your home.

Some common scams:

- Someone telephones you and says there is a problem with your account. They may ask for your account details, and may advise transferring your money to a 'safe account'. A bank would never ask you to do any of this.
- Someone telephones you and asks you to download 'anti-virus software'. This will be spyware used to get your personal details.
- Young men selling door to door, claiming to be recently out of prison or on probation and on a rehabilitation scheme. They find out where vulnerable people live and this information is sold on to other criminals.

Suspicious about a call from your bank? Hang up and call 159 – a hotline that will connect you securely to your bank. Most major banks have joined the hotline. If you can't connect with 159, contact your bank by calling the number on the back of your bank card.

“

Suspicious about a call from your bank? Hang up and call 159 – a hotline that will connect you securely to your bank.

”

### Tips to avoid scams

- Watch out for poor grammar, spelling and punctuation in emails, texts and letters
- Never click links or attachments in emails or texts that look suspicious or if you don't know the sender
- Never give your personal, bank card or password details, even if the caller claims to be from your bank or the government
- If you call someone back who is claiming to be from your bank, insurer, utility provider or similar, find the number yourself and, if possible, call it from a different phone to the one you were called on – if you were called on your landline, use your mobile
- Never allow remote access to your computer following an unsolicited call, text message or browser pop-up.
- Only let someone into your home if you are expecting them or they are a trusted friend, family member or professional
- Always check the ID of any official
- Set up a password with your gas, electric and water companies to be used by anyone they send to your home
- Smart doorbells have a camera and mean you can speak to a caller without opening the door
- Register for free with the Telephone Preference Service to reduce the number of cold calls you receive [www.tpsonline.org.uk](http://www.tpsonline.org.uk) Telephone: 0845 0700707

If you've been the victim of a scam, do not be embarrassed to report it. It can happen to anyone. Call your bank straight away if you think money has gone missing from your account, report the scam to the police (101) and Action Fraud (0300 123 2040).

## Neighbour complaints

In 2020/21, we received 11 complaints from residents about their neighbour. Nine complaints were related to noise nuisance, and we responded to all of the complaints within 10 working days

The number of neighbour complaints per 1,000 homes = 7

We visited neighbours and gave written warnings to anyone whose behaviour was unacceptable, but it was not necessary to take any legal action to resolve the problems.

### Did you know?

This newsletter is sent in recyclable plastic packaging made from biodegradable potato starch. You can put it into your compost or household recycling bin. Better still, if you want to receive the newsletter by email and save paper, email us at [info@railwayha.co.uk](mailto:info@railwayha.co.uk)





# Comments, compliments, complaints

**Are you unhappy with something we have or have not done?**

**Would you like to suggest how we could do something better?**

**Or would you like to compliment us on a job well done?**

Here's some of the comments we received:

**“Thank you for all your help the other day when I was locked out”**

Mrs J, Darlington

**“Thank you to all of those who helped us to get our new home”**

Mr & Mrs B, Darlington

**“Thank you for your prompt action, I really appreciated all of your help”**

Mrs E, Hull

We always try to give a good service but sometimes things go wrong. When this happens, we need to know about it so we can put it right and improve our service.

**“Lack of heating”**

**“Poor state of fencing”**

**“Mess left by gardeners”**

“

We will try to sort out your complaint as soon as you make us aware of the problem.

”

**You can tell us your comments, compliments or complaint by -**

- Telephoning: 0800 0287428
- Emailing: [info@railwayha.co.uk](mailto:info@railwayha.co.uk)
- Online via our website: [www.railwayha.co.uk](http://www.railwayha.co.uk)
- Writing to us at the address shown on the last page of this newsletter

We will try to sort out your complaint as soon as you make us aware of the problem. However, if we are unable to sort it out to your satisfaction then there are two stages to our complaints procedure.

We aim to acknowledge complaints within 2 working days and to give a full response within 10 working days at stage 1, and within 20 working days at stage 2.

## STAGE 1

A Manager of the Association will investigate your complaint. If you are dissatisfied with the outcome then you can ask for your complaint to be taken to stage 2.

In 2020/21, 88% of complaints were resolved at the first stage

## STAGE 2

At stage 2 a Director will review and investigate your complaint. If you are still dissatisfied with the outcome then you can contact your local Councillor, a Member of Parliament (MP) or a Tenant Panel who will try to resolve the complaint for you. If your local Councillor, a MP or Tenant Panel cannot resolve your complaint to your satisfaction then you can contact The Housing Ombudsman Service at:

**Housing Ombudsman Service,  
PO Box 152, Liverpool, L33 7WQ**

Telephone: 0300 111 3000

Email: [info@housing-ombudsman.org.uk](mailto:info@housing-ombudsman.org.uk)

Use the online form on: [www.housing-ombudsman.org.uk/residents/make-a-complaint](http://www.housing-ombudsman.org.uk/residents/make-a-complaint)

The Ombudsman provides a free and independent service for customers of housing associations and will investigate your complaint. The Ombudsman will not usually consider a complaint until you have fully completed all stages of our complaints procedure and your local Councillor or a MP has tried to resolve your complaint. However, the Ombudsman can offer you advice and support at any stage of your complaint.

Other people that may be able to help you include:

- Citizens Advice Bureau
- Housing Advice Centres
- Law centres
- Independent Mediation Service

“

We need to know about it so we can put it right and improve our service.

”

	2020/21	2019/20	2018/19
Number of complaints received	32	37	40

Subject of complaint	Number of complaints received in 2020/21
Repairs and maintenance	26
Estate services	3
Housing management	2
Customer services	1
<b>Total</b>	<b>32</b>

## 81% of complaints were fully or partially upheld

No changes were made to policies as a result of complaints received in 2020/21 but changes were made to the complaints procedure as a result of complainants' dissatisfaction with the handling and outcome of their complaint –

- Complaints will now be automatically escalated to the next stage if a complainant expresses dissatisfaction with the outcome
- Any dissatisfaction with the handling of a complaint will be investigated by a manager or director

How we compare to other landlords	Railway Housing Association	Other similar landlords
Percentage of complaints responded to within 10 working days	72%	84%
Average time taken to respond to a complaint	8.97 days	5.9 days

A copy of our full complaints policy and procedure is available on our website and on request.

# Code of conduct

We asked residents how they expect us to behave towards them and as a result we agreed that we –

- will listen
- be courteous, respectful, friendly, helpful, honest, patient, and positive
- do what we say we will do to the best of our ability.

Residents also agreed a code of conduct for all customers to –

- Show respect and courtesy
- Provide as much information as possible to help us to respond appropriately
- Allow us and our contractors a reasonable length of time to respond
- Work with us to find solutions to any problems
- Keep appointments that have been made
- Answer letters and messages
- Be reasonable and honest
- Not smoke when staff or contractors are in your home
- Not use abusive, offensive or foul language, shout, be aggressive, make threats, be rude, patronising, or intimidating.

A full copy of the customer code of conduct is available on our website or on request.



## Our homes

We aim to make best use of our funds to provide more good quality, desirable and affordable homes of a suitable design, size, and location for older people.

These will usually be two-bedroom bungalows or apartments. We will also consider providing new homes for working age residents.

“

We have discussed and agreed our plans with residents who are members of our Focus Group.

”

We will provide new homes by building or buying; or refurbishing, remodelling or converting existing buildings.

We will aim to provide: -

- A secure home in a safe neighbourhood
- Self-contained homes
- Simple to operate features
- Landscaped gardens
- Energy efficiency and sustainability measures to reduce carbon emissions and increase sustainability
- Value for money.

We will apply to Homes England for grants and use our reserves and loans to fund the building of new homes, after making sure that existing homes are well maintained, and the financial viability of the association is protected.

Rents charged for new homes will be social rents, unless it is a condition of funding that affordable rents are charged.

The Association aims to provide 42 new homes in 2022/23, followed by 25 homes a year up to 2024/2025, then 30 homes a year thereafter.

We have discussed and agreed our plans with residents who are members of our Focus Group.



## Word Search Dog Breeds

Please cut out and return to us by Freepost to be in with a chance of winning £25. FREEPOST PLUS, RUCX-XATU-UKSC, Railway Housing Association, Maple House, 11 Tillage Green, Westpark Village, Darlington DL2 2GL.



G R E A T D A N E B O R D C A  
O E R O T T W E I L E R A H S  
I X R O B U L L D O G M C I H  
E P O M E R A N I A N A H H E  
C B I D A C H S H U N D U U E  
B O S T O N T E R R I E R A P  
E X R M A I S A M P I E C H D  
A E O G T D C H C A O O E U O  
G R X E I O I O E H S O D A G  
L G E R M B O R L P I T D O D  
E M A L T E S E D L H X I L O  
C O C K E R S P A N I E L F E  
B U L E S M O P U D O E R A F  
O L A B R A D O R G I M A D O  
G O L D E N R E T R I E V E R

BEAGLE

BOSTON TERRIER

BOXER

BULLDOG

CHIHUAHUA

COCKER SPANIEL

COLLIE

CORGI

DACHSHUND

DOBERMAN

GERMAN SHEPHERD

GOLDEN RETRIEVER

GREAT DANE

LABRADOR

MALTESE

MASTIFF

POMERANIAN

POODLE

PUG

ROTTWEILER

SHEPDOG

## General knowledge quiz

- 1) The song 'You'll never Walk Alone' was written for which film?
- 2) Which American president when referring to Margaret Thatcher said 'She is the best man in England'?
- 3) The year 2022 is the Chinese year of the what?  
a) Tiger b) Horse c) Rat
- 4) Which Society founded in 1660 had Christopher Wren, Samuel Pepys and Sir Isaac Newton as early members?
- 5) True or false, before becoming a famous actor George Clooney had been a door-to-door insurance salesman?
- 6) Who was the Prime Minister immediately before Margaret Thatcher?
- 7) Titan is a moon of which planet?
- 8) What is celebrated on the 1st Sunday after the full moon following the vernal equinox?
- 9) In the 1989 film Batman, starring Michael Keaton, who played The Joker?
- 10) Which golfer had the nickname 'Super-Mex'?

Answers:  
1) Carousell  
2) Ronald Reagan  
3) Tiger  
4) Royal Society  
5) True  
6) Lee Trevino  
7) Saturn  
8) Easter Sunday  
9) Jack Nicholson  
10) Lee Trevino



## Our performance

Our performance as at 31 December 2021

### Income Management

Amount of current arrears outstanding – 2.25% (target is 2.00%)



*Although this is above target, rent arrears are reducing*

### Lettings

Percentage of properties re-let within target of 25 days – 46.8% (target 70%)



*No homes were re-let during the first lockdown and lettings are now slower because of the extra precautions taken to keep everyone safe but the re-let time is improving compared to 2020/21*

### Response to Letters

Percentage of letters responded to within 10 working days – 93% (target is 98%)



### Complaints

Percentage of complaints resolved at the first stage – 95% (target is 87%)



### Repairs and Maintenance

Percentage of residents satisfied with the repairs service – 99% (target is 97%)



Percentage of repairs completed correctly first time – 92% (target is 89%)



Percentage of new residents satisfied with the condition of their home – 73% (target is 85%)



*Although this is still below target, it is improving*

### Value for Money

Value for money savings achieved as a percentage of operating costs – 0% (target is 5%).



*This is cumulative and there may be savings made by the end of March 2022*

### Congratulations

Congratulations to Mrs Hemmings of Darlington, winner of the word search puzzle in the last edition of RHA News, who receives £25.

Winners of £25 in the quarterly lettable standard survey draw -

Mrs Jane Burke, Darlington

Miss Carol Hockett, Hartlepool

Mrs Dawn Powell, Hull

