

Winter Newsletter

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Get Fit for the New Year

Winter 2019



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Please call 01803
863550



SOUTH DEVON RURAL
HOUSING ASSOCIATION LIMITED



Prime Time, Message from the Chief Executive

As our 60th year of operations comes to an end I am happy to let you know that we will be planting 60 Blooming Cherry Trees around our various housing schemes over the next few months. Good for the environment and a lasting reminder of the achievement.

This will be my last 'Prime Time' (so named by a former employee) – not me I might add. I have been very lucky to have been in paid employment for over 50 years, so you can imagine I am looking forward to a break. I have had over that time such diverse jobs as, Butcher, Policeman, Factory Worker, I have been self-employed and worked for the Cooperative Society. Latterly I have worked in housing for the last 30 years and was given the opportunity to attain professional qualifications when I worked for a Local Council in the North.

I started college at the grand age of 37 having left school aged 15 with no qualifications at all. Anyway I persevered with the studies and eventually I was elected as a Fellow to the Chartered Institute of Housing and Fellow to the Chartered Management Institute. Needless to say the qualifications were hard won over a decade of studying.

I am going to take some time out with my family; I have three daughters and a granddaughter ranging from 4 months to 39!

I wish the organisation and all customers, stakeholders and colleagues a fond farewell.

As always, any comments, ideas, or suggestions, please telephone, or e-mail us at

01803 863550

info@southdevonrural.com

feedback@southdevonrural.com

Farewell and best wishes, Steve Prime





Cold Weather Tips



Last years bad weather presented some issues for SDR, most related to repairs. Whilst we have an (emergency only) out of hours service, they are of course only able to get to our properties where roads are open and there is access. The weather was unprecedented and that along with power cuts caused quite a few problems for our tenants, particularly in rural areas.

it is essential to have adequate contents insurance.



A good point at which to remind tenants, that it is essential to have adequate contents insurance. The association has comprehensive property insurance and is covered for most things, however, the association's insurance does not cover tenants contents. If you have contents insurance and SDR is liable in any way, your insurer will claim against our insurance, SDR will not pay out unless we are proved to be negligent. Nor will our insurer contemplate claims from tenants directly, unless SDR is negligent in some way. If SDR were to agree to pay any claim outside of our insurance policies, it would jeopardise our insurance and more importantly, the cost would be bourn by rent payers.

If for any reason you leave your property empty in inclement weather, it is a good idea to drain down the water system and turn the stop cock off. Where this can not be done background heating should be left on.

Don't Let The Sharks Circle This Festive Season

At this time of year it's easy to overspend, after all it's only natural when we want to spoil our loved ones over the festive period.

The everyday bills don't stop either because it's the holiday season. So at this time of year especially it can leave people vulnerable to the possibility of needing to borrow money to pay festive debts and obviously those to do with general living costs. It is at times like this when **Loan Sharks** can start to circle.

How Do You Avoid The Sharks?

What Is A Loan Shark

Money lenders who aren't authorised by the **Financial Conduct Authority (FCA)** are breaking the law. They are known as loan sharks. A money lender has to be authorised by the FCA to lend money legally.

They may seem friendly at first, they may have a friendly smile when they sense financial vulnerability, but don't fall for the smiles! Always ask for credentials from anyone who you are borrowing money from.





Checking If A Lender Is Authorised

If you borrowed money from someone who isn't FCA authorised, **you haven't broken the law, they have!**

You can find out whether a money lender is authorised by checking the register on the FCA website at **www.fca.org.uk**

Having A Bigger Boat Is Not The Only Way To Stay Afloat

Borrowing may not be the answer, speak to agencies who can give FREE impartial advice first.

What To Do If You Owe Money To A Loan Shark

If you think a money lender is operating without being FCA authorised, you can speak in confidence to the **Illegal Money Lending Hotline** on **0300 555 2222**. You can also email the Illegal Money Lending Team at **reportaloanshark@stoploansharks.gov.uk** or text loan shark and your message to **60003**.

You can find more information about loan sharks and reporting them on the GOV.UK website at **www.gov.uk**.

If you are in debt or you are thinking about borrowing from a loan shark, get advice first, for example, at a Citizens Advice Bureau. To search for details of your nearest CAB, including those that can give advice by email search online.

Stay Safe From Loan Sharks, There Are Services Out There To Help You!!!



Further to this article in our previous newsletter, up to now uptake has been slow. In view of this we have extended the competition date to 15th March 2019

MyTenancy (www.mytenancy.co.uk)

MyTenancy Is Here!

SDR IT Upgrade: as mentioned previously SDR are investing in upgrading a number of areas of Information Technology. Please see details below of **MyTenancy**.

MyTenancy is a web based system that provides tenants with secure online portal to their rent account details.

Security

MyTenancy is hosted by OmniLedger on www.mytenancy.co.uk and tenants will require a secure logon which consists of three components to access their rent account.

MyTenancy prepares and extracts data from our Pyramid Housing System at a defined frequency so the information provided to tenants is always up to date.

If this will be of interest to you, please email us at info@southdevonrural.com to register your initial interest and access your logon details or contact us on 01803 863550.

There is also a link to MyTenancy on our website www.southdevonrural.co.uk

If you register your interest with us, you will automatically be entered into our prize draw to win these CASH prizes.

Key Features Tenants

- Look at your account
- View recent transactions
- Print statement
- View some personal data (optional).
- Place repair requests
- View outstanding repairs
- Inform you of changes in circumstances



1st Prize – £250.00

2nd Prize – £100.00

The prize draw will take place
Friday 15th March 2019

Be In It To Win It
GOOD LUCK

Paying Your Rent

Tenants have a legal obligation under the tenancy agreement to pay the agreed rent for weekly rents - on Monday a week in advance, for monthly - on the 1st of each month in advance.

If you are struggling to pay your rent, please contact us straight away, we are here to help you.

If you are in receipt of Housing Benefit or Universal Credit to help you pay some or all of your rent liability, then this is your responsibility to work with the Local Authority and Department for Work and Pensions (DWP), to ensure you receive payments. At times the Local Authority or DWP will stop or suspend payments, if they are requiring further information from you.

Again it is your responsibility to ensure you provide all information they request quickly to help process your claim.

If there is a delay in this, due to you not providing the relevant information, this could lead to you accruing rent arrears on your rent account, and may cause us to take action against your tenancy in accordance with our rent recovery procedure.

At each stage of the debt recovery process we will give you the opportunity to pay your rent and arrears and provide you with the appropriate advice.

Enforcement action is always our last resort, however in certain cases we are left with no alternative.

You can get independent information on help at:

National Debt Line **08008 808 4000**
www.nationaldebtline.co.uk

Citizens Advice (CAB) **www.adviceguide.org.uk**

Local Citizens Advice Bureau: South Hams Citizens Advice Bureau, Follaton House, Plymouth Road, Totnes, TQ9 5NE

Department for Work and Pensions
www.gov.uk/universal-credit

Christians Against Poverty (CAP)
www.capuk.org

Step Change **0800 138 1111**
www.stepchange.org

Help is available to tenants who wish to make a claim on-line but don't have access to computers at:

Your local Council Office
Job Centre
Community Centre
Library
SDR office in Totnes

(One computer is available for use)

If you have any questions, feel free to contact me.

Best wishes,

Elena Davis, Housing Officer



Rent can be paid by cheque, cash, allpay.net (using a swipe card), Direct Debit, Standing Order or over the telephone (SDR tel. 01803 863550), using your credit or debit card.



Win a Hamper Every Month Draw

We are continuing to deliver luxury hampers to our lucky customers due to our monthly draws celebrating SDR's 60th Anniversary this year.

August's Winner was –
Ms Leatherland & Mr Pancherz
from Templeton

September's Winner was –
Mr & Mrs Greeno from Dittisham

October's Winner was –
Ms Griffiths from Ilington

November's Winner was –
Mr Phillips from Buckfastleigh

December's Winner was –
Mr Wallis & Ms Polley from Cornwood

Congratulations to all winners so far & good luck to all for the future draws!

Best wishes,
Francis, Operations Director



Ms Griffiths





Mr Phillips from
Buckfastleigh with Elena
Davis, Housing Officer



Ms Leatherland



Ms Polley



Mr & Mrs
Greeno

Would you be interested in Rent To Buy, or know somebody who would be?

We are offering a £200 reward if the last remaining 2 bed ground floor 62 sq m flat is let to a person recommended by you!

If interested please contact SDR on 01803 863550

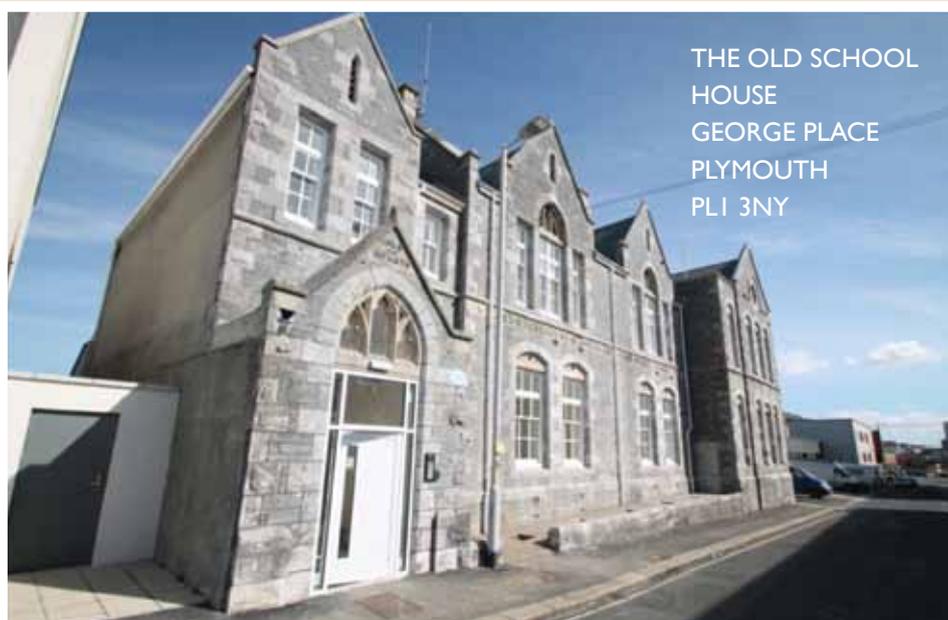
HOW IT WORKS

Tenants pay market value rent for up to 20 years, with an option to purchase at any time from year 2, up to year 5 of the tenancy. If they decide to take up the purchase option, 50% of the rent paid to the date of purchase will count towards a deposit up to a maximum of 10% of the market value on day of purchase.

Creating a deposit and building up credit history is typically the major barrier to first time buyers - this arrangement tackles both.

If, however, circumstances or personal choice means the tenants decide not to buy, by year 5, they still have the security of renting for a further 15 years; the choice is entirely their own.

This fantastic development is the result of a pioneering partnership between QSH, Plymouth City Council and South Devon Rural Housing Association (SDR). Plymouth City Council sold the building to QSH as part of its plan for Empty Homes initiative. The building has since under-gone quite a transformation, into 11 tastefully converted apartments. SDR are managing the building and tenancies on behalf of the Landlord, QSH.



THE OLD SCHOOL
HOUSE
GEORGE PLACE
PLYMOUTH
PL1 3NY



SDR monitor performance in a number of ways, to ensure quality of customer service and value for money is achieved. One of the ways SDR monitors performance is by using Key Performance Indicators (KPI's). This performance is monitored, analysed and acted on by the management team, and also reported to SDR's board.

These indicators cover a number of operational areas, such as repairs, allocations, rent arrears and anti social behaviour.

Please see table below on how SDR are doing on some of the main KPI's. Green indicators show we are meeting or exceeding targets.

Performance Dashboard

	Performance 2017/18	QTR 1 (Apr - Jun)	QTR 2 (July - Sep)	QTR 3 (Oct - Dec)	QTR 4 (Jan - Mar)	Target 2018-19
ASSET MANAGEMENT						
Annual Gas Safety Checks Completed	100%	100%	100%	100%		100%
Emergency Repairs	100%	100%	100%	100%		100%
Urgent Repairs	100%	100%	100%	97%		95%
Repairs/Contractor Satisfaction	98%					90%
RENT ARREARS						
GN Tenant Rent arrears as % of annual debit	0.79%	0.52%	0.54%	0.42%		1.00%
ALLOCATION AND VOID MANAGEMENT						
Void loss on homes as a % of gross rent	0.34%	0.43%	0.14%	0.09%		1.00%
Average relet time (excluding major works)	25	22	17	14		14

We have **vacancies** at our care home. *A safe caring, homely environment.*

When looking for a care home, you need to feel that the care and services provided meet or exceed your expectations. At Forder Lane House we focus on the individual, their needs, preferences and aspirations. Driven by an individual care plan, our team aims to balance care and support to maintain independence, along with encouragement to lead an active lifestyle wherever possible. Our friendly, homely atmosphere allows each resident to continue their daily life in a dignified way, with a high level of privacy, knowing that care and support is always available.



Please call us for more information 01803 863532



SOUTH DEVON RURAL
HOUSING ASSOCIATION LIMITED

South Devon Rural Housing Association Limited
Registered England and Wales
South Devon House, Babbage Road, Totnes TQ9 5JA

T. 01803 863550 F. 01803 863685 E-mail: Info@southdevonrural.com

Website: www.southdevonrural.com

We are open from 8.45 am to 4.45pm Monday – Friday

An Exempt Charity. South Devon Rural Housing Association Limited is a registered society under the Cooperative and Community Benefit Societies Act 2014 and The Homes and Communities Agency No. LH0920.



Totnes work hub – a South Devon Rural Housing enterprise

www.totnesworkhub.co.uk