

New home, new baby

One year after moving to a brand new home in Croughton, the Waters family are enjoying their new life and a new baby!

Louise and Martin Waters and their young son, Cameron, had been living with Martin's parents in the village. "It was a tight squeeze and any plans to add to our family had to go on hold," says Louise.

Last Summer they moved into the new development of houses in Townend Close and this Summer they welcomed a new baby boy called Sebastian!

"It's just perfect!" adds Louise.

Read the full story at www.northamptonshirerha.org.uk



MONEY MATTERS

FOR YOUR BENEFIT

The Summer Budget revealed that the new Conservative Government is moving ahead quickly with the welfare reforms and has announced some further changes:

- Universal Credit is still being rolled out nationally for single people making new claims. Those already making a claim will move to Universal Credit in 2016 or 2017.
 For advice, call the national Universal Credit helpline on 0345 600 0723, visit our website or speak to your housing officer.
- The Benefit Cap is being reduced further to £20,000 per year (£385 per week). It is anticipated that this will be rolled out from April 2016.
- The 'bedroom tax' is continuing. If your
 Housing Benefit does not cover your rent, you
 can claim discretionary housing payments for
 a fixed period.

- From April 2016, a housing benefit claim can only be backdated by four weeks, rather than six months.
- The level of working age benefits will be frozen from April 2016 for four years.
- From April 2016, the earnings threshold at which Working Tax Credits starts to be withdrawn, is being reduced.
- From April 2017, young people aged 18 21 who make a new claim for Universal Credit won't automatically be entitled to the housing element.
- Child Tax credits including child benefit will no longer be awarded for third and subsequent children born after 6th April 2017.
- From April 2017, Employment Support Allowance will be reduced to Job Seeker Allowance levels.

Save money

We all like to save money where we can but what are the easiest ways to do it?

If you're any top tips for saving a few pounds or pence, send them in to **sue.haywood@midlandsrural. org.uk** and we'll share the best ones in the next newsletter.

www.northamptonshirerha.org.uk

STAY GAS SAFE

Your safety is a top priority. By law, if you are one of our tenants, we have to carry out a gas safety check on every property every year to make sure your gas appliances are safe. And it's vital that you allow us to do this by arranging an appointment which is convenient for you.

If we can't access your property, as a last resort, we will go to court to force entry. Don't let it reach this stage.

If you live in a shared ownership property please make sure you arrange your own gas safety check by a Gas Safe engineer.

EMERGENCY?

Did you know...

Total loss of heating or water is classed as an emergency repair only if it occurs between 31st October and 1st May.

Autumn fun

Enjoy a happy Halloween and Bonfire Night! If you're planning any activities, please stay safe and be considerate of others.

As this is your magazine, we'd love to hear what vou want to read about!

SHOW Send your ideas for stories to sue.haywood@midlandsrural.org.uk



Be aware! Scams are schemes to con you out of your money and can arrive by post, phone call, text and email, or from someone coming to your house. If you think you've been caught by a scam, report it so the scammer can't strike again.

The Citizen's Advice Bureau offers lots of information about spotting and reporting scams. Visit www.citizensadvice.org.uk or call into your local bureau.

BE SURE - INSURE

Have you taken out home contents insurance yet?

This covers the cost of repairing or replacing your possessions if they get damaged, destroyed or stolen. It includes your clothing, jewellery and electronic goods, as well as carpets and furniture.

Don't put it off – make sure you get



As the temperatures are starting to drop, now's the time to check your heating is working properly before you really need it. Fire up your boiler for five – 10 minutes each week and give



Noticeboard

Service standard

We will try and resolve any service failure at the first point of contact.

Don't forget you need to gain permission from us before you make alterations to your property.

Give us a call on **0300 1234 009** to chat through your plans and we can advise whether you may also need planning permission or building regulations.

GARDENING ONLINE

Want to know how often the grass will be cut? Look

As part of our continuous service improvements, the garden maintenance schedule is now on our website. You can gain an at-a-glance view of what our gardeners do in general, as well as looking up specific information about the gardening services carried out at your scheme.



If you want to report a criminal activity but want to remain anonymous, contact Crimestoppers.

The independent charity has an anonymous 24/7 phoneline: 0800 555 111 where you can pass on information about any crime such as drugs, theft or vandalism. Alternatively, visit **www.crimestoppers-uk.org** to give information anonymously online.

SERVICE IMPROVEMENTS

Watch out for the new Scheme Survey which is replacing the Residents' Survey conducted every three years.

It will be sent to the first schemes in October on a rolling three year programme to ensure any specific scheme issues can be addressed and services tailored to meet your needs. Questions will cover your home, your neighbourhood, your priorities and any local problems.

New Anti-Social Behaviour and Complaints Surveys are also being introduced. If you make a complaint or report anti-social behaviour, you'll receive a survey one month after the case has been resolved asking how it was dealt with.

Need a translation?

If you need a copy of Rural Life newsletter in another language we will happily provide a translation for you. All you have to do is call the office on 0300 1234 009 with your request.



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