

Tenant Matters

Winter 2024



Budget
Planner
Inside

COST OF LIVING

SPECIAL EDITION

- Check your benefits entitlement
- 6 Top tips on energy consumption
- Find your local foodbank

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Introduction

Over the past four years the UK has faced a sequence of severe and ongoing macroeconomic shocks.

The cost-of-living crisis has impacted everyone, having varying effects on individuals, families, and businesses. Our residents are disproportionately affected by the financial crisis because rural areas faced a triple squeeze from high costs, low incomes, and limited support for hard-pressed households. Residents need to know what support is on offer, as more people will be financially impacted now who have never been before.

LRHA guidance and assistance for residents continues with the 'Resident Support Fund'. The Board also approved the subscription to the 'Housing Perks' app, more about this later.

We are not able to give individual personal advice, but this edition signposts our residents to providers you can access for free, confidential, independent advice; as well as providing local support information.

In the words of Dwight D Eisenhower *"inflation is not a Robin Hood, taking from the rich to give to the poor. Rather, it deals most cruelly with those who can least protect themselves. It strikes hardest those millions of our citizens whose incomes do not quickly rise with the cost of living. When prices soar, the pensioner and the widow see their security undermined, the man of thrift sees his savings melt away; the white collar worker, the minister, and the teacher see their standards of living dragged down"*.

In this 'cost of living special edition' we have focused on LRHA's support; additional information and hints and tips to try and ease the burden and support the health and safety and well-being of our residents.

Rachael Fullwood
Chief Executive

Guide to Government Assistance

This guide provides information on financial support options that can help you manage your expenses, from housing and utility bills to childcare and caring responsibilities.

We hope this guide will serve as a valuable resource, offering you the information you need to access the support available. Please take a moment to review the different areas for support and see which ones you may be eligible for. To see if you are missing anything you might be entitled to, head to page 5 for eligibility checkers.

Universal Credit

Universal Credit is a monthly payment to help with living costs if you're on a low income or out of work. It replaces several older benefits and is designed to simplify the welfare system.

Cost of Living Payment

This is an additional payment for those on certain benefits or tax credits to help with rising living costs. Check your eligibility to see if you qualify for this support.

Housing Benefit

Housing Benefit can help you pay your rent if you're on a low income. It is gradually being replaced by Universal Credit, but you may still be eligible if you meet certain criteria.

If you have reached State Pension Age you can apply for Housing Benefit to assist with your housing costs. You can apply with your local council or alternatively as part of your Pension Credit application.

Council Tax Reduction

If you're on a low income or claiming certain benefits, you may be eligible for a reduction in your council tax bill. This can significantly reduce your monthly expenses.

Winter Fuel Payment

This is a payment to help older people with their heating bills during the winter. If you were born on or before a certain date, you could receive between £100 and £300.

Warm Home Discount

The Warm Home Discount is a one-off discount on your electricity bill, usually applied between October and March. It's available to those on a low income or receiving certain benefits.

Child Tax Credit

Child Tax Credit provides financial support for families with children. It is being replaced by Universal Credit, but existing claimants can still receive it.

Carer's Allowance

If you care for someone with substantial caring needs, you may be eligible for Carer's Allowance. This can provide financial support to help with your caring responsibilities.



What is Universal Credit?

Universal Credit is a social security payment in the United Kingdom designed to help those on a low income or out of work. It's a means-tested benefit that combines six previous benefits into one single monthly payment. These benefits include:

Income Support

Income-based Jobseeker's Allowance (JSA)

Income-related Employment and Support Allowance (ESA)

Housing Benefit

Child Tax Credit

Working Tax Credit

The amount of Universal Credit you can receive includes different elements based on your circumstances, such as a standard allowance, additional amounts for children, housing costs, and other situations like disability or caring responsibilities.

Universal Credit aims to simplify the benefits system and make sure that you are better off working than on benefits. It supports you if you're on a low income or out of work, and it adjusts as your financial situation changes.



Who is eligible?

You may be eligible for Universal Credit if you:

- Are on a low income or unemployed.
- Are 18 years old or over (there are some exceptions if you're 16 to 17).
- Are under State Pension age.
- Have less than £16,000 in savings.

What will you receive?

The amount you receive will depend on your individual circumstances, including your income, housing costs, and whether you have children or a disability. Payments are made monthly.

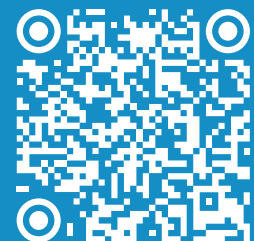
How to apply

You can apply for Universal Credit online.

You need to create an account to make a claim. You must complete your claim within 28 days of creating your account or you will have to start again. Your claim starts on the date you submit it in your account.

If you live with your partner, you will both need to create accounts. You'll link them together when you claim. You cannot claim by yourself.

If you cannot claim online, you can claim by phone through the Universal Credit helpline.



Scan Me!

www.universal-credit.services.gov.uk/start

TEL: 0800 328 5644



Check what you are eligible for

To check what benefits or universal credit you might be entitled to you can use one of the free websites listed below.

GOV.UK Benefits Checker:

The GOV.UK website offers a tool to check what benefits and financial support you might be able to get. This includes support for low-income households, disability benefits, and more.



www.gov.uk/benefits-calculators

Benefits Calculators: There are several independent, free, and anonymous benefits calculators available. These calculators can help you estimate the benefits you could receive, how much you might get, and how your benefits will be affected if your circumstances change.

Calculators available:



Turn2us Benefits Calculator

www.benefits-calculator.turn2us.org.uk/



Entitledto Benefits Calculator

www.entitledto.co.uk/



Money Helper Benefits Calculator

www.moneyhelper.org.uk/

Citizens Advice:

The Citizens Advice website provides detailed information on various benefits and has a benefits calculator to help you determine your eligibility.



MoneySavingExpert Benefits Checker:

The MoneySavingExpert website also offers a benefits calculator that takes into account your personal circumstances to suggest available help.



Help for Low Income Households

Budgeting: Use the following pages to plan your budgets and take control of your spending. Make sure you know exactly what you have coming in and going out.

Reduce Household Bills: To reduce household bills, focus on energy efficiency by using LED bulbs, unplugging devices, and installing a smart thermostat. Conserve water by fixing leaks and using efficient appliances. Improve heating and cooling with insulation and weather stripping. Shop smart by comparing prices, canceling unused subscriptions, and buying in bulk.

See **page 10** for more tips on Household bills.



Top Tips For Budgeting

1. Know Your Income and Expenses

Track Your Income: Start by calculating your total income. Consider your take-home pay, freelance earnings, benefits, and other sources of income.

List Your Expenses: Identify your regular bills (like rent, utilities, and insurance), discretionary spending (such as gym memberships or streaming services), debts, and savings contributions.

2. Create a Realistic Budget

Pen and Paper or Digital Tools: Use pen and paper, spreadsheets, or budgeting apps to organise your finances.

Categorise Expenses: Divide expenses into essential bills, nice-to-have items, debts, and savings.

Average Monthly Income: If your income varies, calculate the average monthly amount based on the past few months.

3. Set Financial Goals

Short-Term and Long-Term Goals: Define what you want to achieve financially. It could be paying off debt, saving for a vacation, or building an emergency fund.

Allocate Funds: Allocate a portion of your income toward these goals.

Remember, budgeting is about taking control of your finances and making informed choices. By following these tips, you'll be better equipped to manage your money effectively!

If you would like another budget planner, please call our office or email residentengagement@lrha.co.uk

4. Stick to your budget

Buffer for Unexpected Expenses: Allow a little extra for essentials in case your planned spending exceeds expectations.

Realistic Targets: Set achievable goals. Avoid assuming drastic changes overnight (like halving your food bill).

5. Use Budgeting Tools

Apps: Explore budgeting apps that help you track expenses, set limits, and stay organised

Our Leaflet! Use this leaflet to help you plan your budget.



Debt Advice

If you're struggling with debt, there are several resources available to help you regain control of your finances.

StepChange Debt Charity offers free, impartial advice and a range of solutions tailored to your situation. An expert will look at your finances, where you:

- Make a monthly budget, so you can see what you can and cannot afford.
- Learn about which debts you should pay first.
- Get recommendations on how to deal with your debts, including debt solutions.

Tel: 0800 138 1111



Scan Me!

www.stepchange.org

National Debtline is a registered charity providing free, impartial, expert debt advice to more than 100,000 people each year! They take three steps to help you take control of your debts.

- Be clear on how your money is being spent. They can help you to complete a budget, which is the best way to start dealing with your debts.
- Get the most out of the money you have. They can help you to better understand how to maximise your income.
- Finding the right solution for you. They can then explain the different options, and find the best way for you to deal with your debts.

Tel: 0808 808 4000



Scan Me!

www.nationaldebtline.org.uk

Monthly Budget Planner



Income

EARNINGS		£
Wages		
Other earnings		
BENEFITS AND TAX CREDITS		£
Child Benefit		
Child Tax Credit		
Working Tax Credit		
Universal Credit		
Housing Benefit		
Employment and Support Allowance		
Income Support		
Disability Allowance		
Child Disability Allowance		
Jobseeker's Allowance		
Statutory Sick Pay		
Carer's Allowance		
PENSION		£
State Pension		
Private/Work Pension		
Pension Credit		
Other Pension		
OTHER INCOME		£
Other Income		

Total £

Make sure you are not missing out on any benefits you might be entitled to using our website

Irha.co.uk/residents/paying-your-rent/financial-support

FLEXIBLE Outgoings

Food & Housekeeping		£			£
Groceries			Paying into Pension		
Clothing			Investments		
Cleaning			Other Savings		
Education/Lessons			Magazines/Newspapers		
Hairdresser			Memberships		
Pet Food			Charity Donations		
School Lunches			Religious Donations		
Transfer to savings			Other		

Total £

The things in this section are not luxuries but things like FOOD, PET FOOD and TRANSPORT, these are things we need everyday. Once you have budgeted for the FIXED OUTGOINGS, and ESSENTIALS you should look at smarter spending.

Simple swaps for ownbrand items at the supermarkets can make a big difference.

FLEXIBLE Outgoings

Hobbies & Leisure		£
Streaming Services		
Music		
Games/Gaming		
Takeaways		
Movies/Theatre/Concerts		
Cigarettes/Tobacco		
Books		
Hobbies		
Gym		
Sports		
Outdoor Trips		
Toys/Gadgets		
Holiday/Travel		
Alcohol/Nights out		
Eating Out		
OTHER		

Total £

It's up to you how you spend your left over budget, and we all need a little pick me up from time to time, but if you don't have anything left after your essentials, here is where we can look first to make cut backs.

How does it look? If your expenses are higher than your income, you may need to go back and see what can be cut down or removed.

FIXED Outgoings

Unavoidable Fees

Food & Housekeeping		£			£
Rent			Bank Fees		
Council Tax			Postage		
TV Licence			Childcare		
Water Rates			Health Insurance		
Home Contents Insurance			Doctor/Dentist		
Electricity			Prescriptions		
Gas/Oil			Life Insurance		
Phone			Pet Care/Insurance		
Broadband			Other Health Items		
Furnishings/Appliances			Student Loan		
Maintenance/Supplies			Other Loans		
Other Home Stuff			Credit Cards		
Car Payments			Arrears		
Car Insurance			Other Debts		
Fuel			School Uniform		
Other Transport			Child Maintenance / Support		
Car Repairs			Afterschool clubs / Trips		
Tax			Criminal Fine		

Total £

Things like RENT and COUNCIL TAX cannot be avoided, unfortunately we just have to pay them. Other things such as utilities could be moved onto a lower tariff, or could be cut down by using less electricity or water.

BUDGET SUMMARY

Per Month		Per Month	
Total Income	£	Total Expenses	£



Are you struggling to pay your rent?

We understand that the cost of living increase has put a strain on many residents' finances. We're here to help you as much as possible.

Our team are available to help with signposting to budgeting, claiming benefits and managing your rent payments. We are aware that it can be difficult to discuss these matters however our friendly team are here to help.

Here are just some of the ways our team can assist you:

Alternative Payment Arrangements (APAs)

If you are claiming Universal Credit and finding it difficult to manage your payments, you might be able to access an Alternative Payment Arrangement. This can be requested by our Income Support Team on your behalf. The move to a single monthly household payment is a major change to the way most benefits are currently paid.

The following types of APAs are available to help those who do need additional support:

- Paying your housing costs of Universal Credit direct to the Association (this is known as a Managed Payment (MP)).
- Pay more frequent than monthly payments.
- Split payment of an award between partners.



Discretionary Housing Payments

Every year the government gives local councils a budget to make Discretionary Housing Payments to help those who qualify for Universal Credit or Housing Benefit. Many people have a shortfall between their housing entitlement and the rent they have to pay. If you are struggling to meet this shortfall then you can apply to your local council for a Discretionary Housing Payment. If you require any assistance with this application please get in touch.

Rent Arrears

If you do fall into arrears with your rent payments it is really important that you contact us straight away. Our team can work with you to manage your arrears, set up a repayment agreement and help to ensure you are receiving any benefits you are entitled to.

Free Childcare for Working Parents

Working parents of children from nine months old can now access 15 hours a week of free childcare.

- From September 2024, all eligible working parents of children aged nine months up to three-years-old will be able to access funding for 15 hours per week of education and care for 38 weeks of the year.
- From September 2025, all eligible working parents of children aged nine months up to three-years-old will be able to access funding for 30 hours per week of education and care for 38 weeks of the year.

You can apply for both the current funded entitlements and tax-free childcare via a single application on the Gov.uk website.

To complete the application, you need to provide your name, address and national insurance number, as well as whether you expect to meet the income requirements over the next three months and whether you are in receipt of any benefits.



www.gov.uk/tax-free-childcare



LRHA's Resident Support Fund



We recognise that residents can suffer severe hardship and have their home and family put at risk without the means to help themselves. We aim to provide a high-quality service to residents and others, and to care for the health and well-being of our residents. We recognise that in challenging financial times, unexpected expenditure can tip the balance for those who are already struggling.

The grant is available to residents who are experiencing immediate or significant hardship. Access to the fund is via residents contacting LRHA with financial concerns or by referral from LRHA staff and external organisations.

Resident Support Fund April 23-24

50

Residents have received assistance from the Support Fund.



£16,282

was spent to assist residents.

Residents who receive a grant from the support fund are not expected to repay this money. This is a one-off payment to aid them in challenging times and help them get back on their feet.

Eligibility Criteria

The applicant must not be the subject of any investigation in relation to a breach of tenancy or the debt has arisen because of a deliberate act (e.g., willful neglect/vandalism of the property, fraudulent activity). However, this will be considered on a case-by-case basis.



Scan me to apply!
Call 01790 754219 option 3

The applicant must be willing to undertake an income and expenditure assessment with a member of LRHA staff and engage in the assessment process.

The fund is limited to two applications per household in any two-year period.



6 Top Tips

For Reducing Household Energy Bills

Use Energy-Efficient Appliances



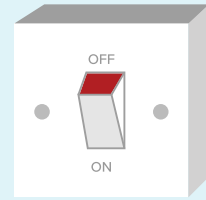
Look for appliances with high energy efficiency ratings (e.g., A+++). These use less energy and can significantly reduce your bills.

Switch to LED Bulbs



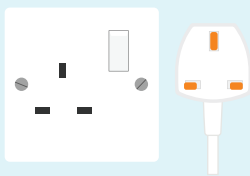
LED bulbs use up to 75% less energy than traditional incandescent bulbs and last much longer.

Turn Off Lights



It seems a simple tip, but turning off a light when leaving a room can save a significant amount of money. Not only will you be saving money you are reducing your carbon footprint.

Unplug Devices



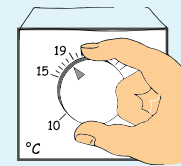
Make a habit of turning off devices that aren't in use. Even when they're not actively being used, many appliances continue to draw power if they're left plugged in.

Use Cold Water for Laundry



Washing clothing on a cold setting can save a significant amount of energy compared to using hot water.

Turn Down your Thermostat



It's a simple change, but lowering your thermostat by just one degree can reduce your heating bills significantly, potentially saving up to £80 a year.

Managing household energy consumption is more important than ever. With rising energy costs and growing environmental concerns, finding ways to reduce your energy bills can make a significant difference to your finances and the planet. Whether you're looking to cut down on electricity, gas, or overall energy usage, there are numerous strategies you can implement to achieve substantial savings.

Spend Less on Fuel

Fuel costs are currently very high if you rely on a vehicle as your main type of transport. You can't do much about the cost of petrol, but you can reduce your consumption by some simple checks and adjustments. Simple changes such as keeping your tyres inflated and turning air conditioning off can make a difference.

For more top tips on reducing fuel consumption head to the *Money Saving Expert website*



Scan Me!

www.moneysavingexpert.com/reclaim/cheaper-fuel/



Comparing Energy Quotes

Use Comparison Websites: Websites like Uswitch and MoneySuperMarket allow you to compare gas and electricity prices from different suppliers. These sites are easy to use and can show you the best deals based on your postcode and energy usage.

Check the Energy Price Cap: The energy price cap, set by Ofgem, limits how much suppliers can charge per unit of energy. As of October 2024, the cap is £1,717 per year for a typical household on a dual fuel standard variable tariff. Knowing this can help you understand if a deal is good compared to the cap.

Consider Fixed-Rate Tariffs: Fixed-rate tariffs can protect you from price fluctuations. While the current market is volatile, locking in a rate can provide stability and potentially lower costs over time.

Check for Discounts and Incentives: Some suppliers offer discounts for direct debit payments or paperless billing. Additionally, there may be government incentives for using energy-efficient appliances or renewable energy.

Switch Suppliers: If you find a better deal, switching suppliers is straightforward. Comparison sites often handle the switch for you, ensuring a smooth transition.

Monitor Your Usage: Simple changes like using energy-efficient light bulbs, unplugging devices when not in use, and optimising your heating and cooling systems can reduce your overall energy consumption.

Managing Your Bills

Paying your bills on time when money is tight can be very worrying, especially if they're starting to pile up. It can be hard to know which ones to deal with first.

You might start to feel tempted to put off dealing with them, perhaps because no-one is chasing you for payment now or maybe you're not sure what will happen if you admit there's a problem.

However, the consequences of not paying off some bills before others can be more serious. Dealing with things early will help you to avoid problem debt because there is lots of support out there. If you're struggling to make your repayments on time, you need to look at all your bills and split them into priority and non-priority payments.

So you can get back in control, the Money Helper website provides an easy-to-use bill prioritiser. This will help you to understand which ones to deal with first, who can support you and what to do to make sure you don't miss a payment.



Scan the QR code to head to the Money Helper website to access their Bill Prioritiser.

www.moneyhelper.org.uk/en/money-troubles/cost-of-living/bill-prioritiser



Plan Your Meals

Planning your meals for the week can help you avoid impulse buys and reduce food waste. Create a shopping list based on your meal plan and stick to it. This way, you only buy what you need.

Buy in Bulk

Purchasing staples like rice, pasta, beans, and canned goods in bulk can be more cost-effective. Look for sales and discounts on bulk items and store them properly to ensure they last.

Cook in Batches

Cooking large quantities of meals and freezing portions can save time and money. Batch cooking allows you to take advantage of bulk buying and reduces the temptation to order takeout.

Reduce Food Waste

Be mindful of portion sizes and store food correctly to extend its shelf life. Use up perishable items first and get creative with recipes to use up odds and ends.

Make your food go further

Get Creative with Leftovers

Transform leftovers into new meals. For example, roast chicken can become chicken salad, soup, or a stir-fry. Get creative with what you have to avoid throwing away perfectly good food.

Make Use of Discounts

Keep an eye out for discounts, sales, and coupons. Many supermarkets have loyalty programs that offer additional savings. Use apps and websites that track deals to maximise your savings.

Grow Your Own Food

If you have space, consider growing your own herbs, vegetables, or fruits. Even a small windowsill garden can provide you with fresh herbs and reduce your grocery bill.

HOUSING PERKS

FREE Discount App For LRHA Residents

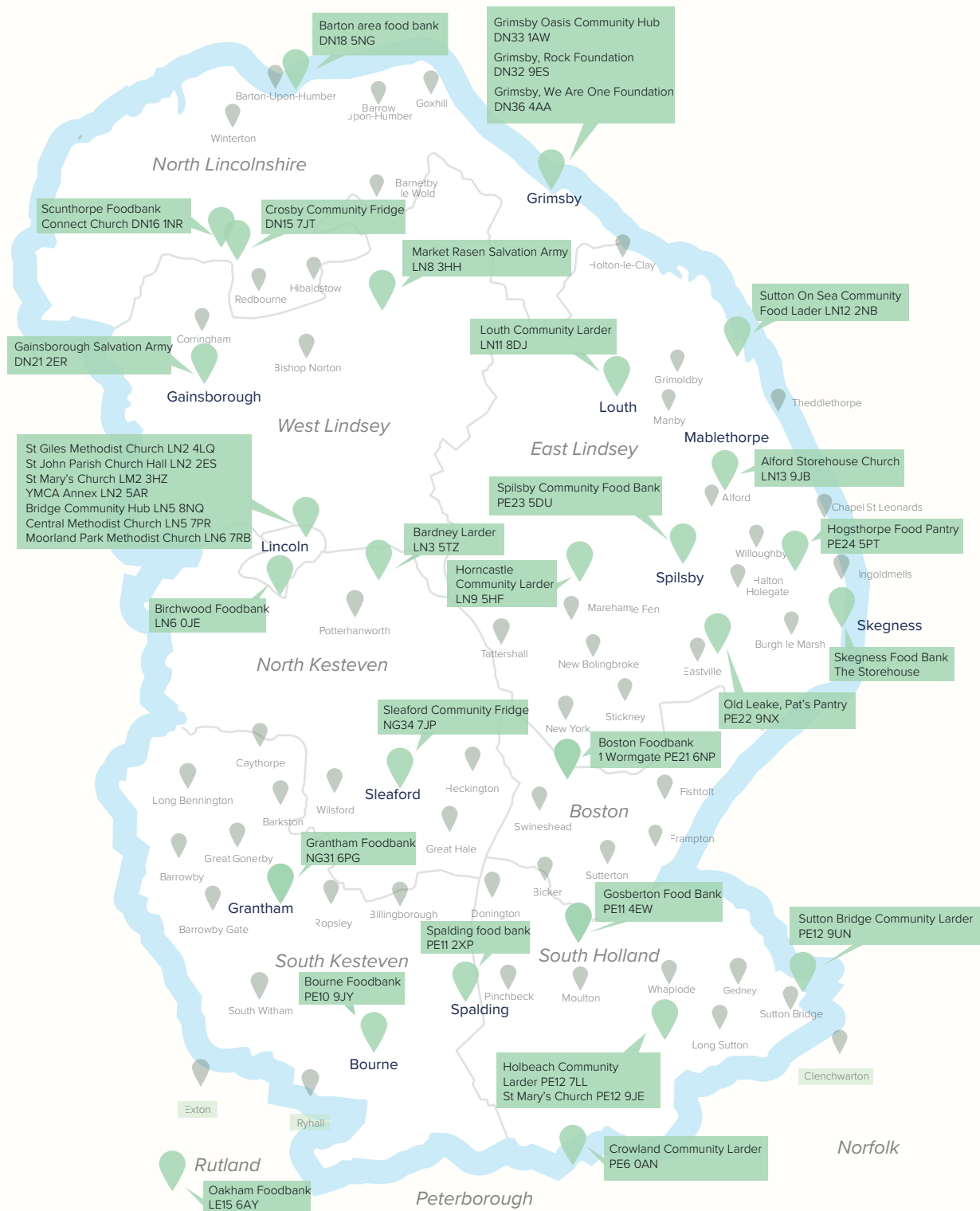
Save money on your weekly food shops with the Housing Perks App! Get up to 15% discount on big name stores and brands.

To sign up, you will need to download the housing perks app from the Google Play store for Android or Apple App store for Iphone.

You will need to sign in with your tenancy reference number, which can be found on a copy of your rent statement and the Organisational ID "LRHA". You will then be signed up and ready to save!



Find Your Nearest Food Bank



If you are struggling to afford food and need help, a food bank can provide emergency food parcels. In order to get help from a food bank you might need a referral from an agency. For more information and a full list of foodbanks visit: www.trussell.org.uk/emergency-food Once you have a referral, you'll receive a voucher that you can take to the food bank. The voucher will typically be valid for a specific period or day. At the food bank, you'll receive a food parcel containing enough food to last for a few days. The contents usually include non-perishable items like canned goods, pasta, and rice.



Scan me!
www.trussell.org.uk



Warm Spaces



“The Warm Spaces initiative aims to reduce isolation and loneliness while providing physical warmth.”

The Warm Spaces Initiative is supported by local councils, with volunteers across the country supporting people and providing a safe space for them to go. Details of spaces that are available locally can be found on the individual councils' websites or on the Warm Welcome website.

The Warm Welcome Campaign is bringing people and communities together. It offers over 4,203 Warm Welcome Spaces across the UK, including community centres, libraries, churches, community cafes, arts centres, local businesses, and schools. People of all ages come together for a warm drink, to have fun, try new activities or just to use the free wi-fi. Lots of Warm Welcome Spaces can help you get online and support you if you are new to the digital world. Many offer activities for children, young people and adults, like dance, arts and crafts, games and keep fit. Some even offer a meal.

They give people an opportunity to make new friends within their community, to get some help and talk about what's on their minds. If you're feeling a bit down or worried they can help with practical advice and signpost you to other local support, like food banks and benefits experts.



Scan Me!

To find your local Warm Welcome Space, head to the website or scan the QR code with your camera phone. If you would like assistance with finding a Space near you, please call the office where one of our colleagues will be happy to help.

www.warmwelcome.uk/find-a-space

Another great website for finding local support and activities is **H.A.Y Lincolnshire**. This website enables you to check what is available in your location from support groups to Wellbeing Hubs and Night Light Cafes as well as all kinds of activities including sports, music, arts and volunteering.

Community Wellbeing Hub provides grassroots-level mental health support. Hubs are led by Community Connectors who provide free, confidential support and advice and signpost you to other services in the local area. Hubs are a great place to visit if you are experiencing mental health and wellbeing challenges, want to take up a new hobby or activity or reduce loneliness and isolation.

Night Light Cafes are safe spaces, for anyone over the age of 18 years, that offer out-of-hours, non-clinical support. Night Light Cafes are staffed by teams of trained volunteers who are available to listen.



Scan Me!
<https://haylincolnshire.co.uk/>

Local Council contact points:

**City of Lincoln
Council**

www.lincoln.gov.uk/benefits/cost-living-support



01522 881188

**North Kesteven
District Council**

www.n-kesteven.gov.uk/benefits-support/cost-living-support



01529 414155

**South Kesteven
District Council**

www.southkesteven.gov.uk/cost-living-help-and-support



01476 406080

**West Lindsey
District Council**

www.west-lindsey.gov.uk/benefits-support/cost-of-living-support



01427 676676

**Boston Borough
Council**

www.boston.gov.uk/costofliving



01205 314200

**East Lindsey
District Council**

www.e-lindsey.gov.uk/costofliving



01507 601111

**South Holland
District Council**

www.sholland.gov.uk/costofliving



01775 761161

**North Lincolnshire
Council**

www.northlincs.gov.uk/people-health-and-care/financial-support-advice-and-guidance



01724 297000

**Rutland County
Council**

<https://www.rutland.gov.uk/livingcosts>



01572 723494

Report Your Repairs Online

We encourage all residents to report their repairs online using our convenient online form. By doing so, you can easily upload photos of the issue, which helps us understand the problem better and speeds up the repair process. Once reported online you will receive a copy of the repair you logged and a member of staff will be in touch regarding your repair.



SCAN ME!
to report a repair

Pay Your Rent Online

You can order an Allpay card on our website, this will give you access to multiple ways to pay your rent at any time of day and any day of the week. Pay at a time that is convenient to you using a 24/7 phone line, an app, via the Allpay website or pop into any paypoint store.



SCAN ME!
to make a payment

Phone Line opening times



Monday	8.30am - 4pm
Tuesday	8.30am - 4pm
Wednesday	8.30am - 12.30pm
Thursday	8.30am - 12.30pm
Friday	8.30am - 4pm

Customer Service Contact Details

Our staff are available Monday to Friday excluding bank holidays

 01790 754219

 customerservices@lrha.co.uk

 www.lrha.co.uk

Christmas Opening Hours

Tuesday 24th December
8.30am to 12pm

Wednesday 25th December
CLOSED

Thursday 26th December
CLOSED

Friday 27th December
CLOSED

Saturday 28th December
CLOSED

Sunday 29th December
CLOSED

Monday 30th December
CLOSED

Tuesday 31st December
CLOSED

Wednesday 1st January
CLOSED

Thursday 2nd January
8.30am to 5pm

Please note if you have an **emergency repair** within these hours, please call the out of hours phone on **07483 916770**

Markime House • Pooles Lane • SPILSBY • Lincolnshire • PE23 5EY
customerservices@lrha.co.uk • 01790 754219 • www.lrha.co.uk