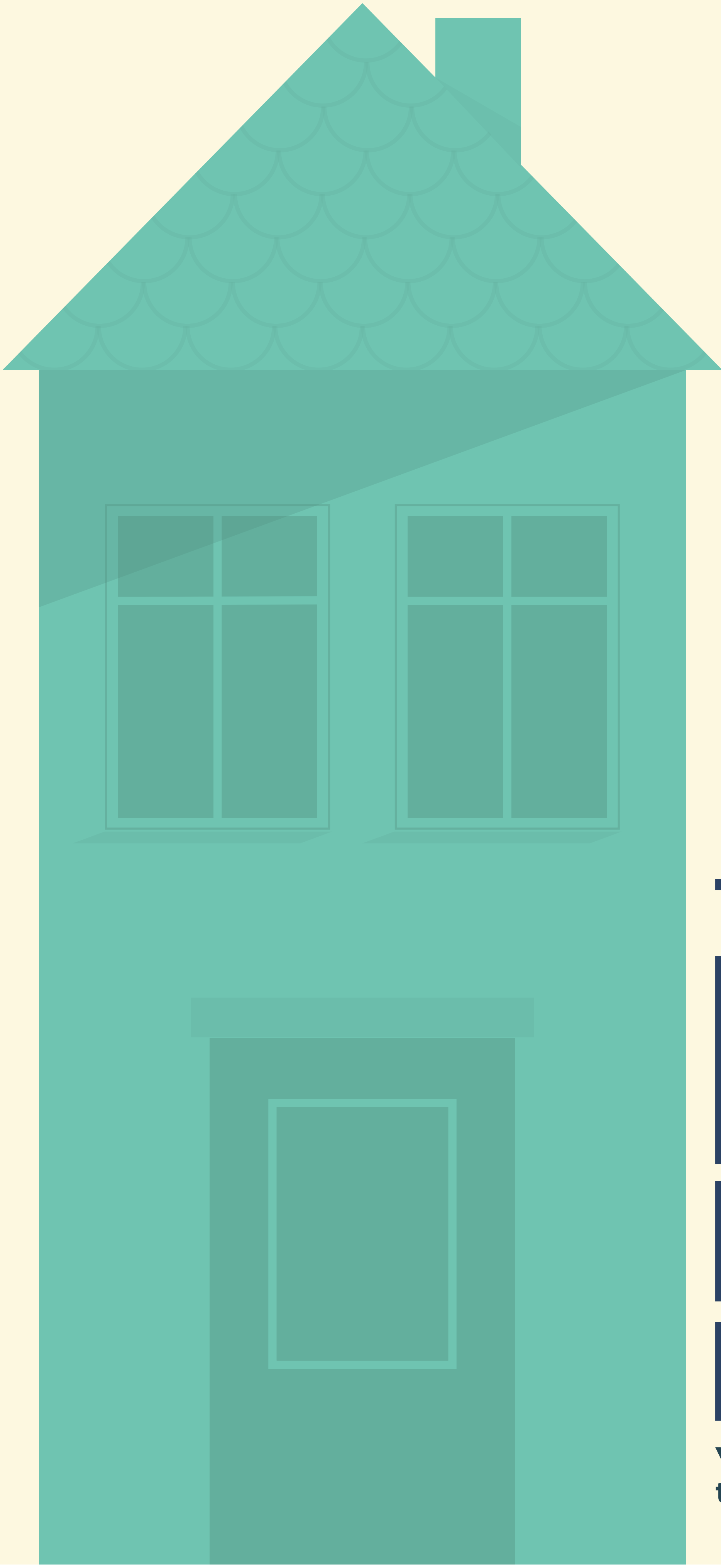
Lincs RURAL HOUSING ASSOCIATION



Support & Wellbeing

Bills & Utilities

Financial Support

Your Home

THE BIG DOOR KNOCK

Your Comprehensive Guide to Safety and Support

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INTRODUCTION

LRHA was founded in 1986 with the intention of providing affordable homes for local people. Our mission is 'To Provide Energy Efficient Homes for Rural People in Need'. We are very passionate about our residents and their safety and are constantly working to provide support and improve our services.

With this in mind, we have launched The Big Door Knock for 2025, which is focused on getting to know you better and ensuring that we are doing all we can to support you.

As part of this campaign, we are distributing this guide to all residents. It contains information on where to find advice and support, as well as tips on how to keep you and your family safe.

From food banks to mental health support to assistance that LRHA offers directly, this guide will let you know who is out there and who can help, all wrapped up in one handy guide.

Many people are completely unaware of how much support is out there – most of which is completely free.

We really hope that you find this booklet helpful and if you feel there is anything else that we can do that would benefit our residents, please do let us know.

Warm regards

Resident Engagement Team

SUPPORT & WELLBEING

Safeguarding

At LRHA, safeguarding is more than a policy—it's a commitment to the safety and well-being of everyone in our community, especially children, young people, and vulnerable adults. Understanding safeguarding practices and knowing how to report concerns is crucial for all residents.

What is Safeguarding?
Safeguarding means protecting individuals from abuse, harm, and neglect. It's a shared responsibility, and each of us plays a vital role in ensuring that members of our community are safe and supported.

Reporting Safeguarding Concerns
Sometimes, you might feel unsure about whether to report something that doesn't seem right. Remember, safeguarding is everyone's responsibility. You may know someone who is neglecting themselves, someone who is vulnerable or in danger, or someone who is being taken advantage of by others. If you suspect abuse or neglect, it's important to act.

Steps to Report Concerns
Recognise the Signs: Be aware of indicators of abuse and neglect.

Listen and Reassure: If someone confides in you, listen carefully and reassure them.

Record the Details: Write down what you have observed or what has been disclosed to you.

Report the Concern: Contact the appropriate authorities or the Resident Engagement Team on 01790 754219 option 3.

If you have any concerns and are not sure how or if you should report them, please contact the LRHA Resident Engagement Team. They are here to support you and ensure that all safeguarding issues are addressed promptly.

By being vigilant and proactive, we can help protect the most vulnerable members of our community. Your vigilance and action can make a significant difference in someone's life. Let's work together to ensure our community remains a safe place for all.

If the matter poses a serious risk to life please call 999

Where to Report Safeguarding Concerns

North Kesteven District Council:
01522 782111 (Children)
01522 782155 (Adults)
01522 782333 (Out of Hours)

South Kesteven District Council:
01522 782111 (Children)
01522 782155 (Adults)
01522 782333 (Out of Hours)

East Lindsey District council:
01522 782111 (Children)
01522 782155 (Adults)
01522 782333 (Out of Hours)

North Lincs Council:
01724 296500 (Children)
01724 297000 (Adults)
01724 296555 (Out of Hours)

Rutland County Council:
01572 758407 (Children)
01752 758341 (Adults)
01163050005 (Out of Hours)

West Lindsey District Council:
01522 782111 (Children)
01522 782155 (Adults)
01522 782333 (Out of Hours)

Boston Borough Council:
01522 782111 (Children)
01522 782155 (Adults)
01522 782333 (Out of Hours)

South Holland District Council:
01522 782111 (Children)
01522 782155 (Adults)
01522 782333 (Out of Hours)

Food Banks

If you are stuggling 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

SCAN ME
www.trussell.org.uk

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.

Mental Wellbeing

Mental Wellbeing is a vital aspect of our overall health, encompassing our emotional, psychological, and social well-being. It influences how we think, feel, and act, and helps determine how we handle stress, relate to others, and make choices. Good mental health is more than just the absence of mental disorders; it involves the ability to enjoy life, cope with stress, and achieve personal goals.

Where to Turn for Help in Lincolnshire

Lincolnshire offers a variety of resources and support services for mental wellbeing:

Lincolnshire Integrated Care Board (ICB):

24/7 Helplines:
- **Call 0800 001 4331**
- **Call NHS 111**: For urgent advice in a crisis.
- Night Light Cafés: Safe spaces offering out-of-hours, non-clinical support. Self-referrals can be made by calling **0300 011 1200**.

How Are You (HAY) Lincolnshire:
- A comprehensive online resource listing local activities, groups, and services to boost mental health and wellbeing. Visit HAY Lincolnshire for more information. **www.haylincolnshire.co.uk**

Wellbeing Lincs:
- Provides support for adults to live fulfilled, confident, and independent lives through personalised support plans.
- Call: **01522 782 140**
- **www.wellbeinglincs.org**

Community Wellbeing Hubs:
- Grassroots-level mental health support led by Community Connectors, offering free, confidential advice and signposting to other services.
- **www.haylincolnshire.co.uk/wellbeing-hubs**

Lincolnshire Talking Therapies:
- Free NHS talking therapies available for those needing professional support.
- **www.lpft.nhs.uk/talking-therapies**

Domestic Abuse

If you are experiencing any form of domestic abuse, we are here to help you. At LRHA, we have four dedicated Domestic Abuse Champions who are trained to recognise and support those experiencing domestic abuse. Our team can also assist in getting a DASH (Domestic Abuse, Stalking, and Harassment) risk assessment. Our champions are part of a network committed to ensuring the safety and well-being of our residents.

How Our Domestic Abuse Champions Can Help

Our Domestic Abuse Champions are equipped to:

- **Lead:** Provide knowledgeable and compassionate support.
- **Inspire:** Encourage confidence in seeking help.
- **Facilitate:** Connect you with necessary resources and support.

Agencies that provide support

In addition to the support available through our Domestic Abuse Champions, there are several agencies you can reach out to for further assistance:

1. National Domestic Abuse Helpline
Phone: 0808 2000 247
Website: www.nationaldahelpline.org.uk

2. Women's Aid
Provides a directory of domestic abuse support services across the UK.
Website: www.womensaid.org.uk

3. Victim Support
Provides confidential support and information to victims of crime and abuse.
Phone: 0808 1689 111
Website: www.victimsupport.org.uk

4. Citizens Advice
Offers advice and support on domestic violence and abuse.
Website: www.citizensadvice.org.uk

5. Lincolnshire Domestic Abuse Service (LDAS)
Phone: 01522 510 041
Website: www.ldass.org.uk

Additional Support

If you are working with an external agency, we will be more than happy to liaise with them to provide you with the support you need. This may include helping you with specialist equipment such as a letterbox lock, or perhaps additional locks on your door to ensure your safety and peace of mind. Remember, you are not alone. Help is available, and there are people ready to support you through this difficult time.

If you need immediate assistance, please do not hesitate to reach out to any of the resources listed above or contact the Police.

Warm Spaces

"The Warm Spaces Initiative aims to reduce isolation and loneliness while providing physical warmth."

Warm Welcome Spaces

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 to enjoy a warm drink, have fun, try new activities and take advantage of 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, get some help and support 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.

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.

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

NIGHT LIGHT CAFE

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.

Community Wellbeing Hubs 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, activity or reduce loneliness and isolation.

www.haylincolnshire.co.uk

BILLS & UTILITIES

Water

Assistance from Anglian Water and Social Tariffs: Supporting Our Residents

In these challenging times, managing household expenses can be difficult. At LRHA, we want to ensure our residents are aware of the support available to help ease financial burdens. Anglian Water offers various assistance programs, and social tariffs are available to help those on low incomes manage their water bills.

Anglian Water Assistance Programs

Anglian Water is committed to supporting customers who may be struggling financially. Their Extra Care Support Team is dedicated to helping residents stay on top of their bills. Here are some of the key services they offer:

- Personalised Payment Plans: Anglian Water can help you find a payment plan that suits your financial situation, ensuring you can manage your bills more effectively.
- Tariff Adjustments: They can assess whether you are on the most suitable tariff and make adjustments to reduce your monthly payments.
- Additional Support: The team can assist you with increasing your income by guiding you towards other benefits and support services.

If you need assistance, you can contact Anglian Water's Extra Care Support Team at 03457 919 155 or visit their website for more information www.anglianwater.co.uk

Social tariffs are discounted water rates designed to help those on low incomes. These tariffs are available to individuals receiving certain benefits, such as Universal Credit, Pension Credit, and other qualifying benefits. Here’s how social tariffs can help:

Reduced Bills: Social tariffs offer lower rates, making it easier to manage your water bills.

Eligibility: If you or someone in your household receives qualifying benefits, you may be eligible for these discounted rates.

Application Process: To apply, check if your current provider offers a social tariff. If they do, you can switch to it at any time without any penalties.

For more information on social tariffs and to see if you qualify, visit the Ofwat website or contact your water provider directly.

Energy Bills

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 2025, the cap is £1,849 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.

Energy Hardship Fund

We are now working with HACT to provide support to our residents who are struggling with their energy bills. Through the 2025 Fuel Fund, we can offer up to six £49 vouchers to households with a pre-payment meter to support with their energy costs until January 2026 (or until their funding runs out). You do not have to pay it back, it is completely free and easy to apply for!

To be eligible for this fund you must be:

- A resident of LRHA – (Social Housing only)
- On a prepayment meter
- On a means tested benefit or low income
- With any supplier except British Gas

To enable us to refer you we will need:

1. A clear photo of your Pre-Payment Meter showing a low balance (generally less than £20)
2. Evidence from within the last 3 months of either;
   - Means tested benefits showing your entitlement – for example a screenshot of your Universal credit journal
   - Rent arrears - we can submit a rent statement with your permission
   - Completed budget assessment

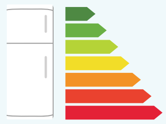
Once the referral has been processed, the resident engagement team will let you know your application was successful. If it is unsuccessful we will let you know what additional evidence is required or if your application has been successful we will email the vouchers over to you.

Support is only available for social housing residents living in England, Scotland and Wales, and referrals must be sent by a social landlord registered with the scheme. It cannot be publicly advertised but we have been given permission to add it to our internal publications.

HACT

6 top tips for reducing household energy bills

Use Energy-Efficient Appliances

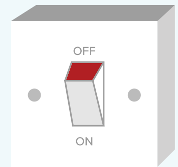


Look for appliances with high energy efficiency ratings (e.g., A+++). These use less energy and can significantly reduce your bills.

Switch to LED Bulbs

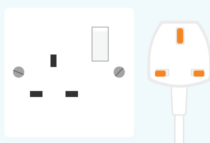
LED bulbs use up to 75% less energy than traditional incandescent bulbs and last much longer.

Turn Off Lights



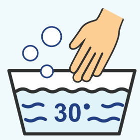
It seems a simple tip, but turning off a light when leaving a room can save a significant amount of money. Not only will you be saving money you are reducing your carbon footprint.

Unplug Devices



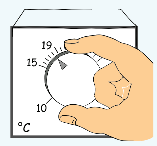
Make a habit of turning off devices that aren't in use. Even when they're not actively being used, many appliances continue to draw power if they're left plugged in.

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 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 prioritising bills correctly and paying off some bills before others can be 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

FINANCIAL SUPPORT

Rent Account

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, 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, not judge, and everything will be kept confidential.

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 were 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).
- Pay more frequent than monthly payments.
- Split payment of an award between partners.

Discretionary Housing Payments (DHP)

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.

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. Residents can access the fund by contacting LRHA (via phone, email or the website) with their financial concerns or by referral from LRHA staff and external organisations.

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.
- 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.

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 and will help 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.

CALL: 0800 138 111
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.

1. 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.
2. Get the most out of the money you have. They can help you to better understand how to maximise your income.
3. 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.

CALL: 0808 808 4000
www.nationaldebtline.org.uk

Benefits Calculators

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

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.

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

Turn2us Benefits Calculator
www.benefits-calculator.turn2us.org.uk/

Entitledto Benefits Calculator
www.entitledto.co.uk/

Money Helper Benefits Calculator
www.moneyhelper.org.uk/

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 between nine months and 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

Discount Shopping App

FREE Discount App For LRHA Residents

HOUSING PERKS

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!

SCAN ME!

SCAN ME!

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.
- Are under State Pension age.
- Have less than £16,000 in savings.

What will you recieve?

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

Pension Credit

Pension Credit is a benefit for people over State Pension age who are on a low income.
It comes in two parts:

- **Guarantee Credit:** Tops up your weekly income to a minimum level. In 2025, this is around £218.15 for single people and £332.95 for couples.
- **Savings Credit:** An extra payment for those who saved some money towards retirement, such as through a pension. This is only available to those who reached State Pension age before 6 April 2016.

You may still qualify even if you have savings, a pension, or own your home. Pension Credit can also entitle you to other benefits like help with housing costs, council tax, and heating bills.

Scan me
for more info
www.gov.uk/pension-credit

Winter Fuel Payment

The Winter Fuel Payment is a tax-free annual payment to help older people with heating costs during the winter.

Scan me
for more info
www.gov.uk/winter-fuel-payment

- **Eligibility:** You must have been born before 23 September 1958 and lived in the UK during the qualifying week (typically in September).
- **Payment Amount:** Between £200 and £300, depending on your age and circumstances.
- **When Paid:** Most payments are made automatically in November or December. If you think you're eligible but didn't receive it, you may need to claim.

Cold Weather Payment

Cold Weather Payments are made during periods of very cold weather to help with heating costs.

Eligibility: You must be receiving certain benefits, such as:

- Pension Credit
- Income Support
- Income-based Jobseeker's Allowance
- Income-related Employment and Support Allowance
- Universal Credit (with specific conditions)

Scan me
for more info
www.gov.uk/cold-weather-payment

Trigger: A payment is made if the average temperature in your area is recorded as, or forecast to be, 0°C or below for 7 consecutive days.

Payment Amount: £25 for each 7-day period of cold weather.

Automatic Payment: If eligible, you'll receive the payment automatically.

Budgeting

Budgeting is a crucial financial skill that helps you manage your money effectively. By creating a budget, you can track your income and expenses, ensuring that you allocate funds for essential needs like housing, utilities, and groceries. It also allows you to set aside money for savings and unexpected expenses. A well-planned budget can help you avoid debt, achieve financial goals, and provide peace of mind by giving you control over your finances. Regularly reviewing and adjusting your budget ensures it remains aligned with your financial situation and goals.

Top Tips

1. Know Your Income and Expenses

- Track Your Income: Start by calculating your total income. Consider your take-home pay, 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.

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 budget planner! Fill out our budget planner on the next page to see how your money is being used.

If you would like more copies of the budget planner, please call our office on 01790 754219 or email residentengagement@lrha.co.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

lrha.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 and PET FOOD, these are things we need everyday. Once you have budgeted for the FIXED OUTGOINGS, and ESSENTALS you should look at smarter spending. Simple swaps for ownbrand items at the supermarkets can make a big difference.

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.

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 expeses are higher than your income, you may need to go back and see what can be cut down or removed.

BUDGET SUMMARY

	Per Month		Per Month
Total Income	£	**Total Expenses**	£

YOUR HOME

Damp, Mould & Condensation

If you have spotted any signs of mould in your home, please notify LRHA as soon as possible so we can come out and inspect it. We take all cases of mould very seriously, no matter the severity. As soon as we receive the notification we will catagorise it using the guide below and will then take the appropriate action.

REPORT YOUR MOULD HERE:
https://lrha.co.uk/residents/residents-notice-board/damp-mould-and-condensation/

Action Plan

We have devised a colour coded system for the severity of mould cases ranging from red to green. Red being the most severe case of mould which may be harmful to infants, people with medical conditions and older people. Please take a look at the chart below, if you feel your home contains any of these, please contact our repairs department. Once assessed we will set up a tailored action plan for your property to get the mould treated accordingly.

Red - Hazard

Cat 1 Hazard

Vulnerability of Occupants

Highly vulnerable households containing:
- babies
- children
- older people (+65)

With any of the following medical conditions:-
- Allergies
- Asthma
- Respiratory Tract Infection
- Skin problems e.g. atopic eczema
- Weakened immune system e.g. having cancer treatment

And no heating being used in property or gas capped

Extraction system present is not being used or not providing sufficient ventilation

Property appears very cluttered/ full of belongings

Extensive areas of damp and /or mould growth in 1 or more of the following: -
- bedrooms
- living rooms
- bathroom
- kitchen

Mould growth and or dampness highlighted visible on surfaces

Amber - Hazard

Cat 2 Hazard

Vulnerability of Occupants

Households with no health issues but containing
- babies
- children
- older people (+65)

No or limited heating being used in the property or gas capped

Extraction system present is not being used or not providing sufficient ventilation

Property appears very cluttered/ full of belongings

Small or patchy areas of damp and /or mould growth in 1 or more of the following:
- bedrooms
- living rooms
- bathroom
- kitchen

Green - Not Harmful

Not classified as HHSRS hazard

Vulnerability of Occupants

Households with no vulnerability factors or heating issues

- Minor instance of mould around areas such as window frames, in silicone, around bath/shower
- Mould growth limited to one location and a non-habitable room e.g. under stairs cupboard, dining room

White - Not Harmful

Not classified as HHSRS hazard

Households with no identified condensation issues.

No mould growth present in the home

Fire Safety

The most important thing to remember if a fire starts in your home is get out, stay out and call 999. You should never try to fight a fire yourself.

Planning ahead:

- Keep your escape routes free of clutter and trip hazards. Think how difficult it will be maneuvering in the dark.
- Walk your escape route with the rest of your family or housemates and make sure everyone can open doors easily.
- Make sure you have multiple escape routes, in case the first one is blocked.
- Review your escape route regularly to take into account any changes in your home.

What to do in a fire:

- Keep calm and act quickly. Tell everyone in your home to get out.
- Seconds count, so don't waste time investigating or rescuing valuables.
- Before opening a door, check it first by using the back of your hand (starting at the bottom of the door and working upwards). If it's hot, don't open it.
- When moving through your home, close doors behind you to contain the fire.

Test your smoke alarm regularly.
You're at least four times more likely to die in a fire in the home if there's no working smoke alarm. It only takes a moment and gives your family and people you care about a better chance of surviving a fire.

How to avoid electrical fires:
- Always check that you use the right fuse to prevent overheating.
- Make sure an electrical appliance has a British or European safety mark when you buy it.
- Certain appliances, such as washing machines, should have a single plug to themselves, as they are high powered.
- Try and keep to one plug per socket.
- When charging electrical goods, follow the manufacturer's instructions and look for the CE mark that indicate chargers comply with European safety standards.
- An extension lead or adaptor will have a limit to how many amps it can take, so be careful not to overload them to reduce the risk of a fire.

Please let us in!

We need to get into every property at least once a year to carry out electrical inspections, test smoke alarms and service your gas and oil boilers. We will contact you to arrange an inspection, so if you are unavailable on the given date please let us know ASAP and provide an alternative so we can make sure your home is as safe as possible.

If you are a shared ownership resident, we must access your property every five years to carry out an electrical test and for insurance purposes you must send us your annual boiler service certificate.

When a member of staff enters your home they will test the smoke and carbon monoxide alarms.

Gas Safety

We are required by law to carry out an annual safety check and service of all gas heating installations in our rented properties. Please note that you are required by your tenancy agreement to provide access for such safety checks.

If you smell gas or fumes you should:

- Turn off the appliance;
- Turn off the gas supply at the meter;
- Do not switch any electrical appliances on;
- Put out cigarettes;
- Do not use matches or naked flames;
- Open doors and windows to allow the gas to disperse and keep them open until the leak has stopped;
- Do not use a mobile phone anywhere near the leak;
- Check to see if a gas tap has been accidentally left on or if a pilot light has gone out;
- Do not switch on lights;
- Call the National Gas Emergency Service immediately from a phone outside the property and report the leak;
- Never attempt to fit, repair or service your gas fire, central heating or cooker yourself. Gas can be extremely dangerous, and any work connected with it should only be carried out by suitably qualified individuals who carry the appropriate registrations.

IF YOU SMELL GAS, CALL 0800 111 999

Vermin & Pests

At LRHA pests and vermin are the resident's responsibility, whether it be in your house or your garden. However, if you find any access points which needs resolving to prevent reinfestation, we can do this for you.

We are able to point you in the right direction and assist with finding the right company to solve the problem.

Below are some helpful freephone contact numbers for Pest Control firms in Lincolnshire:

- **Lincspest Ltd- 0800 234 3602**
- **Pestcotek- 0800 092 1979**
- **S.W.A.T Pest Control Ltd- 0800 652 6526**

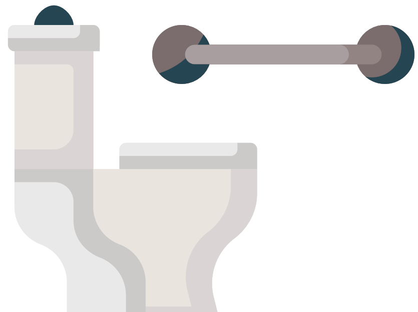
They deal with all pest issues from wasps and ants, to rats and squirrels!

Adaptations

Adaptations are specialist equipment, extra fittings or alterations that enable people with disabilities to overcome difficulties in their home and make the home more suitable for their needs.

Typical adaptations include:

- Grab rails
- Walk-in showers
- Stair lifts
- Widened doorways
- Ramped access
- Lever taps



We will work with the Occupational Therapy Service, the Disabled Facilities Grants sections of local councils, and other agencies as necessary, to help our residents to access services. Joint visits with other agencies will be completed if required. If the adaptation needed is small scale, such as a grab rail or lever taps, contact us and we will let you know if it is something that we can arrange for you, free of charge.

Who can apply?

All of our residents may request adaptations, as long as the resident or other permanent member of the household has a disability.

For major adaptations, we will support residents to apply for Disabled Facilities Grants. Residents are entitled to apply for grant aid, and we will not unreasonably withhold permission for the adaptation to be carried out.

Contents Insurance

Contents insurance is designed to help protect your possessions. No matter how careful you are, there’s always a risk that your belongings could be broken, damaged or stolen.

To help you decide whether home contents insurance is right for you, LRHA have teamed up with Thistle Tenant Risks, and Great Lakes Insurance UK Limited who provide the My Home Contents Insurance Scheme, a Tenants Contents Insurance policy designed for tenants living in social housing.

The My Home Contents Insurance Scheme can offer you insurance for the contents of your home including cover for items such as furniture, carpets, curtains, clothes, bedding, electrical items, jewellery, pictures and ornaments.

How do you get further information?

Call Thistle Tenant Risks on 0345 450 7288
Alternatively, please visit the thistlemyhome.co.uk for more information or to request a call back.

My Home
Contents Insurance

CONTACT US

CALL

Monday, Tuesday, Friday 8.30am - 4pm
Wednesday, Thursday 8.30am - 12.30pm
Call our office on:
01790 754219

Out of hours (Emergency only):
07483 916770

EMAIL

You can email any enquiries to
customerservices@lrha.co.uk

A great way to keep up to date with what is happening at LRHA is to check your mailbox regularly. We will often send out email communications from LRHA. These can sometimes end up in a spam folder so be sure to check!

WEBSITE

www.lrha.co.uk

We are working hard to make it as easy as possible to use our website for anything you might need our help with!
CONTACT US - use this form for any general enquiries at any time of day and we will respond as soon as possible via your preferred method of communication.
www.lrha.co.uk/contact-us
REPORT A REPAIR - The easiest and most efficient way to report a repair is through our online tool. It's quick to complete - just provide a few details and attach a photo of the issue. Including a photo can help speed up the process by giving our repairs team a better idea of what repair work needs to be done.
www.lrha.co.uk/report-a-repair
REPORT A COMPLAINT - If you are unhappy with any aspect of the service you have received, please contact us straightaway and we will do our best to correct things via our Service Recovery or Complaints process. You can fill out an online complaints form.
www.lrha.co.uk/complaints

SOCIAL MEDIA

Follow us on Facebook at Lincolnshire Rural Housing Association to keep up to date with all the latest news, events and important information.