



rural
housing
association

YOUR TENANT NEWSLETTER 2023/24

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WELCOME

Welcome to our annual Tenant Newsletter, as we reflect on the Association's achievements over the past year and its future plans. The last financial year has been challenging for us all with Covid, Brexit and other turbulent events in the world continuing to create pressures to our business, suppliers and funders. We are very mindful of the cost-of-living crisis, and the increasing food and energy prices. We are fully committed to helping our tenants manage their way through these difficult times. We are pleased to report that the hardship fund and other initiatives set up by the Association at the end of last year, has provided much needed respite for some of those who needed extra support.

In this edition of the tenant newsletter, we have included more information and advice on benefits and supports available, as well as an update on Universal Credit and Discretionary Support.

Our mission is to continue to provide good quality well designed homes in our communities. The Association is pleased to report a very healthy development programme with new Housing Developments at Ahoghill, Randalstown and Lisnaskea. These developments showcase how the Association has played a key role in the provision of social housing and services in rural areas.

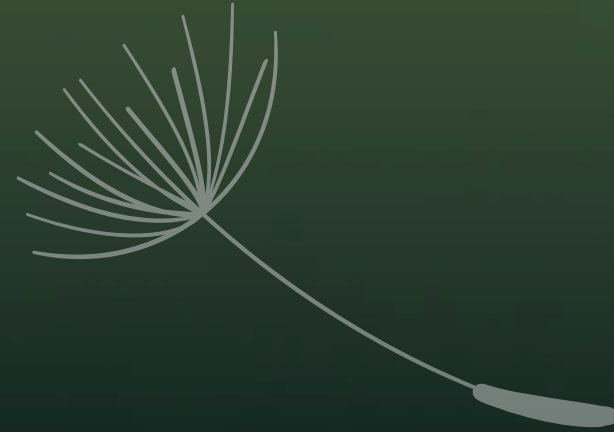
One of our most important priorities is to continually review our approach to tenant engagement and to ensure all our tenants have an active role in the decisions that affect them. To this end, we continue to promote tenant engagement and look forward to working with residents across our schemes in Northern Ireland. Included in this Newsletter are some examples of the work we have undertaken with our tenants and their local communities in the past year. I would like to take this opportunity to pay tribute to all the tenants who have participated throughout the year in the work of the Association and took the time out to share their input and experiences to help us improve our services for all our tenants.

Our new tenant portal, 'My Home' is now fully operational and all tenants can log on and view their tenancy, book repairs and pay rent online at any time 24/7. I would encourage you to register to use this service as soon as you are able to and to contact us should you require any assistance.

In the meantime, I would like to wish you and your families a very happy Christmas and Best Wishes for the new year.

Stephen D Fisher
Chief Executive





RURAL HOUSING AT A GLANCE

NUMBER OF HOMES

548 March 2023

548 March 2022

528 March 2021



GRANTS RECEIVED (HAG)

£2,003,535 March 2023

£4,130,569 March 2022

£1,624,319 March 2021

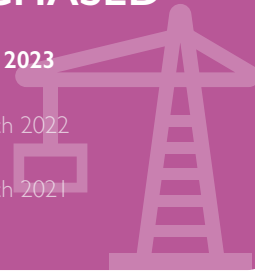


NEW HOMES COMPLETED/ PURCHASED

6 March 2023

21 March 2022

9 March 2021

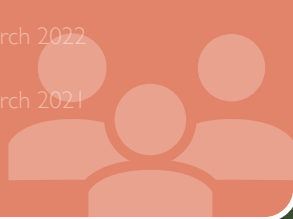


NUMBER OF STAFF

23 March 2023

22 March 2022

21 March 2021



DEVELOPMENT SPEND

£3,887,146 March 2023

£2,833,551 March 2022

£1,716,817 March 2021



NEW HOMES ANTICIPATED

43 March 2023

50 March 2022
(19 ESP & 31 New Build)

9 March 2021



TURNOVER

£3,996,974 March 2023

£3,966,944 March 2022

£3,743,173 March 2021



SURPLUS ON ORDINARY ACTIVITIES BEFORE TAXATION

£293,743 March 2023

£577,752 March 2022

£427,855 March 2021

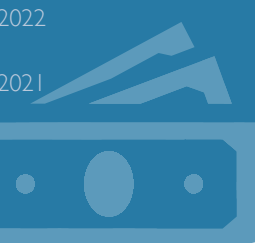


HOMES SOLD

6 March 2023

1 March 2022

2 March 2021



STAFF NEWS

In the past year we have seen some personnel changes. We were sorry to lose Aisling Fuller from our Housing Team and wish her well in her future career. We are happy to welcome Ailish Armstrong, Jade McDonald and Bernie Cargill who all join our Housing Team and bring with them a wealth of experience from the Housing & Voluntary Sector.

"I'm excited to bring my skills to the table and grow with this amazing team."



Jade McDonald



Ailish Armstrong

"I'm thrilled to be part of such a dynamic and supportive team."



Bernie Cargill

"Looking forward to getting to know our tenants and making a valuable contribution to the organisation."

Value for Money

Rural Housing is committed to ensuring value for money for our tenants. We aim to deliver this by providing quality housing and services for a fair and affordable rent. Our longer-term budgets business planning are designed to manage our financial resources effectively.

The 3 E's – How we Deliver Value

Economy

Spending less.

The price paid for what goes into providing a service. It is about delivering services at optimum cost, through minimising the cost of resources.

Efficiency

Spending well.

A measure of productivity and performance and the process and delivery of procurement.

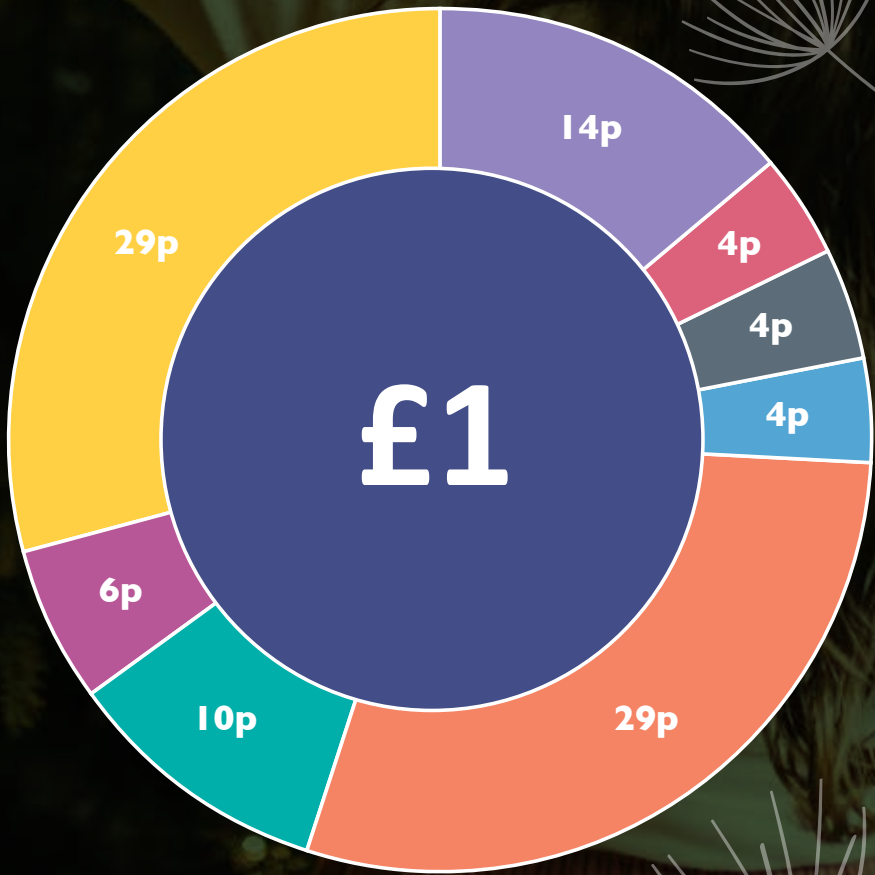
Effectiveness

Spending wisely.

A measure of the impact that has been achieved, which can either be quantitative or qualitative.

How we Spend Every £

- General Response
- Change of Tenancies
- External Cyclical Maintenance
- Planned Maintenance
- Salaries and Wages
- Housing Operations
- Maintenance Administration
- Bank Interest



PROPERTY MANAGEMENT UPDATE

Rural Housing Association is committed to ensuring our Housing stock is well maintained for the needs of our tenants.

Rural Housing Association have robust and extensive planned and cyclical maintenance programmes in place to ensure our properties are in good condition and are a safe place to live. Much of our planned maintenance work concentrates on the replacement of kitchens, bathrooms and windows when programmed.

EXPENDITURE FOR MAINTENANCE PROGRAMMES 2022/23

Expenditure for Maintenance Programmes 2022/23	Actual Expenditure
Planned Maintenance	£118,235
Response Maintenance	£442,506
Cyclical	£166,451
Total	£727,192



REPAIRS & MAINTENANCE PERFORMANCE 2022/23 - RESPONSE WORKS ORDERS AND % DELIVERED

Emergency (24 Hours)		Urgent (4 Days)		Routine 1 (10 Days)		Routine 2 (20 Days)	
Total Number of Jobs	Total number of Jobs completed within Target	Total Number of Jobs	Total number of Jobs completed within Target	Total Number of Jobs	Total number of Jobs completed within Target	Total Number of Jobs	Total number of Jobs completed within Target
826	798	753	597	636	570	202	158
Target KPI completion expressed as %							
96%		79%		90%		78%	



ENERGY EFFICIENCY 2022/23

Details for 2022/23	
Number of new replacement boilers installed	28
Total value of new replacement boilers installed	£107,681.00
Number of insulation/draftproofing jobs	34
Total value of insulation/draftproofing jobs	£10,790.75

PERFORMANCE

While our performance in response repairs was not what it usually is, we still performed well in the urgent and emergency response repair categories.

RHA PERFORMANCE	Completion Times Expressed as %
Emergency Response Maintenance repairs	96%
Urgent Response	79%
Response Routine Repairs	84%
Gas Servicing	100%
Boiler Servicing	51%

“Following a challenging two years of dealing with the impact of the pandemic and replacing our main contractor, this has significantly impacted on the planned maintenance we have been able to deliver. We are currently catching up with that backlog and working our way through our new programme for 2023.”

While Covid-19 restrictions had some impact on our ability to complete some response jobs, we also have had to replace our main response maintenance contractor. Despite these setbacks we managed to maintain an emergency repairs service throughout and I am pleased to report that service levels for repairs are coming back to normal. We continue to be at the mercy of lengthy distribution times for supplies, therefore our planned maintenance continues to suffer timewise. The Association is confident that these time lapses will be made up in the coming financial year.”

PLEASE BE AWARE OF BOGUS CALLERS CLAIMING TO BE ACTING ON BEHALF OF RURAL. OUR CONTRACTORS NICOR AND STAFF WILL ALWAYS CALL TO ARRANGE VISITS. IF IN DOUBT, ASK FOR VALID IDENTIFICATION OR CALL US TO CHECK.



ADAPTATIONS

We understand that our tenants can be affected with health and mobility issues and will continue to support our tenants as their needs change. Any Adaptation works undertaken will hopefully support tenants to retain their independence, reduce the possibility of falls, and hospital admissions, and enables ability to remain in their home for as long as possible. If you require any further information, please contact our Technical Team who will be happy to provide further information.

During the year, we carried out 7 minor adaptations at a cost of **£12,049.00** which were completed within target timescales. **100% of tenants** reported that they were satisfied with the work and level of service from the Association.



UPDATE ON NEW DEVELOPMENTS 2023

New social housing in rural areas is an important part of ensuring communities are strong and vibrant, as well as playing a key role in addressing housing waiting lists.

In March 2023, the Association completed a 6-unit scheme at Doagh providing much needed accommodation for local people in the area. This scheme was designed by GM Design Associates and built by Hugh J O Boyle. It reflects the principles of our Rural Design Guide, which aims to deliver social housing schemes, reflecting the rural character of local communities.



OUR LATEST SCHEME IN RANDALSTOWN

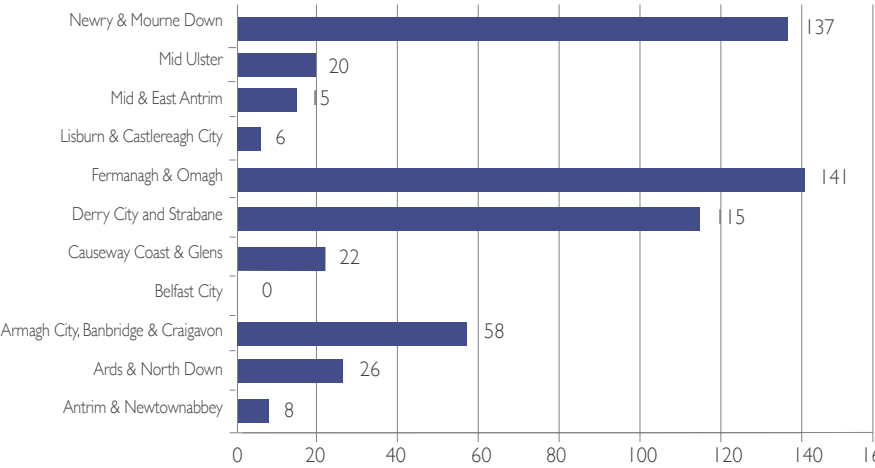
We were delighted to welcome our tenants to our new scheme at Randalstown. The scheme's design is in keeping with the character and architecture of the surrounding area through the selection of appropriate materials and design features, as chosen by the architect-led design team.



We are committed to building new modern affordable homes in communities where people are proud to live. Rural Housing has ambitious plans for 2024, as we build new homes in Rathlin, Cushendall, Sion Mills & Ballyholland.

During the financial year 2022/23, Rural added to its stock profile and on 31st March 2023 we had 548 units of social housing units geographically spread throughout Northern Ireland as indicated in the table opposite. Since this date and with our additional new developments, the Association's stock has increased to 585. The Association sold 6 of its properties through the Right to Buy Scheme during the year.

OUR STOCK - RURAL HOUSING ASSOCIATION STOCK TABLE AT 31/3/2023



A NEW SCHEME AT AHOGHILL

Rural Housing Association has welcomed tenants to Brook Court scheme in Ahoghill, County Down.

2023 saw the completion of Rural Housing Association's scheme in the village of Ahoghill, which includes the addition of twenty-six new social homes/apartments to the village. The scheme was brought forward as part of a Design and Build competitive tender, with architects Studiorogers and M J McBride being appointed as the contractor for the scheme.

This new-build scheme, which has been designed, is part funded through the Department for Communities (HAG) and Danske Bank.



Ahoghill

Other Significant Developments Underway:

CUSHENDALL

(34 Units at Cusendall)

We are delighted to announce we have been granted planning permission for 34 new homes in Cushendall. This scheme has also been selected as a Housing for All scheme, which will see additional funding for the delivery of good relations activities across the local area. We are looking forward to working with local residents and tenants over the coming years, to support ongoing community investment work in the Cushendall area.



Development Team Meeting at Ahoghill



Ahoghill



Rural Housing welcomes one of our tenants to their new home

Working in Partnership with local School and Community in Rathlin

Our Rathlin scheme is ongoing with 10 new homes being built at Church Bay on the Island. This scheme is the first new build social housing on the island in almost a decade, helping meet the demand for housing on the island as the population of 150 continues to grow.

Rural Housing Association and Lowry Construction have hosted an intergenerational engagement event on Rathlin Island, bringing together pupils from St Mary's Primary School, Rathlin and the island's Tuesday Club. This event was part of Rural Housing's ongoing engagement activities with the island community, aimed at actively involving local people in the development of a new-build social housing scheme on the island.



Rathlin Island



St Mary's Primary School, Rathlin Island



Rural Housing & Lowry Construction host engagement event at Rathlin

DESIGN & BUILD SCHEMES

BEECHWOOD, LISNASKEA

(9 Units at Beechwood, Nuttfield Road, Lisnaskea)

We were delighted to handover the keys to nine beautiful new homes in County Fermanagh. This Scheme was delivered through a Design & Build Competition. This scheme marks an important step in addressing the need for additional social housing in the Lisnaskea area.



Beechwood, Lisnaskea



Beechwood, Lisnaskea

BALLYHOLLAND

The Association plans to build 14 Units at Harmony Heights, Ballyholland.

SION MILLS

Our new scheme at Melmount Road, Sion Mills will bring 15 new homes to the village and is nearing completion. We look forward to welcoming our new tenants in the coming months.



Melmount Road Scheme, Sion Mills

RURAL HOUSING NEEDS TESTS

A lot of time was invested engaging with the local community and representatives to support people in housing need, particularly those with disabilities and to encourage them to come forward and have their housing needs assessed. This year Rural Housing Association hosted Rural Housing Needs Tests in partnership with the Housing Executive in Moneyglass, Co Antrim and Clabby.



HOUSING MANAGEMENT UPDATE

Housing Allocations - General Needs Accommodation

During the year, our number of homes were 548 at year end, with six properties sold under the house sales scheme. Since this date and with our additional new developments, the Association's stock has increased to 585.

Our Target: Allocate re-lets within 28 Days at year end		
4.4.2022 to 31.3.2023	Re-let time Not achieved	Our total void loss was £25,254 representing under 1% of our total annual rental income.

Income Management

We remain focussed on protecting our rental income, and arrears have been carefully managed by engaging and supporting our tenants, sign posting them to Universal Credit for help with housing costs, and other financial supports available.

Rent arrears remain steady with 82% of rental income coming through the Government welfare payments. We collected 99.6% of our rental income. As of 31st March 2023, the Technical Arrears figure stood at 4.53% which includes all outstanding Universal Credit and Housing Benefit payments, and the Non-Technical Arrears figure was reported at 7.52%.

Our Target	Results for 2022/23	Previous Year Results (2021/22)
Technical Arrears Achieve Current Tenant arrear of 5% at year-end	4.53%	4.58%
Non-Technical Arrears Achieve Current Tenant arrear of 5% at year-end	7.52%	5.39%

As of 31st March 2023, the Former Tenant Arrears figure stood at £7,374.



We will continue to ensure that personal contact is maintained so that we can try and resolve any rent arrears problems as quickly as possible.

Rural Housing Association's housing advisers will continue to provide advice and support to tenants struggling with debt. **Remember if you are worried about rent payments, please contact us to discuss your circumstances in confidence and we will endeavour to help resolve the situation. Please do not ignore the problem.**

RENTAL CHARGES

The Association's Housing Stock is funded by rental income.

Earlier this year we wrote to all tenants to let them know about our proposed rent increase for 2023/24 and provided tenants with a rent consultation document outlining our proposed costs and proposed rent for the forthcoming year. Tenants were advised that any comments made, or correspondence received regarding the proposed rent increase, would be presented to our Board of Management who would consider this feedback prior to making the final decision on the proposal for the rent increase for 2023/24. Following the consultation process, the Association increased its rents by 4.95% for the 2023/24 year.

Average weekly rents charged 2023/24	
One bedroom	£88.67
Two bedrooms	£104.81
Three bedrooms	£118.02
Four bedrooms	£129.78
Five bedrooms	£142.38
Average	£116.73

COMPLAINTS ANALYSIS

If you need to report a complaint please contact one of our officers on 028 8224 6118. Alternatively you can email your complaint to info@ruralhousing.co.uk

In the year ended 31st March 2023, there were a total of 15 formal complaints recorded relating to the level of service and all of these were resolved within target. These related to a variety of issues. Rural records any expressions of dissatisfaction and we use these to improve our processes or procedures in the future.

There was a total of 158 Complaints recorded relating to Anti-Social Behaviour during this period and none of the complaints had escalated to the formal complaints process. Most Antisocial Behaviour complaints were resolved either by telephoning the complainant and alleged offender or sending out warning letters as per our policies and procedures for dealing with Antisocial Behaviour.

WHAT SHOULD I DO IF I GET A SCAM CALL?

Phone scams and cold calls can be frustrating, annoying and threatening.

Fortunately, there are things you can do to protect yourselves:

- Don't reveal personal details - Never give out personal or financial information (such as your bank account details or your PIN) over the phone, even if the caller claims to be from your bank.
- Hang up – if you feel harassed or intimidated, or if the caller talks over you without giving you a chance to speak, end the call.
- Ring the organisation – if you're unsure whether the caller is genuine, you can always ring the company or bank they claim to be from. Make sure you find the number yourself and don't use the one provided by the caller.
- Don't be rushed – scammers will try to rush you into providing your personal details.

HOW TO DEAL WITH BOGUS CALLERS

Most callers to your home will be genuine, however this may not always be the case.. These callers are 'Bogus Callers' or 'Distraction Burglars' who may want to trick their way into your home to steal from you. If you are in any doubt, simply check your caller out with Quick Check on Freephone 0800 012 3390.

Easy Steps with QUICK CHECK

- **Before you answer the door, make sure your back door is locked.**
- **If you have a door chain, remember to use it before you open the door.**



- **Ask the caller for their identification and check it carefully.**
- **Ask them to wait outside and close the door - genuine callers will not mind.**
- **Ring Freephone 0800 013 3390. The Operator will check the company on your behalf, that the person at your door is genuine. If they are not or they think there is something suspicious, they will contact the police immediately.**

TACKLING TENANCY FRAUD

Tenancy Fraud has a major impact on all those currently awaiting a new home.

Rural Housing Association is committed to tackling tenancy fraud to ensure our properties are used to their full potential by those designated to reside within them.

Addressing tenancy fraud can only be achieved with the support of our tenants and the information we receive. If you suspect that someone is committing tenancy fraud, or subletting their home to someone else, please contact our Housing Officer on 028 8224 6118.

DISCRETIONARY SUPPORT

Discretionary Support provides financial assistance to people in extreme, exceptional or crisis situation to address an immediate, short-term need.



APPLYING FOR DISCRETIONARY SUPPORT

To apply for any of the Discretionary Support schemes you should complete the online application form available on NI Direct <https://www.nidirect.gov.uk/services/claim-discretionary-support> The on-line application can be accessed 24/7 and the date of claim is taken as the date of submission. The application is then allocated to a Decision Maker and the customer will be contacted by phone to complete the application process.

CASHEL COMMUNITY GARDEN, GARRISON

Rural Housing Association partnered with The Conservation Volunteers (TCV) to create a community garden on an unused green space attached to our Woodvale Manor scheme in Eglinton. This community garden initiative was funded through the National Lottery's Living Spaces and Places Fund.

Rural Housing Association is pleased to complete our Community Garden at Cashel Crescent, County Fermanagh. The Conservation Volunteers Northern Ireland have been busy installing seating areas, a wild flower meadow and a garden path. The Association is very grateful to these conservation volunteers and the residents for all their hard work in creating this beautiful tranquil gardening space.



Residents and volunteers at Cashel Community Garden, Garrison



Residents and volunteers at Cashel Community Garden, Garrison

"The community garden has not only brought beauty to our neighbourhood but has also provided a space for us to come together, learn from each other, and grow both food and friendships. It has truly enriched our lives in so many ways."

(Tenant comment)

TENANT SATISFACTION SURVEY 2023

Feedback from residents is valuable to us as it helps us to identify problems, improve services offered and get a better understanding of what our tenants want. The results of the Tenant Satisfaction Survey for 2023 are now available.

Every 2 years, Rural Housing Association sends out a survey to all tenants to find out how satisfied they are with the housing and maintenance services we provide.

In May 2023 we undertook our survey with our 546 tenants using the Survey Monkey tool with some tenants preferring to post their replies. Over 26% of our tenants responded and gave us their views on our services.

WINNERS OF THIS YEAR'S SURVEYS

Congratulations to the following survey draw winners who won a prize of £50 each for completing the surveys and returning them to the Association.

3 SURVEY WINNERS ARE:

Teresea Cunningham, Annaclone
Lee Robinson, Garvagh
Carly O'Kane, Cranagh

The winners chosen for returning the Repairs Response Satisfaction survey are:

Mr and Mrs Kozdroj, Knocks, County Fermanagh

We welcome all other feedback – and use comments and suggestions to help us improve the service we provide. You can share your views in many ways. Send us an email or letter, respond to our surveys, speak to a member of staff or contact us through our website or social media.

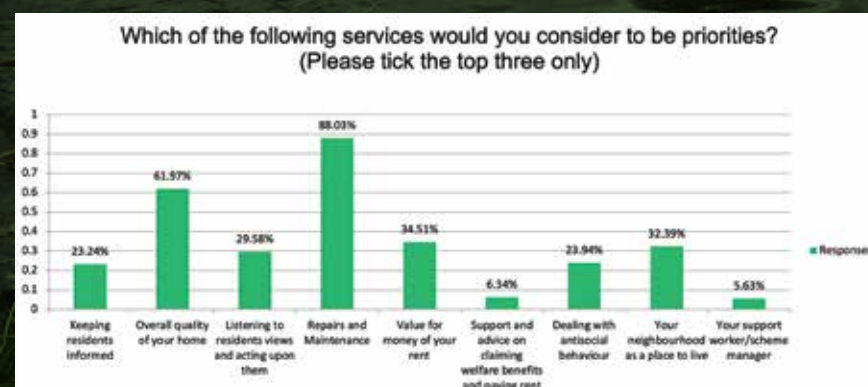
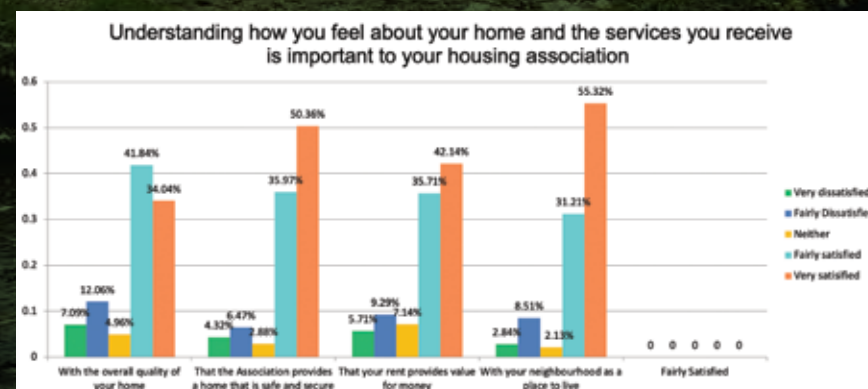
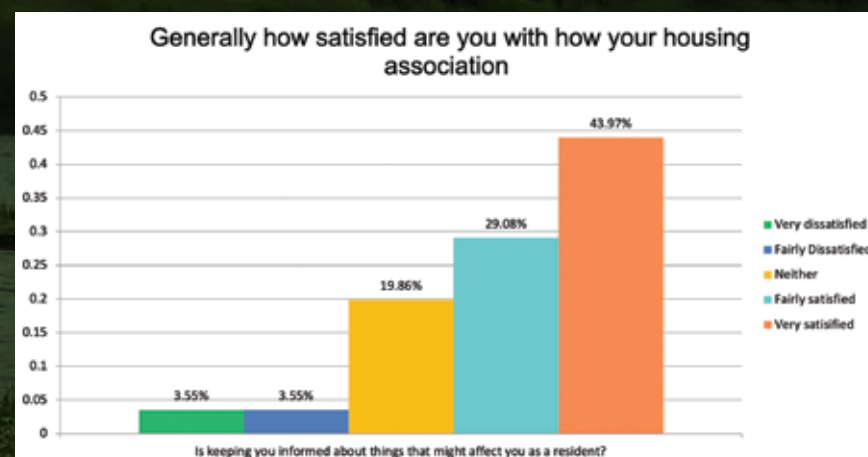
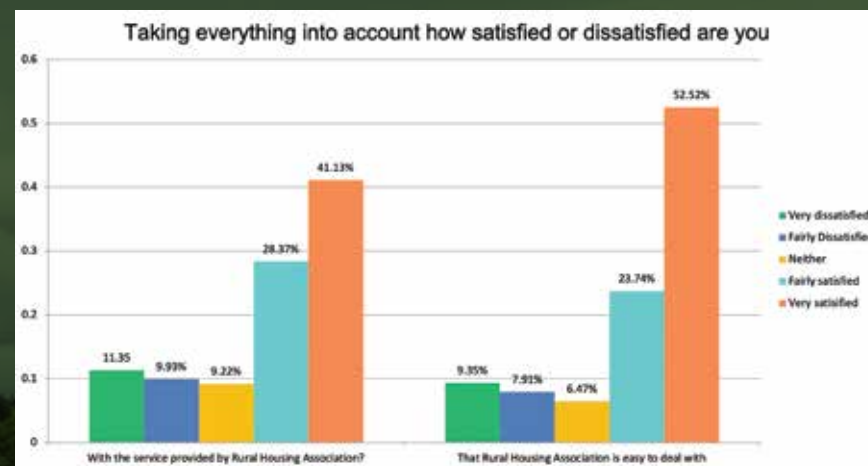
The results of the survey showed us that tenants' top two priorities were repairs and maintenance and the overall quality of their home. This drives the priorities that we seek to deliver and where we spend the income we receive from your rents.

86%

SATISFACTION THAT THE ASSOCIATION PROVIDES A HOME THAT IS **SAFE AND SECURE**

76%

SATISFACTION WITH **QUALITY OF HOME**



78%

SATISFACTION WITH **VALUE FOR MONEY**

76%

SATISFACTION THAT THE ASSOCIATION IS **EASY TO DEAL WITH**

87%

SATISFACTION WITH AREA **AS A PLACE TO LIVE**

56%

SATISFACTION WITH **REPAIRS & MAINTENANCE PERFORMANCE**

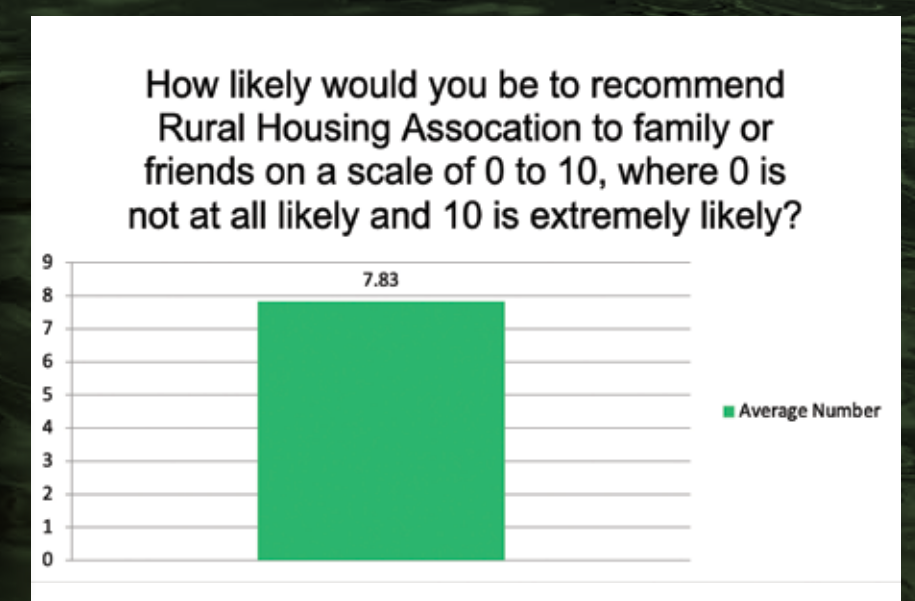
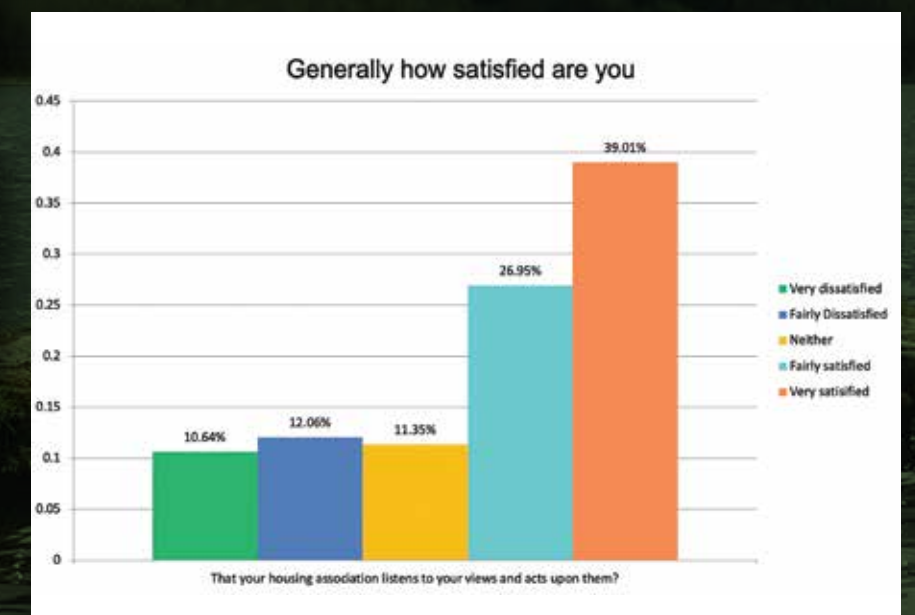
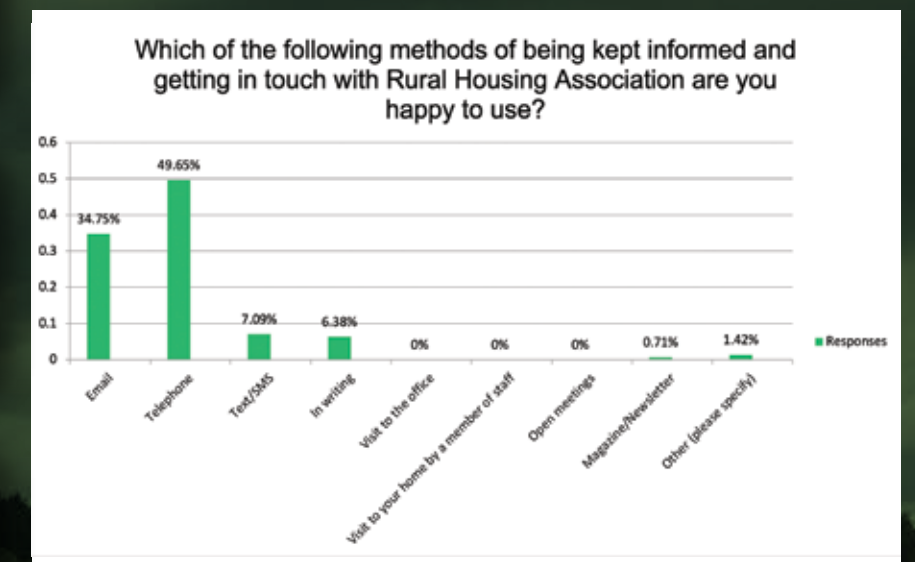
Whilst our performance in repairs and maintenance is not what it usually is, we are currently addressing this with our contractors and have an improvement plan in place - we are hoping to carry out a further survey with our tenants to check that the improvements are working.

70%

SATISFACTION WITH **LEVEL OF SERVICES**

8 OUT OF 10 TENANTS WOULD RECOMMEND RHA TO A FRIEND

We welcome all other feedback – and use comments and suggestions to help us improve the service we provide. You can share your views in many ways. Send us an email or letter, respond to our surveys, speak to a member of staff or contact us through our website or social media.



RURAL SUPPORTING TENANT PARTICIPATION

CUSTOMER ENGAGEMENT AND COMMUNICATION

The Association's activities are overseen by our Board of Management which is made up of voluntary members. We are delighted to continue to have Margaret Rafferty from one of our Lisnaskea schemes represent the tenants on our Board.

TENANT PANEL MEETINGS 2022/23

Rural Housing Association continues to host tenant panel meetings, both online and in-person. This year we are organising a series of tenant socials to the Ulster American Folk Park and The Christmas Markets in Belfast. We are also working with Supporting Communities to deliver a series of Tenant Participation training sessions across different locations in N. Ireland. Alongside these skills development sessions, Tenant Panel Members also worked alongside RHA staff to review and update our Tenant Participation Strategy and Tenant Action Plan.

Rural Housing Association
Model for Tenant Participation

“Our aim is to involve more tenants at the strategic, regional and local levels to ensure Tenant Participation is accessible to everyone”.

LEVEL 4 - Board of Management

LEVEL 3 - Tenant Panel Group

LEVEL 2 - Tenant Groups

LEVEL 1 - Tenant Champions/Community Member

Level 4: Part of the formal governance structures: Board membership, member of shadow Board, policy or other advisory committees.
Level 3: Part of the Tenant Panel Structure, Scrutiny group or panel, tenant inspectors, policy review groups.
Level 2: Part of the formal tenant group, Resident or community-based group, with direct link to their landlord.
Level 1: Tenants involved as individuals responding to survey or consultations, thematic focus groups etc.

If you are a RHA tenant and would like to get involved in our Tenant Panels, where you will have the opportunity to meet other tenants, learn new skills and have a say in shaping our services email rbuchanan@ruralhousing.co.uk or cbrown@ruralhousing.co.uk to find out more!

COMMUNITY HOUSING FOR ALL/SHARED NEIGHBOURHOODS, SION MILLS & CUSHENDALL

Rural Housing Association continues to deliver our Housing for All (Shared Neighbourhoods) Programme in Old Mill Court, Sion Mills. Housing for All schemes receive funding from the Department for Communities and the Housing Executive to deliver a five-year good relations plan for each scheme. Over the last year, we have delivered a variety of good relations 'bridging' projects aimed at building more connected and inclusive communities, including a series of heritage projects exploring the history of the dance halls and the Sion Mills railway, as well as arts-based projects working with seniors and young people in the Sion Mills area.

As part of our Housing For All programme, we hosted a visit by Sion Mills Community Forum to our latest social housing scheme on Rathlin Island! Residents from Sion Mills met with locals living on the Island and participated in a site visit to our scheme, which is located at Church Bay.

TRAMWAY TALES PROJECT

Rural Housing Association's Tramway Tales Project is an intergenerational project working with adults and children in Sion Mills, Victoria Bridge and Castlederg. The project explores the heritage connected to the local area, helping increase participants' knowledge and understanding of their own local history and how it connects these three rural communities. The project was funded through the National Lottery Heritage Fund and brings to life the story of the tramway, which connected the rural towns and villages of Castlederg, Spamount, Crew and Fyfin to Victoria Bridge.



Schools participate in Tramway Tales Project



Housing For All

Rural Housing Association is pleased to confirm we will be expanding our Housing for All, Shared Neighbourhoods programme, with a new shared neighbourhood scheme in Cushendall.

IN CHARGE OF CHANGE PROJECT, COUNTY FERMANAGH

Rural Housing Association received funding through the Public Health Agency's Clear Project to deliver a health and wellbeing project in the Knocks/ Brookeborough area of County Fermanagh. The project was designed in partnership with our Tenant Board Representative and Tenant Panel Member, Margaret Rafferty and is an example of how Rural Housing Association's tenants are bringing about positive change in their local areas.



In Charge of Change Project



Tenant Panel Training held in Co Fermanagh



Tenant Panel meeting in Co Fermanagh

ENERGY HARDSHIP BOOKLET

Rural Housing Association, as part of the Northern Ireland Community Investment Network, have produced a Cost-of-living Guide for tenants. The guide provides a series of tips and advice for tenants on how they can save money within the home and reduce household bills. Copies of this Cost-of-living guide are available by emailing: info@ruralhousing.co.uk



Building Rural Communities
rural housing association

RURAL COMMUNITIES CONNECT PROJECT

Rural Housing Association, in partnership with Rathfriland Regeneration, and Hilltown Community Association, have received funding from The Executive Office's Central Good Relations Fund for the delivery of a community relations project aimed at building relationships and connecting residents from Hilltown, Castlewellan and Rathfriland. This exciting project provides opportunities for people of all ages and backgrounds to participate in good relations activities across both areas.



Rathfriland Hilltown Regeneration Project launch - Ruth Buchanan with tenants



Pottery workshop at the Clay House

If you are interested in finding out more about this project email: rbuchanan@ruralhousing.co.uk



Rathfriland Hilltown Regeneration Project launch



Thanksgiving with a musical extravaganza at Chandler's House, Rathfriland



Mothers and toddlers group



Learning how to cook with Mourne Food Adventures

RURAL HOUSING ASSOCIATION ANNOUNCE GARDEN COMPETITION WINNERS 2023

We were pleased to receive so many great entries in 2023. We are looking forward to seeing the results of your hard work again next year.

So, whether you have a large or small garden or neat window boxes, contact us with your entry form and photos of your garden to be in with a chance to win one of three £50 vouchers on offer. The Tenant Panels will be involved in choosing all the winners.

This year's categories are:

- Best Overall Garden
- Best Small Garden
- Best Hanging Baskets

The winners of our Garden Competition 2023 **"Best Overall Garden"** were David and Sharon Crawford from our scheme in Lisbellaw! Our tenant judges were really impressed by their beautiful garden, from the variety of flowers to the creative use of garden furniture, this really is a garden to make us 'green' with envy!

Congratulations to our tenants Rosie & Gusty from Newtownstewart, who were named winners of our Garden Competition 2023 in the **"Best Hanging Baskets Category"**.

The final winner of our Garden Competition, in the **"Best Small Garden Category"** is Ann from Doagh. Ann used her imagination to transform small spaces in our Riverside Court Scheme into colourful, peaceful places for tenants to enjoy using garden furniture, flower pots & hanging baskets.

CALLING ALL GARDEN ENTHUSIASTS!

You can nominate your own or another tenant's garden for our garden competition. If you wish to submit an entry, please complete and return the attached slip plus a photo of your own or photo of the garden you wish to nominate by 29th September 2024.

Competition will have a first prize of a £50 voucher and a runner up prize of £25.

Entry for Garden Competition!

Your Details:

Name:

Address:

Tel:

Details of Nominee (if different):

Name:

Address:

Tel:

1ST PRIZE
£50 GIFT
VOUCHER

Thank you to everyone who participated.



Best Overall Garden



Best Overall Garden



Best Overall Garden



Best Small Garden



Best Small Garden

STAY UP-TO-DATE ON THE LATEST TENANT NEWS AND UPDATES

MY HOME PORTAL

My Home Tenant Portal gives tenants 24/7 access to manage their tenancy online.

This new system will be an online tool which you can use to access your account and manage your tenancy easier. You can create your own login to give you access to your rent account online, to pay your rent online, report a repair any time of day or night and access news and updates from Rural Housing.

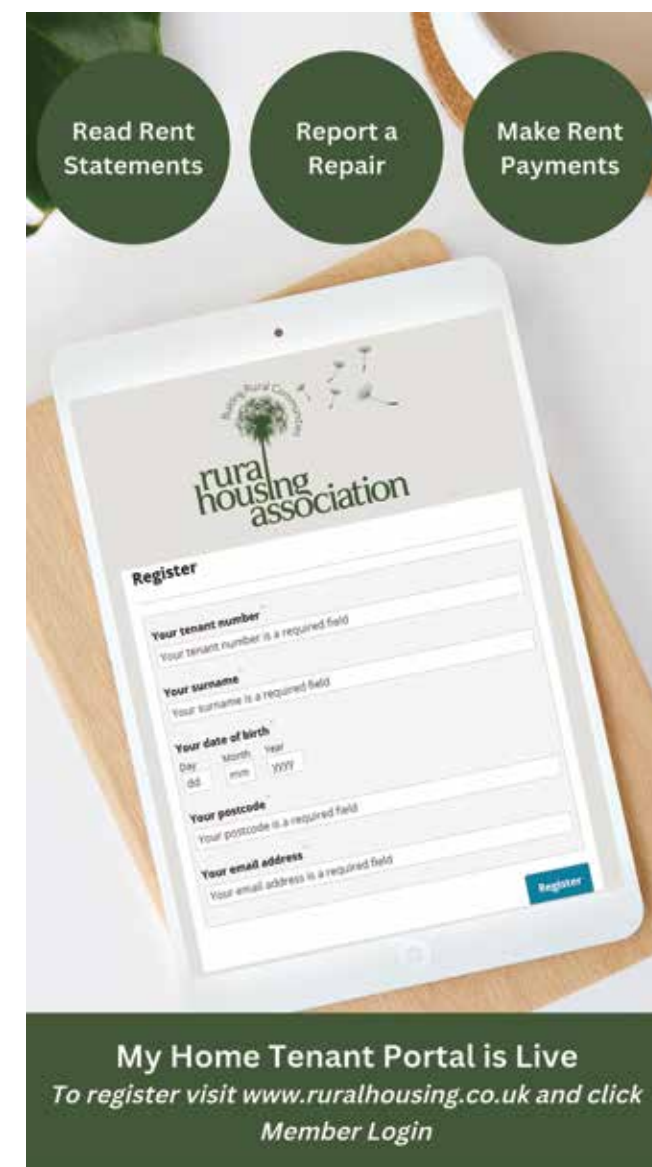
This online portal is designed to be an extra platform for communication and is available out of hours, so if you want to report something and it is not an emergency, you do not have to wait until the normal office opening hours.

We will be contacting you over the next few months to encourage you to access this tool online so that you can enjoy the benefits.

Using the My Home Portal our tenants can also opt for a paperless service. A paperless service helps the Association's efforts to be an environmentally friendly organisation.

To register and log into your My Home account click on the link: <https://myhome.ruralhousing.co.uk>

To register you will need an email address and your unique tenancy reference number. If you are unsure of your tenancy reference number, or require any assistance to register, please contact our Housing Services Team at the office on **028 82246118** then select option 2.



HOMESWAPPER SCHEME

You can talk to Rural Housing Association or the Northern Ireland Housing Executive about transferring to a smaller home through a transfer or a direct exchange. Visit the HomeSwapper website at www.homeswapper.co.uk to advertise a house exchange online.

If you require any further information, please do not hesitate to contact a member of our Housing Team on **02882246118** who will be happy to offer further advice and assistance.

HomeSwapper is free to Rural Housing Association tenants. Once you get registered you can advertise your property on the website and view your matches to see if you can find the property you want. If you find someone you would like to swap with, please contact our Housing Manager - Mrs Valerie Pinkerton or Orla Maguire (Neighbourhood Housing Officer).





WHAT YOU NEED TO KNOW

UPDATE ON UNIVERSAL CREDIT

Universal Credit is a new single benefit for working-age people. It will replace the 6 current benefits and credits:

- Income-based Jobseeker's Allowance (JSA)
- Income-related Employment and Support Allowance (ESA)
- Income Support
- Housing Benefit
- Working Tax Credit
- Child Tax Credit

Universal Credit is designed to be paid once per calendar month but customers can opt to receive payments fortnightly. If you currently receive Housing Benefit, the housing part of Universal Credit payment can be paid directly to us provided you choose that option.

PREPARING FOR UNIVERSAL CREDIT

Many of our tenants have already crossed over to Universal Credit and we expect many more of our tenants to be affected as their circumstances change.

REMEMBER
COMMUNICATION
IS THE KEY
TO EASING
BENEFIT WORRIES!

Initially, UC will be for tenants who are making a fresh benefits claim, or who have to report a 'change of circumstances'.

HOW DO I MAKE A CLAIM IF I NEED TO?

Universal Credit applications must be made online on www.gov.uk/apply-universal-credit.

EXAMPLES OF A CHANGE OF CIRCUMSTANCES ARE:

- finding or finishing a job
- having a child
- moving in with your partner
- starting to care for a child
- moving to a new address
- changing your bank details
- your rent going up or down
- changes to your health condition
- becoming too ill to work or meet your work coach
- changes to your earnings (only if you're self-employed)

HOW TO REPORT

You can report a change of circumstances by either:

- signing in to your Universal Credit account if you have one
- calling the Universal Credit helpline if you do not have an online account

Please remember that your claim might be stopped or reduced if you do not report a change of circumstances straight away. **When reporting a Change of Circumstance, please contact a member of the housing team as it may affect your Universal Credit payments.**



Our staff have and will continue to assist tenants with the Universal Credit process, providing advice, signposting, and making the appropriate referrals as applicable. As UC is largely administered through a digital platform, we have provided training, guidance, and assistance to many of our tenants, keeping them updated of the Universal Credit process and procedures. Through our Tenant Panels, Welfare Reform is a standing agenda item to facilitate discussions on any changes that are taking place and to ensure that tenants are aware of the support that is available.

FINANCIAL HELP

As the cost of living crisis continues we know that many people are struggling to cope with a reduced income.

Our Housing Team can help signpost you to the relevant organisations who:

- Can check to see if you are claiming all the benefits you are entitled to.
- Can get advice on managing your money

Please contact the Association if you are finding things difficult so that we can help sign post you to whatever help and assistance is available.

Householders who had previously managed their finances are now finding themselves struggling to meet basic living expenses like food and energy.

Housing Rights Service	www.housingrights.org.uk	028 9024 5640
Citizens Advice Bureau	www.citizensadvice.org.uk	Contact your local office
Advice NI	www.adviceni.net/	028 9064 5919 Alternatively to speak to an adviser contact the Free phone helpline on 0800 915 4604 or text ACTION to 81025
nidirect	www.nidirect.gov.uk	Housing Advice Information website
Northern Ireland Housing Executive (NIHE)	www.nihe.gov.uk	034 4892 0900 For Assistance with Housing Benefit
Universal Credit Helpline	Call the Universal Credit Helpline for FREE on 0800 012 1331	Telephone: 0800 0121 331 Mon to Fri, 9am to 4pm Textphone: 0800 012 1441 Mon to Fri, 8am to 6pm
Independent Welfare Changes		Helpline: Tel: 0808 802 0020
Department for Communities	www.communities-ni.gov.uk nidirect.gov.uk/articles/landlordstenants-claiming-universal-credit	

AS THE COST-OF-LIVING INCREASES, WE ARE HERE TO HELP

The independent advice network, providing advice to those who need it

Do you need advice?
The independent advice network provides free advice and information

FREEPHONE
0800 915 4604

Benefits

Debt & Money Advice

Business Debt

Tax Credits & HMRC Products

EU Settlement Scheme

Mobile Advice Service

Communities
Pobal
Communities

Email: advice@adviceni.net
For further information or to find your local advice centre visit www.adviceni.net
Facebook: [@AdviceNI](#)

Advice NI is an independent advice network, providing advice to those who need it most. They have a **Freephone advice helpline** and can be contacted via email.

To seek independent advice on benefits, debts or housing issues. You may wish to contact an adviser at any of these agencies for assistance.

DIFFICULTY PAYING YOUR RENT

Housing Officers/Advisers on 028 82246118 (select option 2 for housing) who will be able to discuss your rent account and offer advice.

PROVIDING OUR TENANTS WITH THE WIDEST RANGE OF PAYMENT OPTIONS

Looking to
SAVE MONEY?



Energy



Motoring



Budgeting



And more!

CONSUMER COUNCIL – ONLINE DIGITAL TOOLS

The Consumer Council is Northern Ireland's consumer body and is a free service, empowering and protecting Northern Ireland consumers.

The Consumer Council provide advice on your consumer rights across a range of areas to include energy, transport, water, postal services, and goods and services. They have interactive tools and useful guides to help you save money on your household bills.

We have copies of this leaflet available in the office. If you would like to receive one, please let us know.

Telephone/Textphone: 0800 121 6022
Enquiries and Complaints
Email: contact@consumercouncil.org.uk
Website: www.consumercouncil.org.uk
Consumerline: 0300 123 6262
www.nidirect.gov.uk/consumerline

DISCRETIONARY HOUSING PAYMENTS

Discretionary Housing Payments (DHPs) can help to provide short term awards to help with housing costs. Anyone who gets Housing Benefit, or Universal Credit Housing Costs but who still have a rent charge to pay, should apply.

When you make an application, you will be asked for details of your income and outgoings as well as the circumstances and reasons why you are applying.

Remember if you are worried about rent payments please contact us to discuss your circumstances in confidence and we will endeavour to help resolve the situation. Please do not ignore the problem.



make the call

0800 232 1271*

Quick Call, Lasting Difference.

Talk to us about accessing benefits, supports and services you may be entitled to.



Text: **ADVICE to 079 8440 5248***
Visit: nidirect.gov.uk/makethecall
Email: makethecall@dfcni.gov.uk

Don't rule yourself out...

Even if you already claim benefits, own your own home, work, claim a pension, or have some savings, you could be entitled to additional support.

- Have you been diagnosed with an illness, condition or disability?
- Are you caring for someone?
- Have you reached retirement age?
- Are you unemployed or looking for work?
- Are you confused about benefits?

Whatever your situation Don't miss out... Find out!

Contact Make the Call for a **free and confidential** assessment. A friend or relative can make the call on your behalf (with your consent), providing they are with you when you call. We also offer an outreach service where we can visit you in your home to help you complete application forms.

“ I would never have been able to get the things me and my wife need without the Make the Call service. They are invaluable. Life would have been an awful lot harder and it would have taken a lot longer to get help. ”
CALLER



make the call

0800 232 1271*

Quick Call, Lasting Difference.

PAYING YOUR RENT!

We know money might be tight, but you need to prioritise paying your rent. Don't risk losing your home because you're missing rent payments.






We can offer support to help you manage your rent payments.

The Association recognises that many people are struggling and finding it difficult to make ends meet. The Christmas period can be tempting with pressures to overspend and cause debt. We are encouraging our tenants to budget wisely and prioritise paying rent and other utility bills. If you are worried and need advice and assistance, please feel free to contact one of our officers on 028 8224 6118 or any of the other advice agencies highlighted.

Paying your rent is your responsibility. There are several ways to make payments to us, so that you can always pay your rent on time.

OPTIONS FOR PAYING YOUR RENT

We have introduced a range of payment methods for you to choose from.

 	Use your Giro Rent card to pay at the counter of any Post Office or payzone outlet.
 MY HOME TENANT PORTAL	Register and login to My Home Tenant Portal and follow the link to make a secure payment 24 hours a day, 7 days a week
	We can take payment over the phone for most debit or credit cards. Call us on 028 8224 6118 (Option 2) to make your payment using our Worldpay system.
	Call us on 028 8224 6118 (Option 2) to set up a Direct Debit. We will provide you with a form to complete in order to set this up. There are advantages of paying by Direct Debit. Rural will automatically collect the rent due. Furthermore, you will not be required to take any action in the event of rent changes e.g. annual rent increase. If for any reason you wish to cancel your Direct Debit please contact Valerie Pinkerton, our Housing Manager.
	You can make payments by a standing order through your bank or make an online banking payment. You will need our bank account details. Please complete the form and we will provide you with the details that you will need to set up your standing order or online banking payment.

Please remember, if you are struggling to meet payments or are worried about your income, get in touch straight away. Please don't put it off. If you owe rent, you could put your home at risk.

If you do not pay your rent/arrears and do not stick to your repayment plan, we will have to take legal action and you will be responsible for paying the court fees. This could add between £400 and £1,000 to your rent arrears bill. If an agreement is reached at Court and you fail to keep to it, Rural will apply to the Enforcements of Judgements office for an eviction, adding additional legal fees onto your account.

Rural will proceed with legal action only as a last resort and would reiterate that we are here to help and support you.

EQUALITY

Rural Housing Association is committed to Equality and encourages a positive approach to this within the Association and within the communities in which we work. We have an agreed **Equality Scheme** which explains how the Association will implement its Section 75 obligations. The requirements of Section 75 of the Northern Ireland Act 1998. This Act requires public authorities, in carrying out their functions relating to Northern Ireland, to have due regard to the need to promote equality of opportunity between the following groups.

- Persons of different religious belief,
- Political opinion,
- Racial group,
- Age,
- Marital status or sexual orientation;
- Men and women generally;
- Persons with a disability and persons without; and
- Persons with dependants and persons without.

A copy of the scheme is available on the Association's website at www.ruralhousing.co.uk. If anyone requires further information on our **Equality Scheme** please contact mcranny@ruralhousing.co.uk

PAYING YOUR RENT

Failing to pay your rent could cause you to lose your home so please contact us as early as possible so that we can offer support and help you manage your rent payments.

If you are interested in using any of the facilities mentioned please contact Valerie Pinkerton or Martina Cranny for further advice.

USEFUL CONTACT NUMBERS

Housing Executive – Switchboard
General Enquiries 03448 920 900

www.nihe.gov.uk

Rural Housing Association – Rent
Enquiries 028 8224 6118 – Option 2

www.ruralhousing.co.uk

STAY SAFE IN YOUR HOME

We want you to be safe in your homes and by following some tips below, you can make sure your family stay safe and healthy.

FIRE SAFETY BEGINS WITH FIRE PREVENTION

SMOKE ALARMS

Your smoke alarms are a vital protection from the danger of fire in your home. They provide an early warning of danger, giving your family precious time to get out of your home quickly.

HOW YOU CAN HELP US

Once an alarm is installed you should test and maintain it regularly to make sure it is working properly.

Many fire deaths and injuries happen each year because a battery was missing or needed replacement. A simple maintenance plan will ensure that your smoke alarm continues to protect your family.

Mains powered units with battery backups:

- Once a week: test each alarm by pressing the test button and holding it until the alarm sounds.
- Twice a year: Gently remove dust and dirt from inside the casing and on the cover. Make sure the grilles on the cover are not obstructed. Carefully open the alarm case (if designed to do so) and gently vacuum the inside using the soft-brush attachment, to remove dust from the sensor chamber. If the alarm case doesn't open, vacuum over the slots to suck out any dust. Never paint over a smoke alarm. Always remember to switch off your smoke alarm first before changing your batteries. This can be done at your fuse box.
- Once a year: Change the battery, even if it is not emitting a low power warning. Always use a high quality battery. Replace the battery according to the manufacturer's recommendation.
- Keep the unit clean and dust free.
- Make sure the grilles are kept clear.

UNWANTED ALARM SIGNALS THAT ARE A NUISANCE

- If an alarm goes off it is only doing its job!
- NEVER become complacent about smoke alarm signals by thinking "it is just another false alarm" ALWAYS react as though a fire alarm signal is genuine.
- False alarms can be triggered by summer insects, small amounts of smoke from open fires in the hearth, candle smoke, or by a build-up of dust and dirt as a result of poor maintenance.
- Whatever you do, NEVER disconnect or remove the battery or tape a cover over the smoke alarm to prevent unwanted alarm signals. Contact Rural Housing Association to investigate.
- Warning: if your smoke alarm starts to 'beep', you should replace the battery as soon as possible, there are no excuses.
- Remember to repair or replace faulty equipment and get old appliances safely checked.

- Ensure that ovens, hobs and grills are kept clean to prevent any build-up of grease which can start a fire.
- High powered appliances such as washing machines should have a socket to themselves.
- Never leave lit candles unattended in the home.

**REMEMBER GET OUT,
STAY OUT AND GET
THE FIRE BRIGADE OUT**

WHAT IS CARBON MONOXIDE

Carbon monoxide is a highly poisonous gas that is very difficult to detect as you cannot see, smell or taste it. It can be given off by appliances which burn gas, oil, coal or wood if they're not working properly. High levels of Carbon Monoxide can prove to be fatal, even low exposure can cause lasting damage. This deadly gas can be produced if your appliance is faulty, the room is not properly ventilated or the chimney/flue is blocked.

WHAT SHOULD YOU DO?

- Always allow access when annual boiler/appliance servicing is taking place. It is a tenant's responsibility to ensure access is granted when an engineer is in your area.
- Ensure your home is properly ventilated - never block vents.
- Make sure all chimneys and flues are regularly swept and kept clear.
- Rural Housing Association has provided CO alarms to the Association's properties.
- Important please note: Your boiler should be free from items and combustible materials at all times.

Detailed health information for carbon monoxide is available from the Public Health Agency. Visit www.publichealth.hscni.net/
Tel: 0300 555 0114 or www.hseni.gov.uk/watchout
Tel: 0800 0320 121.

Remember: it is a tenant's responsibility to have your chimney cleaned once a year by a professional chimney cleaner.

SMOKE AND CARBON MONOXIDE DETECTORS

FIRE SAFETY

Mains powered units with battery back-ups:

- Once a week: test each alarm by pressing the test button and holding it until the alarm sounds.


- Twice a year: Gently remove dust and dirt from inside the casing and on the cover. Make sure the grilles on the cover are not obstructed. Carefully open the alarm case (if designed to do so) and gently vacuum the inside using the soft-brush attachment, to remove dust from the sensor chamber. If the alarm case doesn't open, vacuum over the slots to suck out any dust. Never paint over a carbon monoxide alarm. Always remember to switch off your carbon monoxide alarm first before changing your batteries.



**Make sure that you have a working
smoke and carbon monoxide detector**

**MAKE SURE ALL
CHIMNEYS AND FLUES
ARE REGULARLY SWEEPED
AND KEPT CLEAR.
IF YOU HAVE ANY
DIFFICULTIES
CLEANING YOUR
CHIMNEY,
PLEASE CONTACT
US FOR FURTHER
ASSISTANCE**



WATCH OUT 
CARBON MONOXIDE KILLS
FOR INFORMATION CALL
0800 0320 121
www.hseni.gov.uk/watchout

**CARBON
MONOXIDE KILLS!
YOU CAN'T SEE IT,
TASTE IT, OR SMELL IT**

WINTER ACTION PLAN 2023/24

Getting Ready For Winter

Severe weather can cause disruption to your home through flooding, power cuts or burst pipes, so it's important to prepare your home for what winter may bring. For more details on how you can get your home Winter ready, we have put together some top tips on how to prepare your home for winter.

A cold home, not heated over an extreme cold period can lead to serious damage to the fabric of the dwelling.

PREVENT YOUR PIPES FROM FREEZING

- Ensure your central heating system is on for short periods throughout the day to keep the room temperatures (ideal temperatures would be around 18-21°C).
- Lift the trap door slightly from the roof space to allow warm air to rise into the loft.
- Open base unit doors to the sink to stop pipes freezing.

If you intend to be away from your home during the holiday period, please contact the Rural Housing Association to provide advice and assistance:

If your pipes are frozen or you have a leak or a burst pipe please:

- Contact Rural Housing Association immediately.
- Turn the water supply off at the stop cock.
- Try to minimise the escaping water with towels.
- If the water has come into contact with electrical fittings the electricity should be turned off at the mains.

What should I do if I have no water:

- If your water supply fails, you either have a burst pipe inside the home, or a leak in the mains system, or the water is frozen.
- If you think it's a mains supply, call NI Water (refer to Emergency Contact Details).
- If a leak occurs within the home contact Rural Housing Association.

IMPORTANT: It is a tenant's responsibility to ensure this doesn't happen. The onus is on each individual tenant to inform Rural Housing Association, if you intend to have your property vacant over Christmas.

HOME CONTENTS INSURANCE

Are You Insured?

Insure your home for peace of mind. As your landlord we are responsible for insuring the buildings you live in, however it is the responsibility of the tenant to ensure they have in place home contents insurance to protect against damage to, or loss of, an individual's personal possessions whilst they are located within their individual home.

FLOODING

Flooding can strike quickly and cause major disruption to our homes, families and communities.

Who to contact during a flood?

In the event of heavy rainfall and potential flooding to roads and property, telephone the 24 hour flooding incident line on 0300 2000 100 in the first instance. Flooding incident Line Staff will know which agency to direct you to and will contact them on your behalf.

What should I do if I have no water:

- If your water supply fails, you either have a burst pipe inside the home, or a leak in the mains system, or the water is frozen.
- If you think it's a mains supply, call NI Water (refer to Emergency Contact Details).
- If a leak occurs within the home contact Rural Housing Association.

TOP TIPS FOR KEEPING WARM AND WELL THIS WINTER

- Keep warm by setting your heating to the right temperature (18 to 21°C).
- Have your flu jab to protect yourself and others from influenza, if in an eligible group.

IMPORTANT:

THE ONUS IS ON EACH INDIVIDUAL TENANT TO INFORM RURAL HOUSING ASSOCIATION, IF YOU INTEND TO HAVE YOUR PROPERTY VACANT OVER CHRISTMAS.

- Look out for friends, relatives and neighbours who may be vulnerable to the cold.
- Stay tuned to the weather forecast and plan ahead with supplies.
- Have regular hot meals and drinks throughout the day and keep active to help your body stay warm.
- Have your heating and cooking appliances checked regularly.
- Wear a few layers of thin clothing rather than one thick layer, and when you need to go outside wear shoes with slip resistant, good grip soles.

WAYS TO PREVENT CONDENSATION

To help prevent condensation from building up in your home:

- Keep your home warm by maintaining a low level of heating throughout the day.
- Keep your house ventilated. Use the trickle vents on windows, or open windows. A little ventilation will reduce the moisture in the air without making your house cold.
- Place lids on pans when you cook, it will also help to reduce the energy you are using.
- Use extractor fans in the kitchen and bathroom & open windows when cooking or washing.
- Wipe down the walls after a shower with a cloth.
- Drying clothes indoors, particularly on radiators, can increase condensation unless you open a window to allow air to circulate.

Winter Preparation Contact List

To help you prepare for any severe weather this year please cut out and keep this list of useful contact numbers.

BT Northern Ireland 0800 800 150

www.bt.com/help/home
twitter.com/btcare
youtube.com/btcare
Non BT customers please contact your service provider

Northern Ireland Water 03457 440 088

www.niwater.com
twitter.com/@niwnews
facebook.com/niwater

Northern Ireland Electricity 03457 643 643

www.nie.co.uk
twitter.com/@NIElectricity
youtube.com/nieelectricity

Rural Housing Association 028 8224 6118

(during office hours)

Radius Connect 24 028 9042 3811

(out of hours - emergencies only)

Emergency Services (PSNI) 999 or 112

For advice and information on dealing with emergencies visit:
www.nidirect.gov.uk/be-ready-for-emergencies

Problems with Roads & Streets:

<https://www.nidirect.gov.uk/information-and-services/travel-transport-and-roads/problems-roads-and-streets>

Dept. for Infrastructure (Roads) 0300 200 7899

Flooding Incident Line 0300 2000 100

NI Gas Emergency Service 0800 002 001



Working together for the good of Northern Ireland



Rural Housing Association, 2 Killyclogher Road,
Omagh, Co Tyrone, BT79 0AX

T: 028 8224 6118 E: info@ruralhousing.co.uk www.ruralhousing.co.uk



[Facebook.com/ruralhousing](https://www.facebook.com/ruralhousing)



twitter.com/ruralhousingni

Rural is committed to accessibility and inclusion. It is important to us that you receive information in a format that is easy and convenient for you to use.

ACCESSIBLE FORMATS

If you would prefer any of our tenant information in an alternative format, please contact us and we will arrange for this to be made available.



EMERGENCY REPAIRS

If you need to report an emergency repair when our office is closed you should telephone Radius Connect 24 at 028 9042 3811.

It is important that this service is used for genuine emergencies only.

Rural staff would like to wish all our tenants best wishes for 2024.

Designed by Visionworks