



## Thank You Have Your Say

As you know, we undertook a full survey of your home this year to make sure we are spending the money on the right projects and to help us plan future projects. Thanks to your efforts over 94% of our properties were surveyed which is great and will really help us plan all our programmes for the next 10 years at least.

We are planning to write to each Resident in the spring to let them know when they are due to have the various parts of their home renewed e.g. new kitchen, bathroom boiler, roof etc if that is in the next 5 years, so keep an eye on your post.

Would you like to be involved in what goes on at RFHA? Do you have a really good idea that could benefit other residents?

Here are the different ways you can get involved:

- Estate Walkabouts
- Newsletter Editorial Team
- Annual Talk Back meetings
- Mystery Shopping
- Challenge Group

- Highground Residents Group
- Repairs Improvements Group

For more information contact the Customer Services Team on 01933 411400 - we will cover your travel costs and childcare expenses.

Please ask if you require information in a different format, such as large print, Braille, on audio CD or in a different language. A Hearing loop is also available on request.

## Wordsearch!

To solve our coffee time puzzle this month find the words listed below hidden within the panel. Good Luck!

- |              |           |
|--------------|-----------|
| Garden       | Home      |
| Kitchen      | Allpay    |
| Properties   | Wall      |
| Loan         | Bath      |
| Winner       | Taps      |
| Solar        | Helpful   |
| Professional | Cash      |
| Association  | Ramp      |
| House        | Partners  |
| Debt         | Office    |
| Repair       | Rent      |
| Rockingham   | Residents |
| Forest       | Staff     |

H	H	S	T	N	E	D	I	S	E	R	S
F	O	R	E	S	T	A	N	B	P	C	R
D	M	U	E	L	Y	T	F	A	R	N	E
Z	E	K	S	D	N	R	A	L	O	S	N
R	I	A	P	E	R	X	L	I	F	L	T
O	A	J	R	B	B	A	T	H	E	V	R
C	R	M	I	T	W	A	N	E	S	G	A
K	F	Q	P	B	I	O	E	L	S	A	P
I	F	H	G	C	N	F	H	P	I	R	C
N	A	S	O	C	N	F	C	F	O	D	O
G	T	S	A	S	E	I	T	U	N	E	W
H	S	P	T	P	R	C	I	L	A	N	N
A	L	L	P	A	Y	E	K	M	L	E	D
M	S	E	I	T	R	E	P	O	R	P	U

## Challenge Group

### Challenge Group Meeting

The next Challenge Group meeting will be on Monday 15th March 2010 starting at 6pm... Come along!

## Cut out and keep...

### Valentine's 3 course meal on a budget

#### Starter: Hearty Tomato Soup

##### Ingredients

- 1 tin of chopped tomatoes
- 175g of rice
- handful of basil
- 250ml of water
- 1/2 teaspoon pepper

##### Preparation method

1. Add tomatoes, basil, pepper and rice to pan with the water.
2. Simmer for 15 minutes until rice is tender
3. Serve with bread and butter

#### Main Course: Tuna Pasta

##### Ingredients

- 1 tin of tuna in oil not brine
- 4 spring onions, chopped
- 1/2 a tub of cream cheese (Philadelphia), with or without herbs
- 2 tbsp lemon juice
- 4 tbsp plain yoghurt
- 1/2 tin sweet corn
- ground black pepper
- 100g mushrooms, sliced (optional)
- 250g pasta bows or shells work best

##### Preparation method

1. Put pasta on to cook.
2. Open the tuna and use the oil to gently cook the chopped spring onions, and add the mushrooms now if using. Allow them to cook for 2-3 mins and add the cream cheese stirring it in to coat the onion and mushroom.
3. Add the yoghurt and lemon juice stirring over a low heat. Add the sweet corn. Add the tin of drained tuna and stir until mixture is all combined. Season with the black pepper.
4. Drain pasta and add to the pan with the tuna sauce stir together and serve with a nice salad.

#### Dessert: Strawberry Cheesecake

##### Ingredients

- 75g (3 oz) digestive biscuits, finely crushed
- 75g (3 oz) shortbread, finely crushed
- 3 tablespoons butter, melted
- 3 1/2 tablespoons caster sugar
- 1 (200g) tub cream cheese
- 5 tablespoons caster sugar
- 2 tablespoons lemon juice
- 120ml (4 fl oz) cream, whipped
- sliced fresh strawberries (optional)

##### Preparation method

1. In a bowl, mix together digestive biscuit crumbs, shortbread crumbs, melted butter and 1/2 tablespoons sugar.
2. Press biscuit mixture into an 18cm loose bottomed cake tin and place in refrigerator until ready for use.
3. In another bowl, beat cream cheese, remaining sugar and lemon juice.
4. Fold whipped cream into cream cheese mixture and spread over the biscuit base.
5. Freeze cheesecake for 1 hour, covered with aluminium foil. Place in refrigerator for 30 minutes before serving. If desired, top with sliced strawberries when serving.

## Inside this February issue

### Page 2

#### RFHA Focus - Rent

##### Rent Payment - Our Expectations

We outline to you, your responsibilities for paying rent & RFHA's policy on arrears.

##### Rents Going Down

There's a welcome reduction in rents for most residents in 2010.

##### Meet Our New Chair Person

Long serving Board Member Robert Hingston moves up to Chair of the Board.

##### Your Opinion Please

Please tell us what you think of our new website & what you would like to see on it.

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#### Sarah Gets on Board

We have a new Resident Board Member.

#### You Said - We Listened!

You said that there were not enough bins in the area. We listened, and acted.

#### Check How We Are Performing

See how we perform compared to other landlords by visiting the TSA's website.

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#### Thank You

Over 94% of residents helped to complete our property survey.

#### Have Your Say

Find out how to get involved with what happens at RFHA.

#### Valentine's Day Budget Menu

Try this 'Cut out and keep' recipe.

## Midlands Community Finance Loans Opens Branch at RFHA's Offices

MCF Loans are a not for profit business who have been helping people get access to affordable loans across the Midlands for the past 4 years.

We are really pleased to announce that MCF Loans have recently brought their service to Northamptonshire and are based in our offices in Rushden one day a week. They also have offices in Corby and Wellingborough which are open 5 days a week.

"We do loans for a variety of reasons. Our loans start from £200 up to £1000 for new customers. We have a quick turnaround, you can get an answer within two days and if approved we can advance the money within a week."

Melanie Andrew, Chief Executive of MCF Loans said "Our main aim is to give people loans at a decent competitive interest rate. Many people cannot get loans from high street banks; they go to doorstep collection agencies and pay very high interest rates. We want people to make the most of their money and by offering them a low cost loan they have more money in their pocket to spend in their local shops, which also helps the local community."

"To date we have lent money to buy carpets, washing machines, driving lessons, training courses, school uniforms, Christmas presents and to help people move home."

To make an appointment with MCF Loan Officer Emma Jackson please call 0845 3883998.



## £25 Prize Draw for 5 Lucky Winners!

Included with this edition of the newsletter is a questionnaire titled 'Getting to Know You and Your Needs'. We are collecting information about all of our customers to help us to improve our services to meet your future needs.

Please complete your questionnaire and return it to RFHA in the Freepost envelope by the end of February 2010. We will then enter you into our prize draw where 5 residents will each win £25. Winners will be announced in the next newsletter. Good luck!

## RFHA Focus



# Rent Payment – Our Expectations

**As a small community based Housing Association, our sole source of income is your rent payments. Our commitment to you is the provision of affordable quality homes and excellent service.**

If you fall behind with your rent payments, we will support you and we will consider a repayment plan that will be manageable for you to enable you to clear your arrears in a realistic timescale. Our expectation is that you must keep to your repayment plan.

If you miss a payment under a repayment plan, our expectation is that you make up the missed payment.

If you are having financial difficulties, we will work with partner agencies to support you

with independent and confidential advice. Our expectation is that you make the most of this support we offer you.

We believe that these are reasonable expectations of a responsible landlord.



Rent arrears in December 2009 totalled the equivalent of 15 new kitchen installations

## Rents Going Down in 2010

**It's good news this year for 99% of our tenants who will benefit from a small rent reduction in April 2010**

Our rents are based on a Government set formula which links rent changes to the prior September's Retail Price Index (RPI). In September 2009 we were in deflation, this means that our rents will decrease by an average of 0.9% or 74p a week.

You will receive notification of changes to your rent in March. Service charges (where applicable) will change to reflect the cost of the services provided and any increases will be kept to a minimum.

### Rent Arrears

WARNING

**Rent arrears in 2009 were £67,200. This equals 15 new kitchens, or 20 new bathrooms.**



## Introducing Our New Chair Person, Robert Hingston FCIH,MCIEH, DMA

**Introducing our new chair Bob Hingston. He has been a member of the board since September 2005.**

Having previously worked for a Merseyside Housing Association as a Development Manager and Housing Manager he joined LHA, in Leicester, as Director of Development & Capital Finance in 1985. From 2000 to 2003, he was seconded as

Director of Housing Services within LHA, taking on the management of their 7,500 units, including all customer interface, resident involvement and maintenance issues. Bob took early retirement from LHA in May 2005 and set up a housing & regeneration consultancy.

Bob enjoys eating out and is a life long supporter of Liverpool Football Club.

## Your Opinion Please

**We have had a new website since November 2009 and we would like to know what you think of it.**

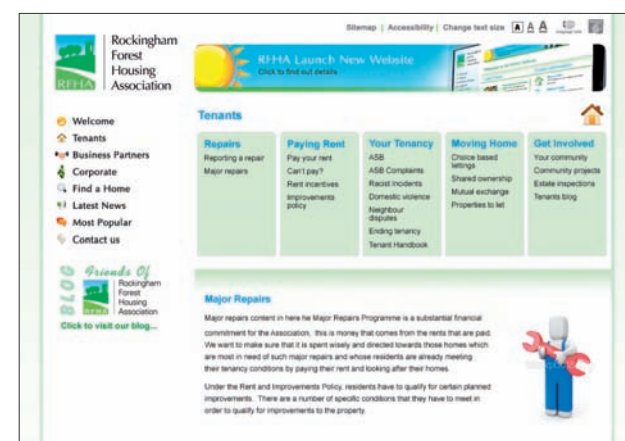
Have you visited it? If not why not take a look – [www.rfha.org.uk](http://www.rfha.org.uk)

Is it easy to find what you are looking for?

Is there anything else you would like on there?

We welcome any feedback from our residents on this or any other matter.

If you would like to see changes either on the website or have ideas on how we can improve our service to you please call the Customer Service Team on 01933 411400



## Sarah Gets On Board

**RFHA would like to introduce and welcome our new Resident Board Member Sarah Allen.**

Ms Allen, along with her family, have been residents of the association for approximately 9 years. She noted a vacancy in one of our recent Newsletters for a new Resident Board Member and thought that this would be something she would like to get involved with.

Ms Allen had been aware of other groups that the Association had in place for our residents, but had never found the time to participate. The Resident Board Member role became available and she thought that now was the time to make a difference, to be a voice for the residents and to participate in the decisions

whether small or major that make RFHA a cut above the rest.

Her family are very proud of her new position and they support her 100%. Her husband is amazed that she can fit everything into such a busy life style as she not only has a new role within RFHA but she has a full time supervisory role at GPS and assists at a local school, as well as being a full time wife and mother to her daughter.

Recently Ms Allen attended her first ever Board Meeting and enjoyed taking part in the discussions. Although nervous she found the meeting very informative and senior members of staff whom she was familiar with made her feel at ease and welcome.



Sarah Allen pictured at our 2009 "Freedom Friday" trip to Wicksteed Park

## You Said - We Listened



RFHA resident John Richmond accompanied Housing Officer Alisha Bennett on our Rushden Estate Inspection in July.

**Housing Officer Alisha Bennett carried out Estate Inspections in Rushden in July and September 2009. On both occasions residents told us that there were not enough litter bins in the area. Alisha contacted East Northants Council.**

We are pleased to say extra bins have now been located at the following junctions:  
Blinco Road/Lawton Road junction  
Blinco Road/Shortstocks junction  
Allen Road/ Lawton Road junction  
Allen Road/Carey Way junction  
Upper Queen Street/Kent Road junction

**If you are interested in accompanying your Housing Officer on an Estate Inspection of the area you live in please call your Housing Officer on 01933 411400.**

## Check On How We Are Performing

**Have you ever wondered if you are getting a fair deal from us or how we compare to other landlords in the area? Help is now at hand from the national social housing regulator, the Tenant Services Authority. Its new free web tool lets you compare the performance of housing associations in the area- all you have to do is enter your postcode.**



You will find us compared on six things that tenants have told the TSA they would find useful. They include comparing your rent with the local average and seeing how we rate in terms of our overall service and our repairs and maintenance in particular.

You can compare our performance with other landlords' via the TSA's website: [www.tenantservicesauthority.org](http://www.tenantservicesauthority.org)

Just click on the 'Find and Compare Landlords' link in the top right-hand corner of the website. no logins, passwords or subscriptions are needed.

TSA Chief Executive Peter Marsh said, "We have received lots of feedback from tenants who find it difficult to compare landlord performance. This online tool gives you an easy way of challenging your landlord if their performance is worse than others' in the area."

The TSA is the regulator for social housing in England. Its role is to raise the standard of services for tenants. It is currently sounding out views on its plans for a set of standards that housing associations and local councils will have to meet from 1 April 2010.

# Did you know?

You can save the cost of a telephone call....Log on to [www.rfha.org.uk](http://www.rfha.org.uk) and click on 'Request a Callback'. We will call you back within 24 hours.

