



October Newsletter



Home Insurance.

It is your responsibility to ensure that you have adequate insurance cover. Basic insurance should cover your personal property for fire, flood and theft. Ramsey Town Commissioners are not responsible for providing or paying for temporary accommodation in emergency circumstances, such as fire or flood. You are also responsible for damage caused to items in your home such as a cracked toilet bowl, wash hand basin or bath and you should inform your insurance broker of this.

Accidental damage such as a leaking washing machine can cause a lot of damage to household items, for example, your sofa, carpets or TV could cost a lot of money to replace. If you do not have insurance you run the risk of having to find the money necessary to replace these items. Ramsey Town Commissioners are responsible for insuring the construction/fabric of the building, but we would urge you all to ensure that you have some household contents insurance: the cost of insurance can be minimal and saves much distress in the unfortunate event of something going wrong. Contents insurance would give you peace of mind in the event of an accident.

All the information you need to know is in our Tenant's Handbook.

If you require a copy please contact a member of the Housing Team on 810100 or email housing@rtc.gov.im

Ramsey Town Library



A free service for Pre School children

Tuesday & Thursday 9.30am to 10.00am.

Come listen to 1, 2 or 3 stories and take home pictures to colour.



Published by Ramsey Town Commissioners, Town Hall, Ramsey IM8 1RT

www.ramsey.gov.im Telephone 810100 email housing@rtc.gov.im

A LARGE TEXT VERSION OF THIS DOCUMENT CAN BE PROVIDED ON REQUEST



ISSUE 26

Ramsey Town Commissioners Tenants' Newsletter

OCTOBER 2023

Welcome to our latest newsletter

It is our intention to keep you up to date and to provide important information in relation to your tenancy.



Income Threshold & Fixed Term Tenancies



Here at Ramsey Town Commissioners over half of our tenancies are now fixed term tenancies. Therefore we would like to inform our tenants who have a fixed tenancy that with effect from the 1st July 2023, the income thresholds have changed. The table below highlights the new changes to the income threshold and this also applies for access to Public Sector Housing:

No. of children <i>(dependent children whose place of ordinary residence is with the applicant)</i>	Maximum Income	
	Single applicant	Joint applicant
None	£34,500	£38,000
One Child	£40,000	£43,500
Two Children	£43,500	£47,000
Three or more children	£47,000	£50,500

These new limits will be used when carrying out the financial assessment as part of a household's fixed term tenancy review towards the end of the tenancy period.

Allowable savings & financial assets .

The maximum amount of allowable savings when accessing public sector housing is £30,000. This limit also applies to tenants renewing their fixed term tenancies.

The sum of any savings and financial assets in excess of £30,000 will be divided by five and this amount will be added to the total household income for purposes of the assessment. This combination of your savings and your income will then be assessed as part of your tenancy review.

If you have any questions regarding your fixed term tenancy, please contact a member of the Housing Team on 810100 or email housing@rtc.gov.im.



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Celebrating 50 years at Ramsey Town Commissioners

We have another celebration here at Ramsey Town Commissioners as Moira Chrystal celebrates 50 years service to the people of Ramsey. Moira joined the Commission in 1973 and has worked with five Town Clerks and has seen more than 40 Chairmen during her time. Ramsey Town Commissioners and staff past and present thanked Moira for her dedication and knowledge sharing over the last 50 years.



Condensation

Condensation is always a problem during the winter months, dampness is a condition that affects millions of homes. The problem can lead to staining and mould growth and can damage wallpaper, wall surfaces, window frames, furniture and clothing. It is this that the tenant sees first, and it gives an indication of the potential scale of the problem. All air contains a certain amount of 'invisible' water vapour. The higher the temperature of the air the more water vapour it can hold.

Areas particularly prone are:-

- Kitchens and bathrooms.
- Walls of unheated rooms.
- Cold corners of rooms.
- Wardrobes/cupboards and behind furniture against an outside wall.

Condensation can be avoided by basic lifestyle actions.



Isle of Man Energy Efficient Scheme

With winter approaching tenants maybe looking to reduce their household energy bills and/or create a more energy efficient home. The Isle of Man Government are offering advice, support and incentives that could help.

If you would like more information about how to make your home more energy efficient please visit the Isle of Man Government webpage - smallchanges.im or costoflivingsupport.gov.im. If you would like to speak with someone regarding this matter please contact the Energy Save team at DEFA on 685149.

Save
emis-
more



money, reduce
sions and become
energy efficient!



Making Alterations to your home

Please can we remind tenants that if you wish to make any alterations to your home, you will need to complete a Housing Alteration Request Form prior to carrying out any alterations or minor works within your home or garden. Permission must be granted from Ramsey Town Commissioners prior to any work commencing and no cost must fall upon the Commission for any work carried out by a Tenant.

Permission will not unreasonably be refused unless the alteration is deemed to be unsafe, may adversely affect your neighbour, reduce the value of the property or there may be a cost for the Commission to maintain it. You will also need to comply with planning requirements and building regulations if applicable.

Examples of an alteration include:-

- **Creating openings or blocking up openings to structural and partition walls**
- **Changes to the existing fixture and fittings within the property i.e. replacing or painting kitchen cupboards, bathroom fixtures etc.**
- **Anything affecting the central heating system**
- **Anything that may affect the main services including water, electricity, gas etc.**
- **Installation of an aerial, satellite dish or internet**
- **Changes affecting the windows and doors**
- **Changes to the layout of the gardens including hard standings**
- **Changes to boundary structures such as walls and fences**
- **Erection of any structure within the garden including sheds and greenhouses which must be no more than 8ft x 6ft .**



Heating Oil

In recent weeks we have had a number of tenants running out of heating oil. Please can we remind all tenants that if your boiler is damaged due to running out of heating oil, all charges to repair the boiler will be charged to the tenant. Most oil providers offer an oil tank monitoring system and topping-up service which avoids tenants from running out of oil. Please check with your supplier. It may also be possible to set up a monthly Direct Debit with them to help budgeting your payments over the year.

