



# Key News from



**New this month:**

**The Carnival is coming...**

Check out our '2-page' special on pages 2&3

**Money matters**

Turn to page 5 for more information.



Celebrating  
**10**  
ongogo

**July 2017**

**The Carnival is coming to town!**

**Don't forget:**

**Tweet your pictures to #OngoCarnival**



**New for this year...**



# First shared ownership home sold



**We have sold our first shared ownership home, helping a young family get on the property ladder.**

The sale was completed in June and the family moved in on 1 July 2017. The brand new home is a three bedroom mid mews house on Ennerdale Lane in Scunthorpe.

Kyle Fraser, the owner of the Ennerdale Lane house, said: "I've always wanted to own my own home and if it wasn't for this house being up for sale we would still be in rented accommodation."

"Lesley and the team at Ongo were so supportive all the way through the process. They helped us all the way through the sale and answered any questions and queries we had. We really couldn't have done it without them."

Lesley Warburton, Home Ownership Manager at Ongo, said: "It's really exciting that we've sold our first shared ownership home. It's brilliant to see a young family getting on the property ladder, and in such a fantastic house too."

"Shared ownership is a great way to become a home owner. You can build up the share of the house you own over the years, making sure your payments are affordable. You can eventually own 100% of the house which is fantastic."

"Ennerdale Lane is a great location too, near shops, schools, playing parks and not far from the motorway if you travel to work too. We still have one, two-bed home available which is definitely worth checking out."

To find out more about shared ownership with Ongo, visit the website [www.ongo.co.uk](http://www.ongo.co.uk)



# Fire safety

## How can you help to protect yourself from a fire?

It is important that all communal areas are kept clear at all times. This includes things like prams and bikes as well as fly-tipping.

We are currently looking into the potential fire risk posed by the storage of tenants belongings in cupboards that open into communal areas in blocks of flats and retirement schemes and will be updating our Sterile Communal Policy to reflect any changes.

# Money matters

Northern Lincolnshire's not-for-profit credit union (NLCU) has launched a new service to help families to manage their money by combining affordable credit with a safe and handy savings account.

With the new **Child Benefit Loan and Savings Plan**, families can apply immediately for a loan of up to £500.

Once the loan is approved, they simply arrange for their Child Benefit to be paid regularly into their Credit Union membership account. When the Child Benefit starts to hit the account, the member signs their Loan Agreement and receives their loan.

The loan repayments are painlessly taken care of, straight from the Child Benefit. But the member decides what to do with their left-over funds. They could save some in a safe Credit Union Saver account to help with Christmas or other big spends, or transfer funds to a Classic or other big spends, or transfer funds to a Classic VISA card for shopping.

With a legal cap on its interest charges, the Credit Union is well-known for offering the cheapest small loans. A £500 Credit Union Loan over 50 weeks costs £12.00 per week, and has a total repayment of £591.95.

So, as an example, a family with one child receiving £20.70 per week in Child Benefit could build up savings of £8.70 on top. By the end of the loan, they will have a lump sum available of £435.00.

A family with two children, getting Child Benefit of £34.40 per week, could build up £22.40 a week in savings, or a lump sum of £1,120, by the end of the loan.

John Smith, of NLCU says, "Many of our members like to combine their saving and borrowing to cope with those big spending events like Christmas, holidays, school trips and family celebrations, so we know this Plan would prove really popular. With the Credit Union people know that we only seek to cover our costs, not make money out of them, and their savings are looked after completely safely."

The first £85,000 of Credit Union savings are protected by the Financial Services Compensation Scheme just like savings in a bank or building society.



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# TALK TO US

If things are getting to you

**Talk to us** any time you like, in your own way, and off the record – about whatever's getting to you.



**116 123** FREE  
This number is FREE to call  
**01724 860 000\*** (Local)



**jo@samaritans.org**



**samaritans.org/  
scunthorpe**



**visit us** – Lyndum House,  
2 Lindum Street, Scunthorpe  
DN15 6QU

\*Local call charges apply.  
A registered charity.

**SAMARITANS**

## Did you know?

Your tenancy agreement is available for you to view online.

Visit [ongo.co.uk](http://ongo.co.uk)

Your next edition is due out:

**September  
2017**