

Our homes newsletter

Autumn 2015



Pay your housing rent by direct debit and you could win **£1,000** in shopping vouchers

Chesterfield Borough Council has joined a national campaign run by Bacs. To be in with a chance of winning the fantastic prize of £1,000 in Love2shop vouchers, switch to paying your housing rent by direct debit before 30 October 2015.

To set-up your direct debit simply telephone 01246 345510 or visit the Customer Service Centre, 85 New Square, S40 1SN – it will only take a couple of minutes.

Direct debit is a simple and convenient way to pay regular outgoings, such as your housing rent, with payments taken automatically so you don't have to worry about falling behind with your bills. Once set-up, you can relax safe in the knowledge that you won't forget those important payments.

No queues, no filling out forms each month, simply set the direct debit up and that's it, your housing rent will be collected each month – just think of the time you'll save. And, thanks to the direct debit guarantee, you are protected in the unlikely event of an error being made with a payment.

For further information go to
www.directdebit.co.uk/nationalhousingrents

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Council contacts

Careline (including support service)	0300 323 0076
Customer services contact centre	01246 345 345
Environmental services (bins and recycling)	01246 345 345
Home improvement agency (minor improvements)	01246 345 748 / 345 701
Homelessness prevention team	01246 345 825 / email: homelessness.prevention@chesterfield.gov.uk
Homelessness (out of hours)	08456 058 058 or 01629 532 600
Housing solutions team	01246 345 700 / email: onthemove@chesterfield.gov.uk
Housing benefit and council tax support	01246 345 345
Minicom	01246 345 285
Neighbourhoods team	01246 345 071 / email: neighbourhoods.team@chesterfield.gov.uk
Rents and rent recovery	01246 345 345
Reporting repairs during office hours	freephone 0800 5875 659 / email: repair.requests@chesterfield.gov.uk
Repairs - emergency only (out of hours)	01246 345 041
Text / voice messages	07960 910 264

Chip me, don't lose me

Is your dog chipped?

Did you know the law is changing and from 6 April 2016 all dogs must be micro-chipped?

Micro-chipping is the only way to ensure your dog is returned to you if lost.

Beat the rush and book an appointment today.
£16 per microchip.

Call 01246 345 345
for more information

www.chesterfield.gov.uk



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Estate improvement budget

The mobile office has helped us to consult tenants locally about how we can improve estates. Using suggestions that have been made by tenants we have:

- Refurbished the play equipment at Circular Road to encourage children to use playgrounds
- Provided seating and planters to help tenants to speak to their neighbours
- Improved bin areas to help tenants recycle and improve fire safety
- Installed road makings and bollards to improve parking
- Installed fencing and improved lighting to improve security and reduce the fear of crime
- Improved drying areas

We will continue to use the mobile office to talk to tenants out on estates. We are particularly interested in hearing your ideas about how your neighbourhood can be improved.

You can speak to us when we're in your area or alternatively contact the tenant engagement team on **01246 345 142** or email tpenquiries@chesterfield.gov.uk.

Right-to-buy social mobility scheme

Chesterfield Borough Council's housing services has secured £200,000 of Government funding. This will be offered to tenants of certain non-traditional property types as £20,000 grants which will enable them to purchase a property on the open market.

The Government made the funding available as certain properties can be difficult to secure a mortgage on due to the nature of their construction. This potentially denies some households the opportunity of home ownership.

The council will benefit from the scheme as the grants are Government funded, and when a household takes up the offer, a vacant property becomes available which can then be let to another family on the housing register.

Tenants of the eligible properties are being contacted by letter and can then register their interest in the scheme.

At first the scheme will be limited to assisting a total of ten households - though if successful further funds could be made available in the future.

Repair timescales

Every repair that is reported by tenants is given a category and target timescale.

If you need to report a repair, you can contact the repair hotline on freephone **0800 5875 659** during office hours.

You can request a repair at any time using the council's website at www.chesterfield.gov.uk and clicking on the 'Request It' link or by emailing

repair.requests@chesterfield.gov.uk

You can also use the iHome smartphone app which is available free from iTunes or Google Play Shop by searching for 'Chesterfield Council'.

Priority	Target	Repair examples
Emergency	Attend within one hour. Make safe within 24 hours. Complete within five working days	Burst pipes, gas leaks, blocked toilets or drains, dangerous electrical wiring, no heating, no hot water, no lights
Urgent	Complete within five working days	Overflow running, toilet leaks, faulty light switches, sockets, repairs to heating, door locks
Priority	Complete within 15 working days	Repairs which are not classed as urgent but are considered to be more immediate than routine
Routine	Complete within 20 working days	Things that we must put right that do not cause a risk to your health and safety
Programmed	Some non-urgent repairs are best carried out by doing the same type of work to several properties	UPVC windows, fencing, paths

Repair appointments

To help tenants who work irregular hours or who are normally out during the day to plan for their repairs to be carried out, we offer an appointment for most repairs.

The appointment will be for either the morning or afternoon on the day of your choice. Evening and Saturday appointments are available.

Your appointment will be confirmed by a repair receipt, which will be sent to you through the post. We will also send a text message to your mobile or a voicemail message to your landline to remind you.

Making appointments reduces the number of occasions where tenants do not know when we will call. It will also avoid us having to make a second visit if you are out when we call.

A reminder of our out-of-hours service

Sometimes things go wrong at home outside of our working hours and you need our help.

It could be a serious water leak, power cut or another problem which could put you and your family at risk in your home.

Our out-of-hours service deals with these kinds of emergencies to make sure we're always there to help you 24-hours a day.

Sometimes we get calls that could wait until normal working hours. Please think carefully about if it really is an emergency before you ring us out-of-hours.

If it is an emergency please call **01246 345 041**. If it's not, you can contact us on freephone **0800 5875 659** during normal working hours.



Rechargeable repairs

Chesterfield Borough Council's housing services repair and make improvements to your home. As a tenant, you have a responsibility to keep your home in good condition too.

Most of you treat your homes with a lot of care and respect, but sometimes damage is caused to properties. When this happens, you must pay the cost of the work to put things right. These types of repairs are called rechargeable repairs.

Damage is often accidental, (but can sometimes be deliberate) and may be caused by members of your household, pets or visitors. Damage may also

be caused by DIY projects or tradespeople that you have hired.

We understand that a reasonable amount of wear and tear can occur, but if you are responsible for any other damages, you will have to pay for the repairs to be done.

For advice and assistance with any repairs issue, contact our repairs hotline on freephone **0800 5875 659**.

Loan sharks

Loan sharks are illegal lenders who often target low income and desperate families. Borrowing from them is never a good idea.



A loan shark:

- may appear to be your friend at first offering to lend you money
- rarely offer paperwork so you don't really know how much you owe
- charge very high interest rates
- add additional amounts to the debt so you struggle to pay
- take items as security such as passports and bank cards
- resort to extreme methods to reclaim their debts such as threats, intimidation or violence

You can check the Financial Conduct Authority online to see if a lender is licensed. If a lender doesn't have a current licence, don't borrow money from them. If you think that you or someone you know has borrowed money from a loan shark, you are under no legal obligation to repay the debt.

If you have been approached by someone you think is a loan shark, you need to report them and contact the police if you are in immediate danger.

You can call report a loan shark or suspected loan shark to Stop Loan Sharks. They have a free and confidential hotline open 24 hours a day 7 days a week. Or you can send them a text, email or a private Facebook message.

Helpline: **0300 5552 222**

Mobile: **60003**

text 'loan shark + your message'

Email: **reportaloanshark@stoploansharks.gov.uk**

Website: **www.direct.gov.uk/stoploansharks**

Twitter: **www.twitter.com/loansharknews**

Facebook: **www.facebook.com/stoploansharksproject**

Address: **PO Box 12971, Birmingham, B33 8BD**

Want to move home?

Why not swap online?



- Over 246,000 homes advertised
- Automatically receive matches of homes right for you
- 29,000 households swap every year
- Many swap in only three months

You can register for FREE at

www.HomeSwapper.co.uk



Don't use high interest lenders

In credit unions members pool their savings and lend to one another. Credit unions use the money they earn to improve services and reward their members.

The credit union offers an easy way to save with a low cost way to borrow. Loans can help you to plan for the unexpected or take the strain out of difficult times. Talk to the credit union and they will be able to help you plan.

A credit union savings account might be for you if:

- You want a flexible account that lets you save what you can, when you can.
- You like the idea of saving with an organisation owned by and run for the members that use its services.
- You've had difficulty opening an account with a bank or building society.

For information about the Chesterfield and North East Derbyshire Credit Union, contact **01246 278 833** or visit **www.cnedcu.co.uk**

4 - 6 Soresby Street
Chesterfield
S40 1JN



Keeping your home safe

Winter is a peak time for home burglaries as thieves use the dark night as cover for their criminal activity.

Here are some simple things you can do to help keep your home safer over the winter months:

- When you go out, make sure you close all your windows so people can't get in easily.
- Keep your front door locked even when you're at home, especially if you're in the garden.
- Keep your keys out of view and away from doors, windows and letterboxes so that people can't see or get them.
- Don't keep large amounts of money in your home.
- If you're going away from home for a while, try to make your home look occupied, eg, leaving on some lights/ using light timers.
- Make sure spare door keys are not left under the mat or in plant pots or other obvious hiding places.



Cold calling - is it bothering you?

Are you being hassled by cold calls? Are companies calling you late at night? Are sales calls blocking your line? Here's some of the do's and don'ts when it comes to cold calling.

Do

- Go ex-directory - some companies use online or paper phone books to find phone numbers to target with sales calls. Ask for your phone number to be removed from directories.
- Sign up to the Telephone Preference Service (TPS) - this is a free service regulated by Ofcom where people can opt out of receiving sales calls from the UK. It is a legal requirement that companies do not make these sales calls to numbers registered on the TPS.
- Screen calls to see the number calling - this will allow you to see who is calling before you decide whether or not to answer.
- Set up call barring - many cold calls come from abroad so you could ask if your phone operator can block calls from international numbers, although it may charge for this service. You can also block calls from withheld numbers although this may stop some calls you want to receive.

- Always tick the 'opt out' box when it comes to providing your details to third parties, even if the company says they are very careful about whom they give your information to.

Don't

- Don't use companies who ask for payment to stop nuisance calls. They are charging you for a service similar to that of the Telephone Preference Service.
- Don't reveal your name, address or financial details - most genuine companies will not ask for bank details and some companies, for examples banks, may use codes to access customers data so will not need you to reveal account information.



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Rooms for hire

We have a number of small rooms available for hire around the Chesterfield area. The rooms can be hired for suitable activities such as meetings but are not suitable for events including loud music etc.

The rooms have a capacity of approximately 20 and have kitchen and toilet facilities.

The cost of hire is £5.50 per hour plus VAT.

If you are interested please phone: 01246 345 142 or email tpenquiries@chesterfield.gov.uk