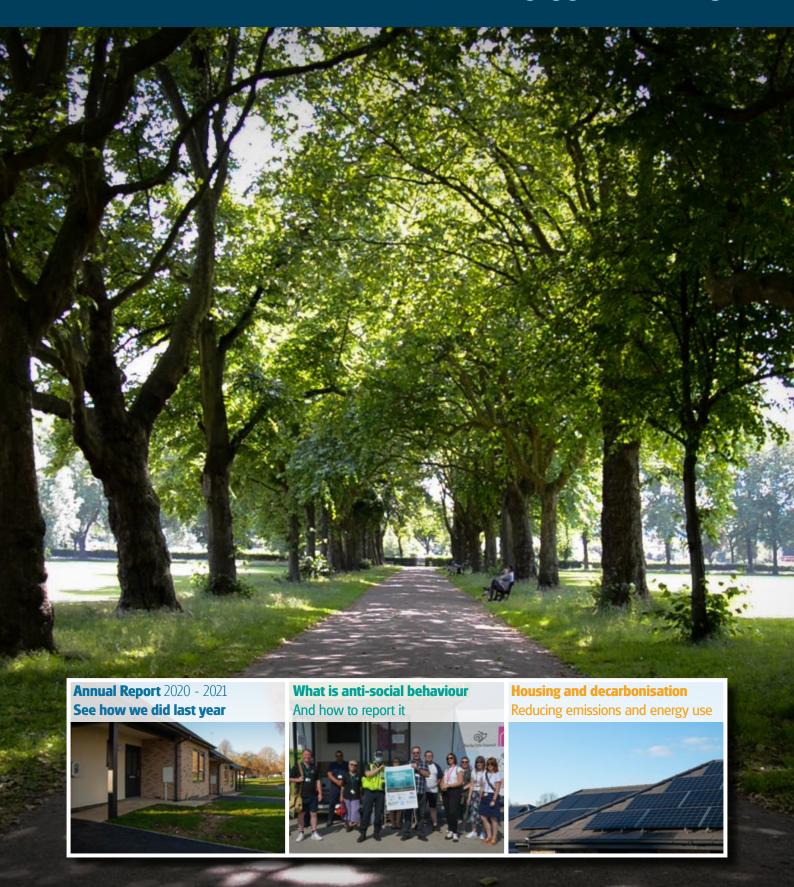
Derby Homes News



Autumn 2021



Main updates/Service News

Welcome to our Autumn newsletter

As the country returns to some degree of normality, we're hoping that our newsletter can reflect a lot of those changes and look at some of the activities and service changes that are less about coping with a crisis.

If you still do need help, remember you can always speak to us if you have worries about paying your rent. There's also Derby Community Hub, which is still there to assist anyone in the community who is in need of support. You can reach them by calling the Council's Derby Direct team on 01332 640000 (Text service for the deaf community: 0777 4333412) If you need any help, reach out.

Although most legal restrictions have been lifted and many people have been vaccinated, it is still possible to catch and spread Covid-19, even if you are fully vaccinated. We should all remain cautious while managing the risks, as cases remain high.

Many services are running as normal, with measures in place to remove or reduce risk for close social contact situations. All main services are being delivered as 'normal'. Office locations and reception services remain closed for drop-in visits. We will still take measures to reduce risks when visiting you in your home, including wearing a face covering. Community Rooms have started to reopen for residents and activities for residents (see page 10).

As we approach winter, we will likely be facing uncertainty again. If infection numbers start increasing we may find ourselves dealing with the possibility of some kind of restrictions coming back into effect. Remember, our service levels may change at short notice if numbers of staff self-isolating increase or if any restrictions are announced.

If this happens, we will prioritise the most urgent service needs.

I would urge you to have a read through our Annual Report for the last year. It may be the first time you've seen it, which is why we've included it here. We also have some information on kitchen fire saftey. It's always good to be reminded to keep good habits and protect yourself and your home.

Finally, I'd encourage you to read about how you can get involved and help improve our services. From giving us feedback on how we did, to joining an online consultation panel or even becoming a board member. There are lots of opportunities to get your views heard and have a role in improving services and neighbourhoods.

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Getting in touch

The best way to contact us is through our website. You can find the answers to most questions, report ASB and register for **My Account** (page 11).

www.derbyhomes.org

You can still contact us by email and phone.

email and phone.

Contactus@derbyhomes.org

© 01332 888777

Note: Call wait times can be longer during busy periods.

Follow us on social media for speedy service updates and community news.

👍 /derbyhomes

@DerbyHomes

Feedback

Derby Homes News is created in-house by the Customer Communications Team. If you have any feedback about the newsletter contact Comms@derbyhomes.org





Housing and decarbonisation

The Government has legally binding targets under the Climate Change Act 2008 to reach 'net zero' carbon emissions by 2050. This will need a range of actions from all sectors of the UK economy that are responsible for emissions. Housing is one such area as it currently responsible for around 14% of UK emissions.

Derby City Council declared a climate emergency for the city in May 2019. We are working with the Council to agree targets for the homes that we manage. Much of this is based around the green homes grant and making sure that Derby benefits from the funding. There is still much more to do, but here's our energy consumption for the last year and some examples of actions we are already taking.

Derby Homes: Emissions and Energy Consumption 2020/21

1,116 tC02

(buildings and transport, 82 tCO2 per 1,000 properties managed)

2,806,289 kwh

(gas and electricity usage in offices and common rooms)

Offices/workforce actions

- Converted 70% of office heating systems to low carbon
- Installed one of the largest solar panel systems in the city at our head office
- Reducing plastic by switching to refillable sealant guns
- Testing electric vehicles for our fleet

The homes we manage

- Building improvements over the last 30 years have improved efficiency
- Almost 1,000 homes have had solar panels installed
- Almost 100 homes have been retrofitted with air-source heat pumps
- Developing a new low-carbon specification for all new homes
- Dedicated energy advice for all tenants, ask a member of our Customer Service Team to speak to someone



Delivery plan for 2021/22

Do you want to know what our priorities are for the coming year and what targets we're working to? You'll find a copy of our delivery plan on our website. It looks at the context of where we sit within the wider priorities of the Council and the city, along with national things that impact our work, like the Charter for Social Housing Residents and the long-lasting effects of the pandemic.

For each of our four strategic objectives, you'll find a list of supporting actions. From 'helping young people access apprenticeships and training' and 'delivering new homes' to 'preventing rough sleeping' and 'reviewing vehicle replacement options', you might be surprised to see the range of targets we've set.





Derby Homes Delivery Plan 2021/22

Fire safety

It seems like we mention fire safety in every edition of this newsletter, but that's because it's so important. It's easy to get complacent in our everyday lives. Thankfully, many fires don't end in serious injury, but it's still an awful experience to go through. It can cause damage to your home, belongings and may mean you'll be unable to return to your home while repairs take place.

Kitchen Fires

The most common causes of fire start in the kitchen and garden and they are preventable.

Managing a lot of homes, we receive a lot of fire reports. Here's a typical example:



66 I turned the wrong hob on and left room. I thought it was the pan for the bacon, but I'd turned on the gas ring under the chip pan.

Remember

- Always switch off your appliances after use
- Never leave cooking unattended
- Don't cook if you have drunk alcohol
- Regularly test your smoke alarm

If you regularly deep-fry, consider using an electric fryer – They have thermostats and can't overheat, so are safer to use. Ideally, don't deep fry. Maybe learn to love oven chips or treat yourself and support your local chippy if you have a craving?

Are you covered?

60% of tenants don't have their contents and belongings covered. Getting content insurance is your responsibility. As a landlord, we have building insurance which covers damage to the property and structure. In some instances you may be required to cover costs of damage caused by you.

Fire safety in flats and communal areas

It's important that we make sure everyone living in the properties we manage is safe. We carry out inspections in all blocks of flats to ensure there are no issues. We also check that all front doors comply with the latest British Standards:

- Doors have to allow for 30 minute fire resistance
- · Letterbox's must have a fire resistant seal
- There must be a closer installed to close the door automatically

Leaseholders

We will contact you to offer advice if we find your door is non-compliant on our inspections.

FIRE RISK ALERT: Skin creams (Emollients)

Are you using emolients? Emollients are extremely flammable and when dried on fabrics such as clothing, bedding and bandages can easily catch fire and cause fatal burns.

Here are some tips to help keep you safe when using them.



Stay Away from naked flames and heat sources when using them.



Do not smoke when wearing clothing or bandages that have been in contact with them.

Change and wash you clothes and bedding frequently at the highest manufacture recommended temperature.



Avoid letting emollients dry on cushions and bedding.



Inform relatives and carers so they can help you manage the risk.



Emolients come with a warning label. Speak to your doctor or pharmacist for more information on how to stay safe.



Japanese Knotweed

Do you have this plant in your garden? It may look nice, but it could be causing considerable damage to your home and garden. It was introduced to the UK from Japan in 1800's as a decorative plant but its roots can become incredibly invasive. You need a licence to treat it, but if you report it to us we'll do this for you.





Get Involved | Improving Services

Customer Voice

For the first time in almost 18months, **Derby Homes'** scrutiny panel **Customer Voice**, have been able to meet in person. Despite not being able to meet face-to-face for so long, they have still been busy time working on projects and meeting digitally.

Recently, they asked which service area you would like them to review:

- Anti-social behaviour
- Homefinder website
- Customer Service contact centre
- Furniture packs

From the list, you told them anti-social behaviour was the service area you would most like to see reviewed.

Unfortunately, they decided to hold off on reviewing anti-social behaviour until the coronavirus restrictions were lifted. They felt they would not be able to review the service properly without being able to shadow staff members.

They did however, help to create the **What is ASB and How to Report it | Guide (page 7)**, to help customers identify what is anti-social behaviour and how to report any issues.

They chose to review the Homefinder website as it could be carried out digitally as the service is only available online. The review is now complete and the group are busy finalising the report ready for the next operational Board meeting. They've been working closely with the Housing Options Team and have about ten suggestions based on, quality of information, accessibility and property adverts, they feel will improve the service.



Get Involved | Improving Services (Continued)

Virtual Panel Consultations

Virtual Panel are a group of volunteers that take part in online consultations for us. Recently they have taken part in the following consultations:

- **Volunteer Strategy**
- **Annual Report**
- Social Housing Stigma (ongoing)



We asked the Virtual Panel what they thought of our current Volunteer Strategy to see if it needed reviewing.

- **72%** said it was positive and easy to understand
- 72% said it was easy to read
- **86%** said it captures why people volunteer
- **86%** think the strategy will help customers to volunteer in their community
- **71%** said that volunteering directly affected them



Annual Report

The Annual Report consultation played a huge part in deciding to include the Annual Report in Derby Homes News. You can read more about the consultation on Page 1 of the Annual Report centre pullout.

Want to loin?

If you are interested in joining the Virtual Panel, contact hub@derbyhomes.org

Derby Homes Board

Watch the meetings

Did you now that we live-stream our board meetings? Meetings are held every 2 months and available to watch live, or anytime after on our YouTube channel. The next AGM and Board meeting is on 30 September 2021.

Get involved

The board consists of three Councillors, three Independent members and three Tenant members. If you're interested in joining our board you can find more information on our website or by contacting governance.services@derbyhomes.org

Meet the Board



























lenn Lavton Annable





Annual Report 2020 - 2021



www.derbyhomes.org/about-us/transparency/annual-report

What is the Annual Report?

This section of the newsletter aims to summarise our performance and achievements from April 2020 to the end of March 2021. It will also give you an idea of the range of work and demands on many of the key services we manage on behalf of the Council.

Asking what people think

You may or may not know that we produce an 'annual report' for customers every year. Previous editions have even won national awards! Our last few have been online only, so we thought we'd do a reality check and ask our Virtual Panel for their views. Most of them said they weren't aware of it, however many found the information relevant and interesting. One person simply said:

'Do a paper copy, less than 4 pages'. **Challenge accepted.**

New bungalows developed for the War Memorial Village Derby. Handed over February 2021.

This years' approach

These four middle pages attempt to condense our usual 50 pages of information into something that is both accessible and easy to read. There's a lot in here, but also a lot left out. We can only touch on the whole range of things we've delivered and been involved in. You'll find more information in all the source reports and documents on our website at the address above, along with a copy of our full Financial Statements and Accounts.

Feedback and questions

Let us know what you think of this. Is it useful? Too little? Too much?

This is for you after all, so share your thoughts and we'll do our best to put them in the mix for next year's.

You can reach us (The Communications Team) on Facebook, Twitter or the contact details in the inside cover page.

Right, grab a cuppa and dive in...

Housing stock 31 March 2021

12,659Derby City Council

rented homes

ired ownersnip ned by Derby Homes

107

653 Leasehold homes



+ 76 New homes delivered (590 since 2008)

- 103

Homes sold through the Right to Buy scheme

Derby's housing register in 2020/21

Active Derby Homefinder applicants (Bid placed in last 12 months)



648

Three bed

Properties became vacant

340 164 Two bed 135 9

Four bed+

18,774
Total bids on all properties



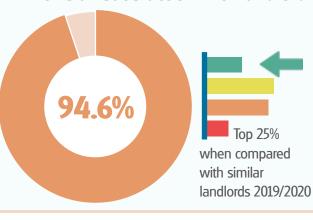
55

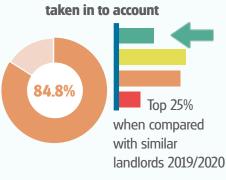
Bids on average for each property

Key satisfaction measures

Overall satisfaction with landlord

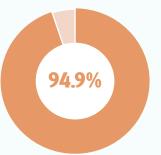






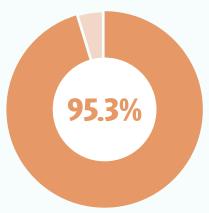
Satisfaction that views are

Satisfaction with way anti-social behaviour cases are handled



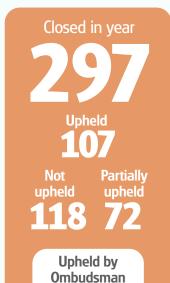
Complaints performance

Complaints resolved at initial contact





Complaints received



Repairs completed

2019/2020

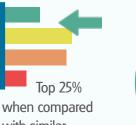
Learning from complaints

As a member of the Housing Ombudsman Scheme, we follow the terms of our membership. Part of this includes demonstrating that we learn from complaints. You'll find an example of this learning in this edition of the newsletter and in every report to our Operational Board, available online.

Property maintenance

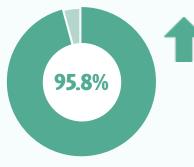
99%

Satisfaction with repairs (last completed)

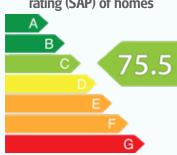


Up from 90.5%

Satisfaction with new home



Average energy efficiency rating (SAP) of homes



EPC Rating C

Percentage of nondecent homes

landlords 2019/2020

with similar

compliant

Annual gas

safety check

safety testing compliant

Electrical

Cost and value for money

This is how each pound of the rent you pay is used.



Management £0.25p

Major Works £0.25p

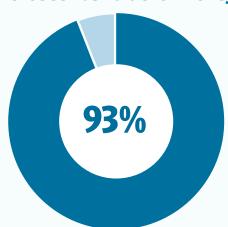
Repairs £0.31p

Interest on debt £0.18p

Other £0.01p

In the short-term, we plan to spend an extra 7p for every £1 rent that we collect to increase investment in essential services.

Rent seen as value for money



Headline social housing cost per unit

Registered Provider median 2019/20: £3.830. Some costs are

excluded from our costs and directly incurred by the council.



Rent collected this year

Rent arrears of current tenants

Average time taken to re-let local authority housing

Up from 25.2 days 2019/2020.

Re-let times in 2020/21 have been substantially affected by Covid-19 restrictions on the letting of properties this year.

Homelessness and rough sleeping

Households supported

Cases resolved by preventing homelessness relieving homelessness

Cases resolved by





Number of people sleeping rough on a single night in Derby

(official estimate November 2020)

Down from 14 in 2019

Safeguarding

Safeguarding is about protecting a person's right to live in safety and free from abuse and neglect.

Our staff follow the principles laid down in Derby City Adult and Children's safeguarding policies and procedures. They receive regular training and work with partnerships that cover the whole of Derbyshire.

Housing staff are well placed to identify adults and children at risk of abuse. We work with social care, health services and the police. Our daily work includes dealing with a wide range of people, including tenants and leaseholders, those on the housing register, residents accessing advice services and households in emergency accommodation or threatened with homelessness.

Achievements

Homelessness: Key area of achievement

Although the headline figure focuses on the low rough sleeping count, this only represents the most visible form of homelessness.

As well as continuing our outreach service, we worked with the Council and partners on a range of intiatives and projects to target specific groups of people and distinct areas of homelessness. This includes:

- Supported housing for under 35's
- People who are excluded from the housing register
- Entrenched street homeless people
- Support for those leaving prison
- Safe Space operation (basic shelter and support)
- Rough Sleeper Severe Weather Programme over winter
- Expansion of Private Rented Sector initiative
- Delivered 20 new units of accommodation with support
- Supported modernisation of Padley Day Centre/Hostel
- Funded accommodation-based support for survivors of domestic abuse

Other achievements and activity

- Supported the Christmas Cheer project which delivered meals and entertainment to the vulnerable
- RSPCA Pawprints Silver Housing Award 2020 recognised for our ongoing commitment to promoting responsible pet ownership
- Highly Commended at CIPFA Public Finance Awards
 for our 2018/19 Annual Report

 Started a programme of renewals to 'at-home' safety alarm equipment in many council homes We also have a duty to safeguard our staff.

We saw significantly more adult safeguarding referrals in 2020 (187) compared to 2019 (86). This is likely to be related to the pandemic and the fact we undertook a high number of well-being calls to vulnerable people. There was also a clear increase in domestic abuse referrals received in 2020, particularly during the first lockdown period, which mirrored the national picture. Higher numbers of referrals are seen for self neglect, financial, physical and emotional abuse. Lockdowns have limited our opportunities to identify issues, but we have focused on raising awareness of pandemic-related needs and launched an internal campaign for domestic abuse which will run throughout 2021.

- We continued to engage remotely with our young people's group, **Ignite & Connect** in supporting an improvement bid for Osmaston BMX track and a podcast for anti-bullying week
- Worked with Resolve ASB to develop an accredited anti-social behaviour apprenticeship programme
- · Launched a 'Virtual Panel' for remote engagement
- Supported the Customer Voice scrutiny project reviewing 'Quality of Repairs'
- Suppoted a virtual volunteer 'thank you' event by creating videos and posting certificates and badges to over 110 residents for #volunteersweek
- New website relaunched in March 2021

Responding to Covid-19

- Booked **100 hotel rooms** for rough sleepers and other homeless people to enable safe isolation
- Increased temporary accommodation for those homeless and testing positive for coronavirus
- Kept urgent/emergency repairs running
- Quickly enabled many staff to work from home to continue other essential services
- Checked in on **vulnerable or isolated tenants**
 - Helped essential council services stay running and the COVID Hub by redirecting some of our resources to support the overall effort of the city
- Supported development of Youth, Food and Advice Alliances in the city
- Our tenant federation volunteers (Derby Association of Community Partners) grant funded the delivery of over 5,000 food parcels

Leasehold News

Meetings

Did you know we hold leasehold meetings every six months. The meetings are a great opportunity to have your say on the issues that affect you as a leaseholder. The next meeting is in October. Look out for your invitation; we send them out to all leaseholders by post.

Charges

It's that time of year again. You'll be receiving your actual charges letter from us in September. Any adjustments will be made on your account in October, so you won't need to do anything.



Works

New Roofs

We are installing new roofs on several blocks of flats around the St Albans Road area. The works are going well and are being completed by our roofing contractor JAL Roofing Limited. Residents are contacted before work is started but if you have any questions, you can contact the Leasehold Team.

Insulation work

Insulation and new windows are currently being installed on flats in Mackworth to make them more energy efficient. This is part of a much larger scheme to become net carbon neutral by 2050. We will be rolling these works out to more properties over coming years (more on Page 2).

Contact information:





leaseholdservice@derbyhomes.org

Tenancy News

Improved repair reporting and more | Remote Assist

We have just launched Remote Assist, our new video calling service. Remote Assist is a new tool that can help us identify issues without having to visit your property.

How does it work?

When you're on a call with us, we send you a text message with a link to follow which gives us temporary permission to use your camera. This lets us view the issue through your smart phone. Really handy if you are having difficulty describing the problem or its location!

We may ask you if we can use Remote Assist to help diagnose a repair, identify a location or even view a letter you've been sent. If you would like to use this service, just ask the staff member you're speaking to.

Note: You will need a smart phone and internet access to use this service. We will not be able to view your camera once the call has ended.



Remote Assist



What is ASB and How to Report it | Guide

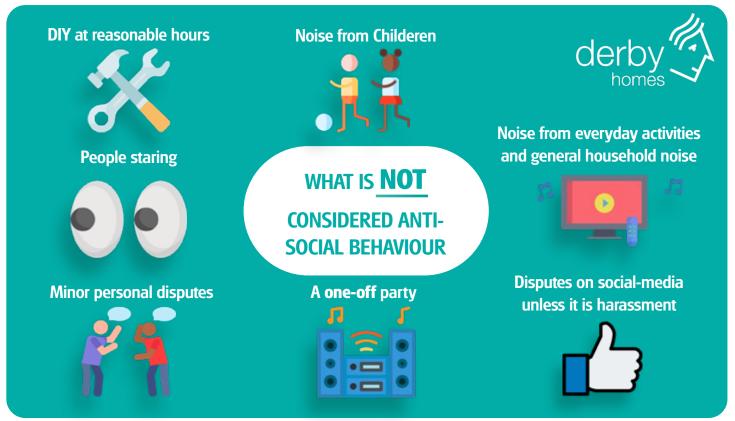
As all of us spent more time at home than usual over the past 18 months, we've seen a rise in the number of reports of alleged nuisance and anti-social behaviour. Some of the things people report to us, don't get recorded as 'anti-social behaviour' (ASB). Our scrutiny panel, the Customer Voice, also found some confusion from customers as to what we actually deal with, which prompted us to put together a quick guide.

In most cases, it's case of applying common sense. As a landlord, we're not here to manage everyone's lives. We all need to be responsible for our own behaviour (and that of our household) and be mindful of our impact on others. Other times, it can about tolerance and understanding. Sometimes everyday life can be noisy or disruptive. It normally helps to just speak to each other and understand the other point of view.

You can report ASB on our website, or give us a call.

What is considered anti-social behaviour

- Harassment / intimidation / threatening behaviour
- Domestic abuse
- Physical violence
- Hate crimes/incidents
- · Drugs, substance misuse, drug dealing
- Exccesive noise at unreasonable hours
- Verbal abuse
- Vandalism and damage to property
- Alcohol related incidents
- Prostitution, sexual acts, kerb crawling and loitering
- Other criminal behaviour
- · Misuse of shared areas and public space
- Dogs barking excessively and dogs that are classed as falling under the 'Dangerous Dogs Act 1991'
- Nuisance from vehicles



Wider community nuisance issues

These issues are dealt with differently and not as anti-social behaviour casework.

- Parking issues
- Dog fowling and other pet related issues
- Fly tipping

You can report these by simply getting in touch. We also carry out Proactive work to deal with these as 'Customer Priorities'.

When to contact the police

Remember, we're just a landlord and not an emergency service. Many things are outside of our responsibility and powers. If you have an immediate and serious issue, you may need to contact the police. For example:

- · Covid rule breaches
- Rowdy groups in parks and public areas
- · Immediate Threats or violence

In an emergency always call **999** if your situation is not urgent call **101**



ASB Awareness Week

The UK's first ever ASB Awareness Week was

19 - 25 July 2021. With lockdown's causing anti-social behaviour cases to rise across the country, it has become a national priority to address the issue's and help communities feel safe again.

The campaign was organized by Resolve (a Centre of Excellence focused on community safety and antisocial behaviour) to raise awareness of what anti-social behaviour is, how to report it and how you can help make your community safer.

Throughout the week, we posted ASB information and advice on social media and were out and about in our

Engagement Van talking to customers about anti-social behaviour in their communities. Did you see us?



Staff and partners at an ASB aweness week event

MAKING COMMUNITIES SAFER

#ASBawarenessweek

Friends of Normanton Park | Resolve ASB Awards - Finalists

Massive congratulations to **Friends of Normanton park** for becoming finalists at the **Resolve ASB Awards**.

The Resolve ASB Awards recognises the bravery and courage of an individual or group of residents that have taken a stand against issues affecting their area to make communities safer everyone.

We nominated Friends of Normanton Park for all of the great work they have been doing in the Normanton area. The group was formed in 2014 by three local residents that were concerned about the poor condition of the park and the high levels of anti-social behaviour.

They started small, planting bulbs, arranging litter picks and encouraging others to take pride in the park. They organised regular community meetings and invited local Councillors and statutory agencies such as the Police and Derby City Council.

By 2015 they were a constituted group actively contributing towards the conservation, development and promotion of the park.

With continued support, the group started holding events at the park. As engagement increased, ASB

began to decline and the park started to be used more because people felt safer. Green Thyme, a community allotment group were even able to reopen an unused cafe on the park.

They have worked along side the council to replace old equipment and revamp the park and have provided vital intel to the police helping them to clamp down on the area. You can read more and get in touch on their website **www.friendsofnormantonpark.co.uk**

We want to say a big thank you to Friends of Normanton Park. You are a credit to your community and hope you continue your fantastic work.



Friends of Normanton park outside the community cafe

Community News

Home Library Service | Derby City Council

The Home Library Service can deliver books and audiobooks to your home if you can not visit the library due to long-term health problems or disabilities. The service is available to anyone living in Derby.

If you are interested you can contact your local library Directly or contact the Home Library Service:

Tel: 01332 640617

email: home.libraryservice@derby.gov.uk



How does it work?

Someone can collect these on your behalf if you have someone that is willing, or a library staff member or volunteer can deliver the books to you.

Revive Job Club

Revive Job Club is offering support for people living in Derwent & Chaddesden looking to get in to work. They offer flexible personalised support and guidance with:

- Job searching
- CV writing
- Online courses
- Applications
- Interview skills
- Work experience
- Researching apprenticeships

Support is available to people with all levels of experience who are:

- Living in Derwent or Chaddesden
- Unemployed
- Over 16 (there is no upper age limit) & not on another government funded programme or ESF training scheme
- Have the right to live and work in the UK

Opening Hours

Monday - Friday: 9am - 4pm

Address

Revive Healthy Living Centre, 23 Roe Farm Lane

To book Your place call **01332 288703** or email **michael.smith@revivecentre.com**



Funded by







Social Impact Fund This is Derby project.

YMCA Derbyshire, Baby People and Derby County Community Trust have joined forces to help over 2,000 young people during the Covid-19 pandemic, through a range of music and sport sessions. The project was funded through the Derby City Social Impact Fund, with a contribution from Derby Homes.

A report from YMCA England and Wales showed that only 50% of young people could identify youth services

in their area. The report also showed that many of these young people had concerns about their future and wanted the opportunity to develop new skills to help improve confidence and self-esteem.

They recognised an urgent need to provide more young people with a safe place to socialise and learn outside of school, and the 'This is Derby' project began.

Find out more on www.thisisderby.org

Community Rooms reopen



On July 19 2021 we were able to reopen our community rooms to our residents, giving them a much-needed space to socialise and restart some of the fantastic community activities that are held in our rooms. If you would like more information on what activities are being held near you or how to book the rooms, give us a call or email Hub@derbyhomes.org

Great British Spring Clean | Caxton park

Our staff, volunteers, partners from Derby City Council, and the local Safer Neighbourhood Team, took part in clean up events across the city. Events were carried out across all 17 wards in a mission to get Derby looking cleaner and greener.

The picture is of the event at Caxton Park, Austin estate, where local councillors joined the Council's Neighbourhood Team, partners and volunteers to carry out planting, weeding and a general tidy-up of the park.



Staff, Volunteers and partners at Caxton Park

Volunteers Week | Thank you

Volunteering has been such an important part of the city's recovery from Covid-19. To mark Volunteers' Week 1 - 7 June 2021, we created a series of videos in partnership with Community Action Derby to thank and celebrate all volunteers in Derby. You can see all the videos on Community Action Derby's YouTube channel.

If you volunteered for the Covid Support Hub, you may have also received a thank you card from us, Derby City Council and Community Action Derby.



Spondon Says NO To Dog Fouling

Did you know, dog fouling is one of our Local Customer Priorities in Spondon?





As a way of tackling this, we have joint funded the Spondon Says NO to Dog Fouling project, along with the Spondon Neighbourhood Board.

The project was created in partnership by Derby
City Council Neighbourhoods, Street Cleansing and
Parks services, along with Friends of Spondon Parks.
It included the installation of eight dog poo bag
dispensers across two parks in the ward, Dale Road and
Brunswood Park.

The dispensers are just one part of a wider project, which will raise awareness, educate and enforce responsible dog ownership across the whole city.

Money Advice focus

Our Money Advice team, part of Derby Advice, provides free, confidential and independent advice around money and debt problems to tenants of Derby Homes managed properties.

We can:

- advise on ways to increase your income, including any benefits which you may be entitled to
- advise on ways to reduce your bills
- help you to plan your weekly/monthly budget
- · check whether you owe your debts
- help you to identify which debts are the most important
- negotiate with the people or companies you owe money to
- · advise you on your options for becoming debt free
- assist in completing Debt Relief Order/Bankruptcy applications

To arrange an apointment with one of our Money Advisers, Contact the Money Advice team.

Do you claim universal credit?

The Universal Credit standard allowance was increased by £20 per week in April 2020. This is due to finish on 6 October 2021, along with the furlough scheme. This means your income will reduce from 6 October.

If you are worried about your finances as a result of these changes, you can speak to our money advice team.

Visit **www.gov.uk/universal-credit** for more information.



Broadband deals

We routinely advise tenants to shop around to ensure the services they are receiving are value for money, particularly on recurring bills like gas, electric, insurances, phone and broadband contracts. You may have seen in the news that Derby is receiving a major improvement to its network, with 'full-fibre' rollout now complete in parts of Mackworth, Allestree, Mickleover, Littleover, Abbey, Arboretum and Darley. Remember though, you don't always need the best and fastest. Consider what you need it for and then look for the best deal. If you already have access to the internet, there are numerous price comparison sites and guides that can help you decide which deal to choose.

For example, if you're in receipt of certain benefits, there are discounted broadband deals now available. Further details can be found by searching online or at the following sites:

www.moneysavingexpert.com www.uswitch.com/broadband/guides www.gocompare.com/broadband/benefits/



money.adviceteam@derbyhomes.org



01332 643394 (Monday – Friday 10am to 3pm)



Sign up for online services. Report repairs anytime, manage your rent account online and update details on your tenancy.

For more information go to **www.derbyhomes.org**