






## TOP TIPS TO AVOID CHRISTMAS DEBT

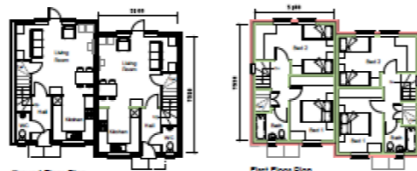
-  **Plan early** - be realistic and budget accordingly. Work out how much you are going to spend on each person and stick to it. Manage expectations as to what you or Santa can give.
-  **Don't forget the everyday bills** - remember that rent, utility bills, food bills and other existing debts still have to be paid – and the consequences can be severe if they're not. Even though it's Christmas, get your priorities right.
-  **Keep things simple** - Pay for your goods outright by cash or debit card, don't be persuaded to take out extended credit agreements or loans.
-  **Shop around** - try as many different places as possible to find the best price. Use price comparison websites and be wary of extended warranties offered with purchases. Sometimes the cost of a repair can be cheaper than the cost of the warranty.
-  **Buy safe and be safe** - whatever the deal, whatever the temptation, don't buy from unauthorised traders and don't borrow from unauthorised lenders.

There's a lot of pressure to spend on presents and entertaining over Christmas - however you must still plan to pay your rent. Missing payments means that you will get into arrears, and that means we will have to take action against you that may result in you having to pay legal costs to us and ultimately losing your home.

**If you are finding it hard to budget and have debts contact us to see if we can signpost you to money advice services that can help. Call us on 01782 968566.**

## NEW HOMES AT MIDDLEPORT

Our latest development of new homes on the old Middleport Workingmen's Club site was completed in November. The site consists of 4 x 2 bedroom houses and 4 x 1 bedroom apartments. The new residents have been handed their keys ready to enjoy Christmas in their new homes. We wish them all the best.



## WIN FOOD VOUCHERS WORTH £50 - READY FOR CHRISTMAS!



Complete the missing words in the sentences below:

1. We're planning to visit every tenant on a \_\_\_\_\_ basis with the aim of discussing their needs and making sure that our records are up to date.
2. Clean and \_\_\_\_\_ taps and showerheads and hoses thoroughly every 2 or 3 months.
3. You can still pay your \_\_\_\_\_ over the Christmas period via our Allpay facilities.
4. The Society has a \_\_\_\_\_ page and we try our best to put items of interest on there for residents.
5. Faulty electrical supplies can cause serious injury or \_\_\_\_\_.
6. Use price comparison \_\_\_\_\_ and be wary of extended warranties offered with purchases

Now complete your name and contact details below, tear at the dotted line and send your entry slip to: Stoke on Trent Housing Society, The Trevor Jones Office, Hammond House, Ridgway Road, Hanley, ST1 3AX **before 19th December 2019.**

The winner will be the first correct entry drawn and must be a tenant or leaseholder of the Society. Any person in debt to the Society will not be eligible to enter this competition.

Name:..... Address: .....

Telephone number: ..... email: .....



# Your Voice - Your Views

Welcome to our **December 2019** newsletter, put together by staff and members of our Resident Group. If there's anything that you would like to see included in any future newsletters then do please get in touch on 01782 968566.



## CHRISTMAS & NEW YEAR OPENING HOURS

Our offices close on **Christmas Eve at 1pm** and will **re-open at 9am on Thursday 2nd January 2020.**

### \*\*\*\*EMERGENCY REPAIRS\*\*\*\*

If you need to report an emergency repair during this time call **01782 968566, press 1 on your telephone keypad** and you'll be connected to our emergency service. For any other repairs please wait until our office opens on the **2nd January 2020.**

### PAYING YOUR RENT


Rent is still payable over the Christmas period and here's how you pay it :

- Contact us now to set up a Direct Debit ready for Christmas
- 24/7 automated phone line on 0844 557 8321
- At [www.allpayments.net](http://www.allpayments.net)
- Using your Allpay payment card where you see a Paypoint sign.

Website: [www.stokeontrenthousingsociety.org.uk](http://www.stokeontrenthousingsociety.org.uk)  Follow us on Facebook

Wishing our customers a Merry Christmas and a Happy New Year

## DON'T STRUGGLE THIS CHRISTMAS

The Society team can issue foodbank vouchers if you are having financial difficulties such as benefit issues, delayed wages or ill health. Contact us on **01782 968566** or go to [www.stokeontrent.foodbank.org.uk](http://www.stokeontrent.foodbank.org.uk) 

## FIRE SAFETY

We do a number of tests and checks every year to ensure the fire safety of our buildings. This includes annual Fire Risk Assessments, as well as regular inspections to ensure our buildings meet fire safety regulations. Here's some of the fire safety work that we are currently carrying out on our schemes:

- ✓ **New fire doors to all apartments at Marchwood , Perrymount and Imperial Court and The Bottlekiln**
- ✓ **A new sprinkler system in the skip room at Northwood Court**
- ✓ **New fire dampers in our skip rooms at Dickson & Hammond House alongside a new alarm system**
- ✓ **New doors to some of our landings at Baird Court, Galileo Court and The Bottlekiln**

**If you're asked to provide access so that we can complete fire risk assessment work to your home please let us in, its really important and could save lives in the event of a fire .**



## INSIDE THIS ISSUE

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## BENEFITS OF DIRECT DEBIT

- ✓ You choose - any day any frequency for your payments
- ✓ It's automatic – so your payments will always be up to date
- ✓ It's completely online - so no need to leave the comfort of your home to make payments
- ✓ In the event of any error – you're guaranteed a refund
- ✓ Rent amount changes - your Direct Debit will amend automatically
- ✓ Set up is simple and can be done over the phone in just a few minutes

Call us on **01782 968566** to set up your Direct Debit.





## THE BIG FIVE

The safety of our customers is important to us. As a responsible landlord it's important that safety essentials are put in place which is why we comply with a range of health and safety legislation including the **BIG FIVE** elements:



- 1. ELECTRICAL SAFETY** - Faulty electrical supplies can cause serious injury or death. We have an ongoing programme of checks and maintenance of communal electrical supplies as well as those in your home. If we spot any damaged or faulty systems we will carry out the required repairs.
- 2. FIRE SAFETY** - Our properties are designed to minimise risk of a fire starting. We do continuous assessments of fire risks to decrease the chances of fires starting in communal areas and to make sure that precautions are in place to guarantee residents' safety.
- 3. GAS SAFETY** - Where gas central heating is provided we commission a gas safe registered contractor to inspect and test the gas systems in your home every year.
- 4. WATER SAFETY (Legionella)** - Legionella is a naturally occurring bacteria which can become a significant risk in certain conditions within building water supplies. We regularly assess the risks of legionella bacteria spreading in our communal water systems and the water systems that present a risk are inspected, treated, cleaned and monitored on a regular basis by a specialist water testing company.
- 5. ASBESTOS** - Asbestos is a material used in some buildings for its strength and fire resistant properties. Using asbestos as a building material was banned in the UK in 1999, so any property built before 2000 may contain it. Our properties have been surveyed and we maintain a record of any asbestos risks.

Here's how you can help to keep you and your family safe:

- ◆ If you are contacted by us or a contractor to carry out essential safety checks please allow access
- ◆ Regularly check your own electrical appliances for signs of damage and don't overload sockets
- ◆ Test your smoke alarms weekly
- ◆ Keep fire doors closed at all times and don't obstruct escape routes
- ◆ If you suspect there is a gas leak in your home call 0800 111 999
- ◆ If you have been away from home for an extended period run your taps to flush out any stagnant water
- ◆ Clean and descale taps and showerheads and hoses thoroughly every 2 or 3 months
- ◆ Don't drill, scrape or cut into a wall or surface you think may contain asbestos without speaking to us

For more information go to our website to download a copy of our **Safety in Your Home** leaflet

## STORAGE HEATER ADVICE

Here's some advice on how to get the best out of your storage heaters this winter.



- \* Turn the **input** to its highest setting (this will give them the best charge)
- \* The lower the **output** the longer the heat will last, so remember to turn your **output** right down at night
- \* Remember your storage heaters are run via economy 7. Always ensure that they are switched on the night before so that they are storing heat ready for you to use the next day.
- \* Don't place anything on the heater or over the vents
- \* Remember to vent your rooms by opening windows for a short time. This will help to reduce condensation and stop black mould from growing.

## Universal Credit HELP TO CLAIM

**0800 144 8 444**

Monday to Friday 8 am TO 6 pm

Free from a landline or mobile

We can

**Help you to start your claim** - this may include setting up personal emails or bank accounts, your UC (Universal Credit) account and working through claim 'to-dos'.

**Help you to complete your application.**

**Check** your evidence to make sure it is in the right type and format, that it contains the required information and that it is accurate.

**Help you up to the point you receive your first UC payment**

If you have already received a UC payment, telephone the **Generalist Advice Line** on: **03 444 111 444** for advice instead or visit **www.citizensadvice.org.uk** for information on how to access your local office.

**Webchat**

To speak to a **Citizens Advice Help to Claim** advice team **www.citizensadvice.org.uk/benefits/universal-credit/before-you-apply/Check-if-youre-eligible-for-Universal-Credit**  
Enter your postcode and follow the on-line instructions.

**citizens advice** Staffordshire North & Stoke-on-Trent

## ANNUAL TENANCY VISITS

The Society wants to give tenants the best level of service possible and develop good relationships with them. To help us achieve this, we're planning to visit every tenant on an annual basis with the aim of discussing their needs and making sure that our records are up to date.

Our team have been working with members of our Resident Group to design these visits, testing out the paperwork that we use and ensuring that we are asking the right questions and giving the right advice.

The visit will be carried out by a member of the Society Team and will be based on a short questionnaire giving you the chance to discuss aspects of your tenancy and tenant life. The information we gather will help us to make future plans and tailor services to suit you. These visits also allow us to update our tenancy records, such as who lives in the household and your contact details.

We hope to begin our visits soon and will write to you beforehand to arrange an appointment date and time that's convenient for you. If you would like any further info on these visits or would like us to come out and trial our new paperwork on you give us a call on 01782 968566.

We look forward to seeing you



## GET INVOLVED

Want to help us to shape **your** services?  
Here's how you can have a voice:



- **Surveys** – just moved in, had a repair completed, leaving us ... we want to know how you rated your experience with us. If we contact you for feedback please do let us know how we did by rating us.
- **Facebook** - the Society has a Facebook page and we try our best to put items of interest on there for residents. Follow us at [www.facebook.com/SOThousingsociety](http://www.facebook.com/SOThousingsociety) and let us know how you feel about the topics that we post – give us a like, post a comment or private message us with your feedback.
- **Resident Group Member** - our Resident Group meets quarterly to look at the Society's performance and to review services. It's a great way to meet new people, learn more about how the Society is run and to have an input on how we deliver services and communicate with residents. Free transport to and from the meetings can be arranged and refreshments are also provided.
- **Scheme Inspections and walkabouts** – we're looking for residents to volunteer to work with our officers to help monitor communal areas of your schemes. You will be our "eyes and ears" and feed back to us where improvements could be made. If you're interested in this role give us a call or email us.
- **Inspection Visits** – now and again we would like someone to inspect our repairs and voids service. This could include visits to empty properties to assess the letting standard, inspecting housing improvement work or visiting manufacturers to inspect the quality of kitchen/bathroom components to be installed in homes.
- **Hot Topic Events** – quite often residents would like the opportunity to be involved in one off issues that affect them or their local area, so once in a while the Society may hold a local event to pass on information and to gain resident's views. We will write out to you letting you know if we are holding any of these type of events, so please do come along if you have the time.

If you're interested in taking part in any of the above give us a call on 01782 968566

## MY HOME Tenants Home Contents Insurance

Affordable insurance premiums which you can pay-as-you-go



We have teamed up with the National Housing Federation and Thistle Tenant Risks to offer tenants and leaseholders the **My Home Contents Insurance Scheme**.

It's easy, flexible and affordable and you can pay cash fortnightly, monthly or annually. To find out more contact the Society for an application pack or contact **My Home Contents Insurance**:

- Call 0345 450 7288
- Email [myhome@thistleinsurance.co.uk](mailto:myhome@thistleinsurance.co.uk)
- Visit [www.thistlemyhome.co.uk](http://www.thistlemyhome.co.uk)