



your



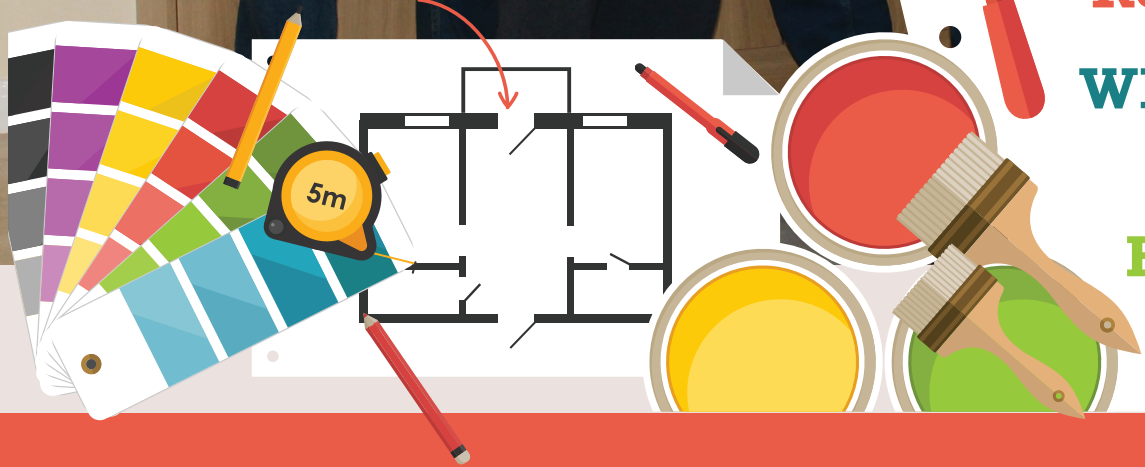
council housing matters



Ripley Court Refurbishment

What's going on in your area

Energy Saving Report

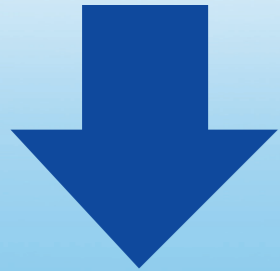


WHAT'S IN THIS ISSUE - RIDGE COMMUNITY CENTRE | ENVIRONMENTAL BUDGET PROJECTS



Welcome

1% RENT REDUCTION



We will shortly be sending out the rent statements for 2017 /8.

If you are in receipt of Universal Credit it is your responsibility to ensure you inform the Department of Work and Pensions each year of the new rent charge. Failure to report any changes would result in an overpayment of the housing cost element in your claim and you will be required to pay this back.

Housing benefit claimants are covered as Revenue Services are advised of the changes annually.

If you require any further information please contact your Income Management Officer on 01524 582929.




WELCOME TO THE SPRING EDITION OF HOUSING MATTERS.

We are continuing to look at how we can continue to improve our housing service, and over the last year we have increased the number of repairs carried out by appointment. Moving forward we are looking at other ways that we could improve our repair services to you, and would welcome suggestions and comments.

Over the next year we will be maintaining our investment in council housing and spending an estimated £4 million on refurbishment and improvements across the district. During the next few months we are also looking at how we can further develop our other landlord services and how tenancies and the estates are managed.

Council Housing is going through many changes and the Government has announced that the Council will have to introduce fixed term tenancies for new tenants. At the moment we do not have the details about this but the Government has said more details should become available this Autumn. When we have the details we will be discussing the implications through the District-wide Tenants' Forum.

There are many opportunities to get involved in the management of Council Housing, and helping the Council set and deliver service standards that we can all be proud of. There are currently vacancies on the District-wide Tenants' Forum, and if you want to find out more about joining the Forum please contact Juliet Grant, your Tenant Involvement Officer. Inside this edition of Housing Matters you can also find out more about how to get involved in other activities.

 On a final note we are starting to put more and more information on Facebook. The Council Housing Service can be found at: <https://www.facebook.com/Lancaster-City-Council-Housing> Please join us and make comment.



RIPLEY COURT REFURB – MR ADAM NEVITT

Number 17 Ripley Court was handed back to a very pleased tenant on 16 December 2016. The property has been re-modelled and fully refurbished and sets an exemplary standard for our sheltered housing.

The successful design is a collaboration between the Repairs and Maintenance Service and Lancashire County Council. The work also incorporated a fire safety upgrade. At a very early stage residents were consulted. Throughout, their requirements and expectations led the design.

The completion of Phase 4 represents the mid-point of this project, with the final phase, subject to allocated funding, scheduled for 2017/2018.

RMS is the Contract Administrator and Team Northern Ltd, Principal Contractor. To achieve best value, the contract was awarded following a

strongly competitive tender. We are very pleased with the project outcomes. The finishes are to a very high standard and the works completed on time and within budget.

Managing a project in an occupied sheltered schemes is always challenging. The work was carried out without disrupting the tenants. Communication and health and safety was very important. The project benefited from the co-operation of all parties. A big thank is due to the Scheme Manager and tenants who helped us achieve a successful handover.





LOOKING FOR A NEW HOME IN THE NEW YEAR?

Now that Spring will shortly be arriving your thoughts may have turned to moving somewhere new. Maybe you are looking to downsize into a more manageable bungalow, your family has grown and you are looking for a larger property or you are looking for a swap to another part of the country for work or family reasons.

Whatever your housing requirements are make www.idealchoicetohomes.co.uk your first port of call. You can advertise your current Council property if you are looking for a swap or you can register to apply for an allocation or accommodation with either the Council or a Private Registered Provider of Social Housing (PRPSH).

housing register. If you are eligible to join the register and meet the qualification criteria, you will be able to bid for available affordable housing. The quickest way to apply is online at www.idealchoicetohomes.co.uk

We will shortly be advertising some more newly built properties in Lancaster. To be able to bid on these properties when they are advertised you will need to have an active application. So if you are not already registered you will need to register now.

If you are applying to go on the Housing Register for the first time and unable to apply online, you can make an appointment to speak to a member of the Ideal Choice Homes team, who will take you through the registration and bidding process.

To use the Ideal Choice Homes Scheme you will first need to fill in an application form to join the

For more advice or assistance with applying to join the housing register for a mutual exchange please telephone (01524) 582005 or email idealchoicetohomes.co.uk



CONSIDERING A MOVE INTO A SHELTERED PROPERTY IN THE FUTURE?

If you are aged over 55 and looking for somewhere smaller and easier to manage with no garden maintenance worries then a sheltered housing scheme might be right up your street.

We have lots of sheltered flats and bungalows across the district which are perfect for tenants who wish to remain independent but feel secure in knowing there is someone on hand to support them if the need arises.

We can arrange an appointment to discuss your housing options at Lancaster or Morecambe Town Hall or if you are unable to travel to an appointment we can arrange a home visit. To find out more please telephone (01524) 582005. We can also arrange for you to visit a Sheltered Housing Scheme to see if this is the right option for you.

If you are a Council tenant in a general needs property whether this is a house or flat and you are looking to move to a sheltered property, you will have a very high priority on the housing register.



REVIEW OF THE ALLOCATION POLICY

We will be undertaking a review of the Lancaster City Council's Allocation Policy in 2017.

We are looking for people who want to get involved and have their say about our allocation policy and how the scheme is run.

If you would like to be involved in shaping our allocation policy please telephone (01524) 582005 or email idealchoicetohomes.co.uk



SHELTERED HOUSING

Several Schemes now have **energy efficient LED lighting** fit to the common areas

Beck View, Kingsway Court, Ripley Court and Parkside Court



Sheltered Schemes have also benefitted from new **energy conserving lifts** which are **75% more energy efficient** than conventional system.

Beck View, Kingsway Court, Ripley Court, Parkside Court and Glebe Court



Glebe Court has also had bird net fitted over the **solar panels** to prevent birds from roosting underneath the panels and **cut down maintenance costs.**



Old **inefficient boilers** have been replaced by **Solar Thermal** at Beck View and Ripley Court **reducing the gas** required to heat the system.

A combination of all the above energy saving scheme improvements have saved **£20,000 per year** in electricity costs and this has led to a **reduction in service charges** to tenants.

BECK VIEW

Won the 2016 Best Dressed Christmas Scheme Competition and have won a hot pot supper for all the residents.



LANCASTER CITY COUNCIL
**GET INVOLVED
IN YOUR AREA**

PENHALE GARDENS

Major external work is being undertaken at Penhale Gardens in Heysham.

Last year new external doors were fitted, and this year the outside of the properties have been re-rendered with new energy efficient external lighting and upgrading the communal area TV reception systems.



RIPLEY COURT

Raised money for McMillan Nurses

Ripley Court and Lancaster Loyne Rotary Club raised £700 various charities including Derian House Childrens Hospice, British Legion and McMillan.

KINGSWAY COURT

The residents enjoyed a carol service brought to them by the church of the Nazarene.

Residents also enjoyed a story told by Betsy the scullery maid "xmas at the big house"

GLEBE COURT

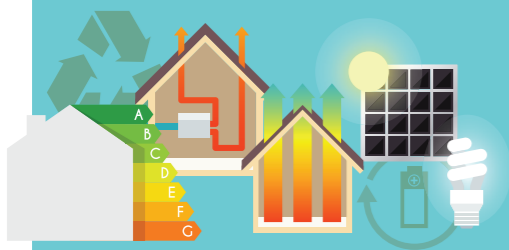


The residents raised £400 for the McMillan coffee morning.



SOLAR POWER INSTALLATION

BECK VIEW, KINGSWAY, RIPLEY, GLEBE



In 2012, a 26.5-30kWp roof mounted PV system was installed on Beck View, Kingsway, Ripley and Glebe Court. The combined PV systems have the capability to generate approximately 96,000kWh of power per annum, which is the equivalent of the annual electricity demand of 24 average domestic properties. The generated power is used within the communal areas of the building for the laundry, lift and lighting systems.

Due to a reduced demand on the grid, the combined Solar PV (Photo Voltaics) reduces CO2 emissions by approximately 68 tonnes per annum and generates a Feed In Tariff revenue of somewhere in the region of £33,600 per year.

LED LIGHTING SYSTEM

BECK VIEW, KINGSWAY, PARKSIDE, RIPLEY
GLEBE DUE 2017

80%
SAVING

An annual smart LED lighting programme commenced in 2014 to sheltered schemes, providing substantial energy and maintenance savings compared to the previous lighting system. The new sensor controlled fittings emit, crisp bright white light brightening up communal corridors, stairwells and lounge areas as residents move around the building, and also 'dull-down' to 10% energy efficient background lighting when the sensors do not pick up any movement.

The new lighting system is expected to deliver more than 80% energy savings on the previous system. This, coupled with the reduced maintenance costs will be a huge decrease in the running costs of lighting to all sheltered schemes.

LIFT

BECK VIEW, KINGSWAY, RIPLEY, PARKSIDE, GLEBE

75%
MORE EFFICIENT

Commencing in 2013 the energy-conserving lift installation program has now been completed to all sheltered schemes. Designed to be up to 75% more energy efficient than conventional systems the excess energy generated when the empty lift is going up, and when the full lift is going down is turned into electricity and is reused within the building.

The lift is also fitted with LED lighting, reducing energy consumption and lasts up to 10 times longer than conventional fluorescent lamps. The advanced, automatic switch-off mode, when there's no passenger demand for the lift, makes LED lighting up to 80% more efficient than conventional lighting options.

BOILERS / SOLAR THERMAL

BECK VIEW, KINGSWAY, RIPLEY, PARKSIDE, GLEBE



All sheltered schemes have had their inefficient boilers replaced with high efficiency condensing boilers that fully modulate to meet the demand required. In addition to this, two hot water cylinders were replaced with smaller, highly insulated, high recovery cylinders, this means re-heat time is vastly improved so less stored water is needed. The cylinders were also fitted with a dual coil to allow for future fitting of a solar thermal system. Plant room pipework was altered and insulated to reduce heat loss, radiator valves were replaced throughout the scheme, allowing greater control and higher efficiency.

Solar Thermal tubes have also been fitted on the south-facing boiler room roofs to Beck View and Ripley Court – solar energy heats the water in the panels via evacuated tubes which in-turn heats the water in the recently installed cylinders reducing the amount of gas needed to raise the temperature of the water to the desired level.

2016/17 Environmental Budget Projects

This year
2016/17 the sum
of money set aside is
£67,500

Each year tenants approve projects from the annual Environmental Budget, and this year they prioritised the following from the £67,500.00 budget.

Branksome Estate

Provide an accessible path from the play area to the road, to include lower the kerb.



£3821.32



Carnforth

Provide hard standings for recycling areas to flats x 4.

£6459



£2500

Provide new goal posts to Dunkirk Avenue play area.

Water Street and Middle Street

Provide locked parking barriers to car parks.

£2494.92



Westgate Estate

Langridge Estate – funding towards final piece of play equipment for Langridge Way play area. Cost towards £8630



£8630

Hala Estate

Gressingham / Ingleton House
Paint NO PARKING on floor outside.

£270



Langridge Estate, Westgate, Morecambe

Contribution to final piece of play equipment



£6500

Bulky Matters Collections

All Council Tenants are entitled to 2 bulky matters collections of up to 3 items per collection a year – cost £7000.00
If you would like to request one for your address please contact 01524 582491

£7000

Skips

An amount of money has been set aside for one of skips. These can be for individuals or groups of residents to clear an untidy garden or an open space.

If you would like a skip for yourself or a community event please contact your Estate Manager on 01524 582929

The budget for 2017 / 2018 will be available to put forward projects from April 2017, so if you would like to put forward a project please contact your Estate Manager on 01524 582929.

WHAT IS THE ROLE OF A COMPLIANCE OFFICER

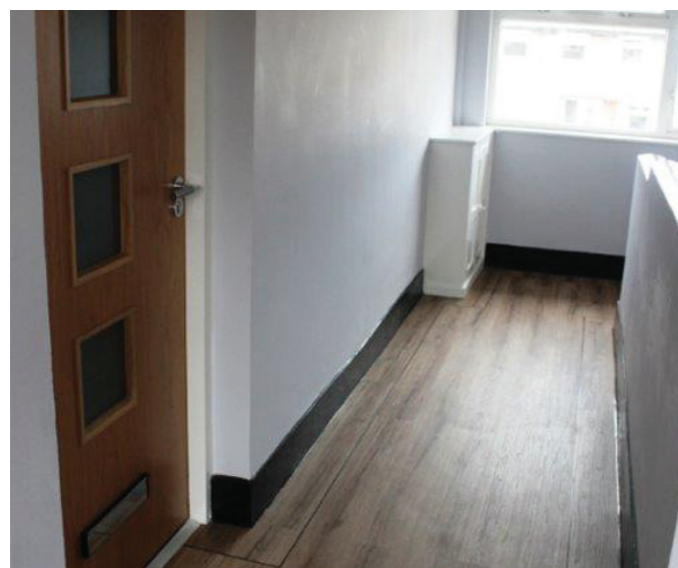
To ensure Lancaster City Council complies with many statutory regulations and also self-imposed guidelines, it was recently decided to develop a Compliance Officer role within Environmental Services.

The role will be mainly centred around communal areas and ensure that Lancaster City Council monitor, are aware of, and deal with certain issues including health and safety and fire precautions. Lancaster City Council understand that not only the safety of tenants who use the communal areas, and also any workforce that use and maintain them is paramount.

letters/notices are issued to occupiers where it is discovered that there is a particular problem that needs to be addressed. Included in these inspections are checks on emergency lighting and fire control panels (where fitted) to ensure all are working as intended. All findings and remedial actions required are recorded in the fire safety log book.

All communal areas have had Fire Safety Notice boards installed with Fire Action Plans for each area, LCC contact details and a Residents Fire Safety Notice showing relevant do's and don'ts to follow. In addition, all communal areas are periodically inspected and

The Compliance Officer's role will also take into account all the slips and trips assessments on footpaths throughout the district that are controlled by Lancaster City Council.



Universal Credit: Planning Ahead

How to make sure you pay your rent under the new benefits system

(1)



Make your claim right away

U.C. Claims take on average 6 weeks

It's really important that you begin making your Universal Credit claim as soon as possible as you are paid from the date of your claim **not** from the start of your tenancy. The DWP will **not** backdate

(2)

Paying the full amount on time

Do not miss your full rent payments



The best way to stop yourself from falling into arrears is to pay your rent as soon as you receive your benefits. It is essential you do not fall into arrears. Any large or long standing arrears will result in the Council seeking possession of your home via the courts. There are a number of ways to pay your rent - click on Rent and Service Charges tab below for info

(3)



Seek help, seek advice

Talking to the correct advisors will help

If there is anything you don't understand about U.C. you can contact the DWP via their helpline on **0345 600 4272**.
If you are having any kind of issues regarding money and debt management then there is free advice available from agencies such as the Citizens Advice Bureau on **0344 488 9622**.
Also our Income Management Team are on hand to answer any rent enquiries and offer advice and guidance and signpost you to other organisations who may also be able to help on **01524 58 2929**



ITS ALL GOING ON AT THE RIDGE COMMUNITY CENTRE WHY NOT POP IN AND TAKE A LOOK.

On the 5th October 2015 Lisa and Donna Richardson (EMUES) received the keys to the Ridge Community Centre. Excited about the challenge that lay ahead, they were keen to get the centre opened up. Their vision from the beginning was to see the Centre at the heart of the community providing a sustainable, secure and accessible space that is valued and supported by the local community.

However there was a lot of work to be carried out before the centre could be opened to the community. It took two months of cleaning, painting and refurbishing the centre with help from partner agencies Strawberry Fields and CEEP. The centre was finally opened on the 4th January 2016 with its official launch on the 17th March.

The centre now offers community based provision for all ages and is open to the community six days a week. We offer a wide range of activities and support from Monday Morning Meltdown with bacon butties, Morecambe Bay Credit Union and weekly Bingo cash prize sessions.

What's on now:

Monday		Wednesday	
10.30am - 11.30am	Bacon Butty Morning (£1 per bacon butty)	12.30pm - 3pm	Lunch Club (£3 per meal) & Bingo
Tuesday		3.45pm - 4.45pm	Games & Projects (Reception Year 4)
10am - 11.30am	Parent & Toddler group	5pm - 7pm	Project Night (Years 5, 6, 7, & 8)
1pm - 3pm	Drop In, Arts, Crafts, Baking and Credit Union	Thursday	
4pm - 5pm	Games, Projects & Drop In (Reception- Year 4)	7pm - 8pm	Youth Session (Years 7 & 8)
5pm - 6pm	Games & Drop In (Years 5,6,7 & 8)	8pm - 9pm	Youth Session (Years 9, 10 & 11)
6.30pm - 7.30pm	Girls Projects	Friday	
		Lancaster Boys and Girls Club (Years 6, 7 & 8)	
		Saturday	
		4.30pm - 5.30pm	Walk or bike session - (All ages)
		6pm - 7.30pm	Bingo

Plans for the Future

The centre is working in partnership with Lancaster City Council to provide facilities and support for individuals to apply for Universal Credit. It also plans to become a flood risk centre, funded by Strengthening Communities Fund.

The centre is also working on an exciting project 'Community Alcohol Partnerships'(CAP) which has been set up in this area to tackle underage drinking. The CAP brings together organisations including the council,

police, trading standards, schools, alcohol services and local retailers to reduce the crime, anti-social behaviour and harm caused by underage drinking. Everyone in the community can help support the CAP by reporting incidents of underage drinking and not supplying alcohol to under 18s. The centre will be running alcohol and drug awareness sessions for adults and sessions and diversionary activities for young people. It has received funding nationally and locally from the Police and Crime Commissioner.

ALCOHOL AWARENESS



Many adults see themselves as social drinkers, however, drinking regularly increases the risk of developing longer term conditions. The misuse of alcohol can have serious effects on individuals, families and whole communities.

It is important that individuals can make informed and responsible decisions about their own levels of alcohol consumption. The government's alcohol guidelines have changed (2016) to reflect new evidence about the link between alcohol and health harms, particularly cancer

The Chief Medical Officers guidelines are now the same for both men and women:

- Do not regularly drink more than **14 units per week**.
- If you do drink as much as 14 units per week, it is best to spread this evenly over **3 days or more**.
- Heavy drinking sessions increase your risk of death from long term illnesses and from accidents and injuries.
- A good way to cut down is to have **several drink-free days** each week.
- Have at least two consecutive days alcohol free a week.

For further information and tips on cutting down on drinking visit: www.drinkaware.co.uk

It is important to know there can be consequences for young people when they have drunk too much alcohol. It can affect their behaviour and they may take more risks such as; regretted sex, walking home alone, school exclusion, poor school performance, trouble with the police and becoming a victim of crime

Alcohol and the law

It is against the law to sell alcohol to anyone under the age of 18. Young people often find someone to buy alcohol on their behalf, this is called 'proxy sales'. Young people may approach parents, friends, siblings and even complete strangers, outside shop premises.

It is against the law:

To sell alcohol to someone under 18 anywhere
For someone under 18 to buy or try to buy alcohol
For an adult to buy or try to buy alcohol on behalf of someone under 18
You could get a £90 on the spot fine

What sort of person buys alcohol for a child?

Someone could be buying alcohol that your child could drink unsupervised in risky surroundings. If you suspect that young people are being sold alcohol or tobacco, please report it anonymously to Crimestoppers on 0800 555 111.





2016 Annual Garden Competition



Carol Davison
Scheme Manager
for Ripley Court

As part of my on-going training, I asked to support Juliet in her role as Tenant Support Worker. I was assigned to help her with the Council Housing Gardening Competition. I must admit I was a little worried as I am not a gardener by any means, if fact I pay a man to do mine!

Juliet was most encouraging and told me that I would be able to decide the best, by simply viewing them. Juliet then proceeded to thrust the camera at me and the challenge began...

It was a beautiful day, the sun was shining and we proceeded to our first gardens. I was amazed, the colours of the gardens were brilliant, all different hues and shades of every colour. There were potted plants in a variety of containers and tall sunflowers, onions, plums and lots more.

The ones that stood out to me, were the ones where people had obviously put a lot of work and love into them. Not just the best and most expensive plants and pots, but the ones with character that brought a smile to my face.

I would like you to think about this little poem by Marie Church it seems so apt.

As I look out to my garden
I feel a sense of pride
It really is a lovely room
Except it is outside!

Thank you to everyone who took part, the beauty that I saw in your gardens, made the judging very difficult. I thought that every one was a worthy winner.



Communal Garden Winner



Bungalow Garden Winner



House Garden Winner



Flat Garden Winner



Competition Presentation

Article by Carol Davison Scheme Manager for Ripley Court

DO YOU HAVE WHAT IT TAKES TO REPRESENT YOUR ESTATE AND THE OTHER TENANTS WHO LIVE THERE?

If you think you do then we need to hear from you.

The year Council Housing and Repairs and Maintenance teams are focussing on the following areas. If you have a specific area that you would be interested in then please let us know and we will tell you what is involved.

Repairs & Maintenance

Are you interested in knowing more about what happens in the Repairs and Maintenance team?

- How are decisions made about what planned work is done eg new kitchens, bathrooms, windows etc?
- Who sets the times for when repairs are carried out?
- Who chooses the contractors for work?
- Who sets the standards for work?
- Who decides when a property is fit to let?

Tenancy and Estate Management

Would you like to know what and how priorities are set within the Estate Management team?

- What happens when a neighbour complaint is made?
- Who attends Estate Walkabouts?
- What happens when someone moves into a new home?
- What happens when things change eg Tenancy conditions etc?

Leaseholders

Are you interested in issues that affect Leaseholders?

- How are the Service charges calculated?
- Who decides what work is carried out, and how are the charges calculated?
- Who produces the Leaseholders handbook?

Value for money

Are you passionate about getting the best value for money from you rent?

- Who decides how my rent is spent?
- Who decides how much my rent goes up or down?
- Who decides which weeks are going to be non collection weeks?

Community projects

Are you interested in what is happening within your community?

- How can I help improve communal green spaces on my estate?
- How can I help improve play provision for young people on my estate?
- How can I help improve problems with litter on my estate?
- Can I develop a community plan for my estate?

Information and technology

Do you feel that the information Council Housing provide is delivered in the right format?

- Would you prefer to receive information via email or facebook?
- Do you enjoy receiving the Housing Newsletter?
- Can you help us improve the way information is delivered?

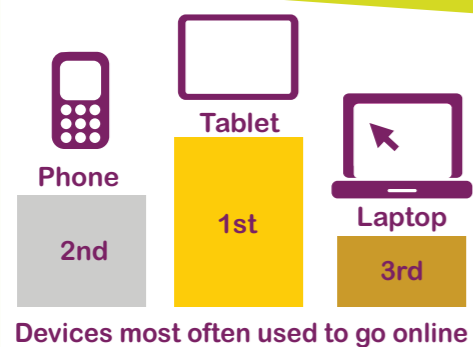


Lancashire Safeguarding Children Board

Our Children & Young People's Online Behaviour

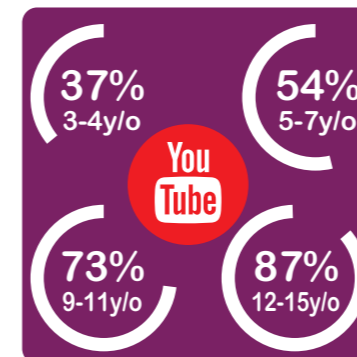
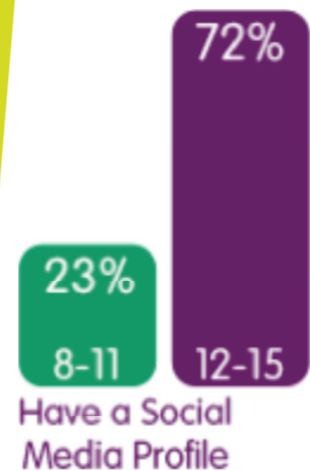
The role of technology has had, and continues to have, a fundamental impact on society as a whole. This affects all of us in varying ways but none more so than our children and young people. Whether it is supporting them with their homework, communicating with their friends or playing online games, technology is an integral part of their daily lives. It provides immense benefits and opportunities but as with other aspects of daily life also brings a variety of potential risks. In order to support and safeguard our children we cannot do so effectively without considering their relationship to technology and the behaviours that surround it.

Understanding how our children use technology can be a daunting prospect for many parents and carers but in this respect, the technology itself is incidental. Children's behaviours around technology are constantly evolving, sometimes positively and sometimes negatively. Helping our children to understand the implications of negative online behaviour, such as posting or sharing inappropriate images, is a key element in supporting them with their development towards adulthood - developing safer online behaviours is a lifelong skill extending far beyond school and childhood.



How are our children and young people using technology? As referred to above, their behaviours are evolving - in contrast to previous years, tablets are now the device most often used by children and young people to go online and social media apps and platforms continue to be a huge part of daily life for many. Despite reports to the contrary, Facebook still tends to be the main social media platform of choice for most young people, although there is increased use of other popular apps including Snapchat, Instagram and WhatsApp to name a few. In this respect, it is important to understand that the use of different platforms is not mutually-exclusive – young people are increasingly discerning in their online behaviour and will actively use a combination of apps and platforms dependent on their intended purpose (e.g. WhatsApp for messaging, Snapchat for pictures etc)

Communication with others is not limited to social media services. Whilst the majority of children will typically play their console games on their own (i.e. offline), both younger and older children often use the chat

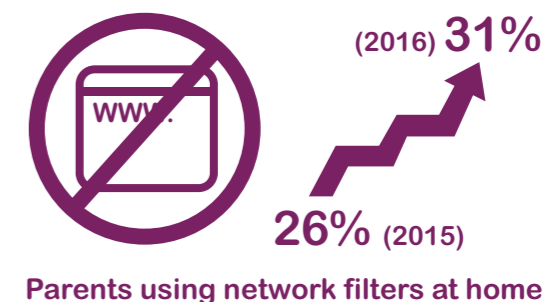
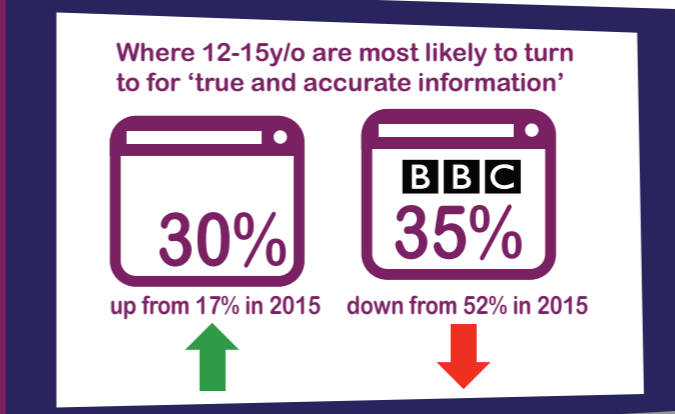
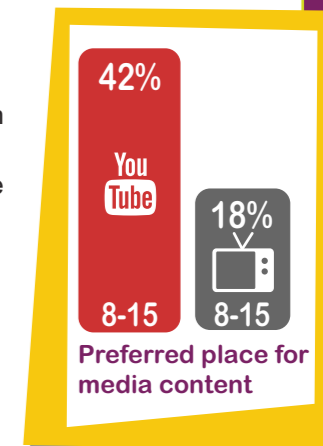


features in online games. Taking this a step further, around 10% of 8-11 y/o play games online with people they have never met with this figure doubling for 12-15 year olds, illustrating the importance of helping our children to recognise the difference between online and offline 'friends'.

Children's viewing behaviours are also changing. YouTube is an important place for media consumption with use increasing as children get older. For 8-15 y/o, YouTube is now the preferred destination with traditional Television falling some way behind. Relatedly, and as has been highlighted in news stories surrounding the recent US presidential elections, understanding what is 'true and

accurate information' online can be a challenge for all. For young people, this has traditionally been news sites such as the BBC website although this has dropped significantly since 2015 with increasing numbers turning to Google instead over the last 12 months.

So, what can we do as parents and carers? Having discussions with our children about the online world can be a challenge but is vitally important. Equally, viewing the online world from our children's perspective is often overlooked but helps to give us an insight into what is important to them. Whilst not a solution on their own, the use of filtering tools on home internet connections can be a useful supporting tool and is an increasingly used option by parents and carers with websites such as internetmatters.org providing excellent step-by-step setup guidance for a variety of broadband providers.



Practical guidance, top tips for parents and carers and a wide array of useful resources can also be found through the dedicated Parents and Carers section of the Lancashire Safeguarding Children Board website for online safety (www.lancshiresafeguarding.org.uk/online-safeguarding/parents-and-carers).

Understanding what the different apps and platforms are is a regular query - the recently launched NSPCC NetAware resource provides a useful answer for this, explaining a number of popular apps and can be found via the above LSCB site.

Despite our best efforts things can sometimes go wrong and for parents and carers, knowing where to turn to for advice and support may not be immediately apparent. Where a child or young person is in immediate danger, the Police should be contacted without delay. However, where an issue may not be an emergency, but support in dealing with the problem is required, the NSPCC and O2 have partnered together to provide a useful, free helpline for parents and carers who can help to resolve problems and is available on **0808 800 5002**.

Graham Lowe
LSCB Online Safeguarding Advisor
Lancashire Safeguarding Children Board





citizens advice North Lancashire

WOULD YOU LIKE TO SAVE SOME MONEY ON YOUR ENERGY BILLS? ARE YOU GETTING GOOD VALUE FROM YOUR ENERGY SUPPLIER?

If you answer yes to either question Citizens Advice can help you find the cheapest deal for your household. We can help you to compare prices and we can help you set up new accounts. We can help you deal with any debts you have.

"Since the Energy Best Deal meeting with Citizens Advice I have changed tariffs with my supplier and I'm saving about £8 per week, that's over £400 a year!"

"I felt so helpless and alone. At the Energy Best interview with CAB they helped me change tariffs with my supplier and I'm saving about £312 on last years bill"

We know that after Christmas many of us are struggling with managing money on a regular basis and anything that might help that is welcome. After all, we all want to be able to improve our situation if at all possible. Because of ever increasing prices and the fact that wages and benefits have not kept up then most people are having their finances squeezed.

Difficulty with meeting essential household expenditure can lead to many people slowly but surely creeping into debt.

Citizens Advice can:

- look at energy costs and find ways of reducing them.
- help you apply to trust funds that can help people on low income who are in genuine difficulties?
- refer you to specialist agencies who may be able to help with energy efficient measures in your home.

In 2015/2016 we helped 294 clients save over £268,000. That is an average of £680 per household.

If you would like an appointment with our Energy Best worker or with one of our debt or housing caseworkers please contact us.

Drop in Sessions - appointments made for a subsequent visit if appropriate.



Advice by Telephone
call the Adviceline on 03444 889 622

Advice by Email
If your enquiry is not urgent then you can send it to enquiries@northlancashirecab.org.uk

Advice Online
You can access advice nationally at www.adviceguide.org.uk.

Lancaster Office
87 King Street, Lancaster, Lancashire LA1 1RH
Monday - Friday, 9am - 5pm

Morecambe Office
87-89 Queen Street, Morecambe, LA4 5EN
Monday - Friday, 9am - 5pm

Morecambe Bay Credit Union

Handy Loans

Need to buy a TV, washing machine or get your boiler fixed?

Why borrow from pay day lenders?
Why buy from expensive catalogues or on credit provided by shops?

It's much cheaper to take out a Handy Loan with your Morecambe Bay Credit Union. You'll pay much less overall and your weekly payments will probably be lower, too.

You can borrow between **£250 and £600** and we'll lend you the money for up to 12 months. We'll tell you in three working days whether you can have the loan.

Terms & conditions apply - please call in and ask.



Reg. number 609c

Here are some examples.

• Borrow **£300** for a TV:
monthly payments **£29.25**,
total cost **£350.95** over 12 months.

• Borrow **£500** for a double bed:
monthly payments, **£48.74**,
total cost **£584.92** over 12 months.

APR 34.49% Repay the loan quicker and you'll pay less in total.



How to apply

Call into the Morecambe Bay Credit Union office, 11 till 1, Monday, Tuesday, Thursday and Friday: 75 Queen St, Morecambe LA4 5EN or call into the Ridge Community Centre (Tuesday, 1-3)

Bring proof of name, address and date of birth, together with evidence of your earnings and ability to repay.

MBCU is authorised by the Prudential Regulation Authority and regulated by the Prudential Regulation Authority and the Financial Conduct Authority FRN 213658

Phone **01524 411240**

GARDEN WASTE COLLECTION SERVICE



In January 2017 Lancaster City Council's garden waste collection service became an opt-in subscription only service.

If you wish to have your green garden waste bin collected you will need to subscribe to the service. Subscription is easy you can subscribe online at www.lancaster.gov.uk/garden-waste.

Subscription to the garden waste collection scheme costs just £30 per bin if you sign up before 31st March 2017 (£37.50 per bin from 1st April 2017) for collections until 31st March 2018 (terms and conditions apply).

Once subscribed you will receive a sticker to place on the back of your bin to indicate you have subscribed.

Your collections will then continue as normal as per your collection calendar.

The service is opt-in, if you do not want to subscribe you can dispose of garden waste by home composting or using the Household Waste Recycling Centres at Salt Ayre, Lancaster and Keer Bridge, Carnforth.

Further details on the subscription service, including how to subscribe, frequently asked questions and terms and conditions can be found at www.lancaster.gov.uk/garden-waste.