Council apprentice nominated for regional award

Charnwood Borough Council apprentice Eddy West has been nominated for a regional award.

Eddy, 23, is in with a chance of winning the Best Apprentice in the JTL East Midlands Awards Ceremony. He joined the Council on a four-year plumbing apprenticeship in 2009.

To be considered for the award, JTL Training interviewed Eddy and he had to give a presentation on how his apprenticeship had equipped him for his future career. Based on that interview and presentation, the East Midlands winner and runners-up will be chosen.

Eddy, who attended Baseford College in Nottingham for one day a week, said: “I’m really enjoying working for the Council. It has been a great chance for me and I have gained a lot of experience.

“It’s exciting to have been nominated as the Best Apprentice.”

“Apprenticeships are a brilliant way to earn and learn and the council is pleased to be able to offer them.”

Councillor Jane Hunt, Cabinet Member for Housing and Regulatory Services, said: “We are delighted that Eddy has been nominated for the award and wish him the best of luck.

JTL is a not-for-profit charity, offering advanced mechanical engineering services comprising plumbing, heating and ventilating and refrigeration air-conditioning.

The winner will be announced on Tuesday, November 11, 2014 at Leicester Tigers’ Welford Road Stadium at an awards dinner and will receive a trophy. Three members of Eddy’s family will be there to support him at the awards.

If successful, Eddy will be invited to attend the National Awards ceremony in London.
Wates Living Space has continued to carry out improvements at a number of council properties since April 2014.

As at October 10, 2014 we have commenced work on:

- 261 Kitchens
- 219 Bathrooms
- 91 Level Access Showers
- 13 Voids
- 139 Replacement front/rear doors
- 15 Damp proofing works
- 22 Central Heating systems

One customer says she is over the moon with her new central heating system and was grateful with the work that had been carried out.

Mrs Witherbed of Schofield Road, is pictured with our resident liaison officer Emma Burns. Mrs Witherbed said: “I am very happy with the new central heating that was installed, the workmen worked very hard throughout the day and I am very pleased.”

When the team at Wates were asked by Peter Bullin, Technical Officer at the council if they would sponsor his wife Emma in a “Blind Drive” challenge they jumped at the chance.

Emma who is raising funds for The Guide Dog Association has collected over £11,000 so far.

Emma said: “My family would like to give a big thank you to all who donated to the Blind Drive Challenge that took place on Saturday September 13.”

Wates Living Space give £100 charity donation

How to heat your home efficiently

The cost of energy prices is rising and winter is upon us. It is important to heat your home efficiently so that you can save on your energy bills. Heating your home efficiently can also help to prevent problems such as condensation and mould.

Here are some top tips to help you:

- Set your thermostat between 18 to 21 degrees.
- By turning your heating down 1 degree can save 10 per cent on your energy bills.
- Set your central heating timer to come on 30 minutes before you need a room to be warm and turn it off 30 minutes before you leave your home or go to bed.
- Radiators fitted with ‘TRVs’ (thermostatic radiator valves) control the temperature in different rooms as they sense the ambient temperature around the valve, control temperatures in different rooms. Turn them off or down in rooms you are not using, but make sure they are heated at times just enough to prevent condensation and mould.
- Avoid putting pieces of furniture in front of your radiator so you can benefit from the heat.
- Tuck curtains behind radiators if they are under your windows as this will help to keep the heat in.
- Close doors behind you when moving from one room to another.
- Constantly turning your heating up from a set temperature will mean that you’re using more energy and won’t heat up your room quicker.

If your appliance breaks down/stops working you must report the problem direct to our gas contractor Sure group on 0800 840 8021.

You will need to give the following:

- Property address
- Contact name and telephone number
- Full details of fault/problem encountered

More information can be found on our website at http://councilhousing.charnwood.gov.uk/gas
Mobility Scooter Insurance

In previous issues of this newsletter we’ve talked about the importance of storing mobility scooters away from the communal areas.

To ensure your scooters are insured when outside of your property, our home insurance contents provider, Aon, is now offering existing customers an ‘add-on’ to current contents insurance policies. This will cover scooters when they are stored outside of your property.

If you are not an existing customer, you can still have Mobility scooter insurance, providing you also take up the option of having contents insurance.

If you don’t already have home contents insurance, it is something you should consider. You can insure your home contents for less than you think. The Aon Home Contents insurance offered by the Council covers accidental damage and theft for as little as £0.55 per week for the over 60s.

For more details, please call 01509 634877/76.

Meet Jane

Councillor Jane Hunt is the Cabinet Member for Housing and Regulatory Services as well as being the ward councillor for Nanpantan in Loughborough.

We had a quick Q and A with Jane to catch up on a few issues.

Q: How long have you been a councillor?
A: I have been a councillor for Nanpantan, Loughborough, since 2003 and became the Cabinet member for Housing and Regulatory services in May 2011. I was very grateful to have been asked to join the cabinet. It’s a very interesting job and it’s good to be able to work with Officers and to influence changes on behalf of residents.

Q: What are your priorities?
A: Tenants are our number one priority. We should always strive to raise the standard of people’s homes and deliver excellent customer service. I want our residents to feel proud of their home and responsible for the area in which they live.

Q: What are you most proud of?
A: I am very proud of the “Charnwood Standard” which we are striving to achieve in all our homes as soon as possible. The standard is higher than the Decent Homes Standard and we introduced it because we want to provide the best quality homes we can.

I am also very proud of the external wall installation project which was completed in 2012 on prefabricated homes and in many other areas in 2013. This means the homes are more energy efficient which helps reduce energy bills.

We have also increased the amount of investment in council homes and as a result we have reduced the number of non-Decent homes from 32 per cent to less than three per cent. By having good quality housing stock, we are also able to move new tenants into empty properties more quickly as there is less repair work to do.

Q: What do you see as the challenges facing Charnwood Borough Council in the future?
A: The ageing population of the community will mean there is a need for more sheltered housing, bungalows and extra-care housing. Strategically we are looking at how we can manage any future demands for this type of housing.

Q: Do you enjoy your role on the Cabinet?
A: Yes I do very much. I love getting involved in the borough and helping people. I enjoy serving the community and helping to change the things that impact on people’s lives and to feel we have made a difference.

Q: Is there anything you would like to add?
A: I would like to thank all the staff at Charnwood Borough Council for the amazing job they do and for all their hard work. It is very much appreciated by me and I am sure our residents also.

I would also like to wish everyone a very Merry Christmas and Happy New Year.
Your Anti-Social Behaviour team

The Council’s Anti-Social Behaviour team works for you and their key aim is to help you feel safe and secure in your community.

The Council has a qualified and dedicated four-person ASB team. The role of an officer is both demanding and busy as they react and respond to a multitude of situations - never knowing what the next case may bring.

Whether you have a concern about noise, dog ownership or even domestic violence your ASB team can help.

Craig Dabin-Williams, Anti-Social Behaviour Officer, said: “Our key aim is to ensure the safety and well-being of our tenants.

“I enjoy working in anti-social behaviour and get a tremendous amount of satisfaction from achieving good outcomes for customers.

It’s particularly pleasing when a customer has really had a lot to put up with, and is very clearly relieved and grateful when we get good results.

“On many occasions, we don’t need to go down the enforcement route and we can help resolve situations by simply getting people to talk or finding out what the problem is. Quite often there is a solution that all sides are happy with.

“We want people to report incidents and we will achieve the best results by working together.

“We take seriously all reports of ASB and thoroughly investigate each case to try and bring a swift and satisfactory resolution for our tenants.”

The ASB officers cover their own areas of the borough, enabling them to work closely with local police officers and our Tenancy and Estate Management Officers who also manage their own areas.

The team encourages the early reporting of anti-social behaviour and can resolve situations by talking to tenants, sometimes writing letters and using mediation. This helps to stop situations escalating and meant the council last year had very few cases that need legal action.

Jane Hunt, Cabinet Member for Housing said: “We want to work with tenants on all issues to do with our council homes and anti-social behaviour is included in that.

Last year the housing ASB team served a notice of seeking possession in less than two per cent of all cases. This is because our ASB team are incredibly dedicated to supporting and working with tenants, using the most appropriate strategies and approaches.”

On average the ASB team deals with 180 live cases in Charnwood. Once a complaint has been received the officer who covers that area will ring the complainant and carry out a risk assessment to understand the impact of the behaviour on the victim.

After speaking to the complainant, the officer will agree an action plan with them around how the case will be managed.

High risk cases are referred to the Joint Action Group and ASB Hub which includes agencies such as the council, police and social services. Informing the group and working in partnership means all agencies receive information about the case and can provide support where appropriate.

If you are worried about ASB in your area or would like to report an incident then please contact Charnwood Borough Council on 01509 634666 or email contactcentre@charnwood.gov.uk

Gas Maintenance

Every year you will receive a letter to arrange a gas service appointment. This appointment is so that we can check your gas appliances or solid fuel appliances and smoke alarms are safe and in good working order.

It is a legal requirement that these checks are carried out every year. It is extremely important you book an appointment when asked to and make sure you are at home when the engineer calls. If you’re not at home when we attend, we may need to cap your gas to make sure your home is safe.

We understand people have busy lives and are working, if the appointment is not suitable for you, you MUST contact our partners Sure to re-arrange the appointment giving at least 48 hours’ notice. Please don’t miss your appointment!

Un-serviced gas appliances could produce carbon monoxide (CO), it is a colourless, odourless, tasteless poisonous gas, you can’t see it, taste it or smell it but CO can kill quickly without warning. Keep your family safe and warm, keep your appointment.
Community gardeners recognised for their hard work.

A group of gardeners in Loughborough have been rewarded for their horticultural efforts.

East Midlands in Bloom judges acknowledged Chapman Street Gardeners for their excellent work. They said the group’s gardens reflected the local heritage and praised the use of recycled materials.

Charnwood Borough Council wanted to thank the group whose members are council tenants. They were invited to the council offices and presented with a £100 cheque to spend on their gardens.

The gardeners were presented the cheque by Councillor Jane Hunt, Cabinet Member for Housing and Regulatory Services.

Councillor Hunt said: “This group is a great example of a community pulling together and making a difference to the area they live in.

“I would like to congratulate their efforts and look forward to seeing the gardens next year.”

Peter Smith, Chair of the Chapman Street Gardeners, is not afraid to ask local businesses for materials.

He said: “You have to be a bit cheeky sometimes and not be afraid to ask for donations and help. We are very grateful to all the companies and groups who have donated and supported our gardens.

“We put in a lot of hard work all year round and many hours doing the communal gardens. It is very rewarding when we see people choosing to walk through our gardens just to have a look at the work we’ve done.”

The gardeners have also held a market stall selling cakes and raised £180 to buy plants and flowers.

Housing Management Advisory Board welcomes new member

Maria Hardy, a tenant from Sileby, is the newest member of the Housing Management Advisory Board.

Maria, 52, a mother of three became a council tenant in December 2013 and says she is looking forward to being involved.

The Council established a Housing Advisory Board to promote tenant and leaseholder engagement in decisions relating to the council’s housing stock. Four tenants/leaseholders who are selected by a panel sit on the board.

Contact Centre welcomes Vice-Chair of the Charnwood Housing Residents Forum

Contact centre staff welcomed Cath Biddles into their fold on October 8 to watch staff in action.

Cath, Vice-Chair of Charnwood Housing Residents Forum, spent the morning learning the ropes with our call centre staff.

She learned how information is recorded and repair calls are processed. Cath had the opportunity to listen into calls and see how they are forwarded and logged.

Cath said: “I was surprised at how complicated working with a dual screen appeared and how efficient the staff are at dealing with some very complex issues.”

After lunch, Cath joined the depot team where Andy Brown, Principal Officer for Repairs and Maintenance, provided her with a brief overview of his team.

Cath was impressed at how well they managed appointments for the repairs team by allocating jobs based on location cutting down travel time which allows more time for appointments.

Customer Engagement Officer Julie-Ann Byrne said: “This is a fantastic opportunity for our tenants and leaseholders to visit the contact centre and Limehurst Depot.

“They will get first-hand experience of how calls are received by the contact centre and progressed to the works planners who book repair appointments.”

More tenant visits to the contact centre and the depot are planned over the next few months.

Everyone who takes part must complete a data protection form before their visit so confidentiality is maintained.
Update from the Senior Citizens Forum.

Horticultural advice is being offered to court tenants following a meeting of the Senior Citizens’ Forum.

During the meeting on Friday, October 3 at Arnold Smith House, Shepshed, Nicola Clarke from Quadron Services offered support to tenants looking to don their gardening gloves and spruce up their green spaces.

Whether it’s finding suitable plants for a shady spot or tips on keeping weeds at bay, Nicola and the team from Quadron will be on hand to share expertise and answer queries.

Other items on the agenda at the meeting included a roundup of Leicestershire County Council’s proposals for Older Peoples Services.

Sally Ramalho, Principal Officer, reassured members at the meeting that consultation with residents would take place before any changes are introduced.

Forum members were reminded that store cupboards in the courts are communal spaces and belong to the council. Wardens and fire officers need to be able to inspect these spaces at all times to ensure they do not pose a fire risk.

Senior citizen forum members it’s time to dress up, party and get into the Christmas spirit! Babington Court will be hosting this year’s Christmas Party on December 18th from 2pm-5pm for Senior citizen forum members only.

Thank you Arnold Court, for making the Forum feel very welcome and kindly providing the refreshments.

Finally, everyone at Charnwood Borough Council would like to wish all of its court tenants a very Merry Christmas and Happy New Year.

Babington Court celebrates its 40th birthday

Residents celebrated the 40th anniversary of Babington Court, Rothley, in style.

Cake, food and music were the order of the day for tenants as they marked the sheltered housing complex’s birthday with a party.

Babington Court was officially opened on October 8, 1974, by The Rt Hon the Earl of Lanesborough. The court is named after a former landowner from Rothley.

Councillor Jane Hunt, Cabinet Member for Housing and Regulatory Services, said: “It is wonderful that the residents celebrated this special day at Babington Court. It sounds like everyone had a great time and enjoyed the party atmosphere.”

Babington Court currently has 26 residents.

Mrs Bessie Grinrod has lived there for 14 years, longer than anyone else. She is also the oldest resident there and just two years away from her 100th birthday.

Mrs Grinrod said: “I enjoyed every minute of the party, and every mouthful.

“Happy Birthday Babington Court, from all your residents and let’s hope there are many more years to come.”
The draw has taken place for the end of September and the winners are:

• Mrs B of Anstey and Mrs L of Loughborough won £200 for having a clear account.

For maintaining payments for twelve consecutive weeks - £50 each

• Mrs S of Syston
• Miss H of Loughborough

FESTIVE PRIZES
UP FOR GRABS

The next prize draw is at the end of the Christmas rent free weeks – so for week ending Sunday January 4. Two prizes of £200 and two prizes of £50.

Cold Weather Payment –
don’t miss out!

Are you aware of the cold weather payment for elderly and vulnerable residents that was launched two years ago?

Payments will be made when your local temperature is either recorded as, or forecast to be an average of zero degrees Celsius or below over seven consecutive days.

You could get a payment of £25 for each 7 day period of very cold weather between November 1 and March 31. Many residents on pension credits should receive this automatically. However other vulnerable residents need to apply direct.

Use the Cold Weather Payment tool www.direct.gov.uk/coldweatherpayment to see if your area is due to receive a payment this winter.

Tell your pension centre or Jobcentre Plus office on Telephone: 0345 604 3719 if you think you should have received a Cold Weather Payment but you haven’t.

Or for further information contact your energy supplier.

Council Tax – did you know?

Did you know that you can now access your council tax account on line? You are able to view your council tax details online, report change of address, sign up for a direct debit or search for your council tax band.

If you would like to register and sign up, please see link below: https://revenuesbenefits.charnwood.gov.uk/publicaccesslive/selfservice/citizenportal/login.htm
The Under Occupancy Charge is also known as the Bedroom Tax / Spare Room Subsidy. These charges were introduced from April 2013 to tenants who have a spare bedroom. At that time, we had 600 tenancies affected by the Under Occupancy Charge. We currently have 474 homes affected.

The level of rent arrears has fallen slightly due to the support and advice we have provided to our tenants and the availability of Discretionary Housing Payments.

Want to know more about Discretionary Housing Payments?

We currently have 111 tenants receiving Discretionary Housing Payments. If you are finding it difficult to pay the shortfall between your rent and your Housing Benefit especially if you have an Under Occupancy Charge to pay, you can apply for extra help through Discretionary Housing Payments. For more information please visit www.charnwood.gov.uk/pages/discretionaryhousing_payments or phone 01509 634666.

Universal Credit is being introduced in a carefully controlled way and will eventually replace the following six main working age benefits: Income-based Jobseeker’s Allowance, Income-related Employment and Support Allowance, Income Support, Working Tax Credit, Child Tax Credit and Housing Benefit.

Universal Credit is already live in a number of ‘pilot areas’ for single claimants and couples only. The proposals are that in time it will be extended to families. Charnwood is not a pilot area and so at present no customers are in receipt of Universal Credit here.

Universal Credit will be available to people who are on a low income or are out of work. To claim it, people must be aged between 18 and 60 years six months, and must satisfy the eligibility criteria.

Some really important changes it will bring -

• You are expected to claim Universal Credit online. If you cannot easily claim online your local jobcentre will help you find support. Charnwood Borough Council will provide internet access points, support and face to face advice. If you get stuck making your claim, you can call a Universal Credit helpline while you’re online and...
Message from your Leasehold Officer

It has been a busy year again for Leaseholders and I thought now would be a good time to look back and see what has happened.

Fire risk assessment work is being carried out all over the Borough on the blocks of flats. This has resulted in the installation of emergency lighting within communal areas, annual testing of the electrical consumer units and meter boxes which supply electricity to the communal areas, and new meter boxes doors and cupboards.

Some blocks have also had internal redecoration of the communal areas and new communal doors. We have also been able to offer a choice of a new buildings insurance policy.

I would like to take this opportunity to thank you all for your hard work in replying to letters, options sheets and getting your front doors up to FD30 (fire safety) standards.

All that is left for me to do now is wish you all a Happy Christmas and a Prosperous New Year and remember, I am here to help.

Sarah Taylor
Email me at sarah.taylor@charnwood.gov.uk or call me on 01509 634830

Your Questions answered

Q. I want to sub-let my flat - what do I need to do?

A. You are entitled to sub-let your flat as long as you request it in writing. You need to ask permission from your mortgage lender. If you do not, you may be breaking your mortgage terms and conditions, which could lead to action being taken against you by your mortgage lender.

Once you have permission, you will need to decide if you are going to manage the tenancy yourself or instruct a letting agent to manage it for you. Managing the tenancy yourself is quite a responsibility as it involves:

- Finding a suitable tenant
- Drawing up a tenancy agreement
- Registering the tenant’s deposit
- Providing an energy performance certificate (EPC)
- Providing a Landlord’s gas safety certificate
- Collecting rent
- Managing the terms of the tenancy agreement
- Resolving any anti-social behaviour issues
- Understanding landlord and tenant legislation.

You will still be responsible for the payment of your service charges and ground rent. These must be paid quarterly in advance (payment plans are not available for leaseholders who sub-let).

Once you have sub-let your property you must ensure that the Leaseholder Officer has your current contact details. This is important in case we need to contact you in an emergency. If you have already sub-let your flat and have not told us you need to let us know in writing.

Please be aware that if you breach your lease agreement it may revoke the permission to sub-let.
Q. If I have a query on my Certified Summary what do I do?
A. If you wish to query anything on your Certified Summary or Estimate of Service Charges, you will need to call, write or email us within 28 days. Once you have contacted us, we will log the query and investigate further. If we uphold your query, we will send you a Revised Estimate or Certified Summary which will show the amendments.

This was a Service Standard put in place by Charnwood Leaseholders Forum after several complaints were made that their estimates kept changing.

Q. When am I getting my new bathroom and kitchen?
A. As a leaseholder, you own the lease which means we are not responsible for replacing your bathroom or kitchen. As the landlord, we are responsible for communal issues i.e. repairing communal doors, unblocking communal drains. Further examples of responsibilities are detailed within the Leaseholders Handbook. If you require a copy of the handbook, you can download it from our website at.

http://councilhousing.charnwood.gov.uk/leaseholders-handbook

Q. I have reported Criminal Damage to the police, but they said it is Charnwood Borough Council’s responsibility to report. What do I do?
A. Always call 101 and report the criminal damage. If the police officer tells you it is the Landlord’s responsibility to report the damage, ask them to take the details and give you a crime number. Then let me have the details. We are currently liaising with the police regarding this issue.

Q. I have replaced my front door, why hasn’t the council replaced the tenants’ doors within my block?
A. We currently have a programme of work for replacing the doors of tenants’ properties. I understand there are a few problems with gaining access to some properties but we are dealing with these issues.

Q. When does the new Buildings Insurance Scheme start?
A. For the Leaseholders who have decided to take up the option of the new buildings insurance, this will start on June 1, 2015. If you have applied for contents insurance with Aviva, they will be in touch regarding the start date as the dates will differ depending on when you applied.

Q. I have sub-let my property. Will the new buildings insurance scheme cover my tenant for alternative accommodation and loss of rent?
A. It will not cover the tenant for alternative accommodation, but it will cover loss of rent.

Q. I would like a Windows Specification as I am going to replace the windows in my flat.
A. Please call or email me and I will arrange for the specification to be sent to you. Currently the specification is under review and so there could be a delay.

Q. I would like a copy of my lease please as I can’t find mine.
A. I can forward a photocopy of your lease which will be certified by our legal section as a copy of the original. This costs £25 per copy.

Q. I haven’t got Contents Insurance – do I need it?
A. I strongly advise you to get contents insurance. We had two incidents last year where leaseholders hadn’t got contents insurance and they lost the majority of their possessions.

It is also a condition of some of your leases to provide this documentation each year. Because of the recent events, we will be contacting Leaseholders for a copy of their contents insurance where it is stipulated in their lease agreement.

Charnwood Leaseholder Forums

The meeting dates, times and venue for the upcoming Leaseholder Forums are below:

- March 5 2015 – 5.30pm to 8.00pm, Committee Room 2
- June 4 2015 – 5.30pm to 8.00pm, Committee Room 2

It would be great to see all of you but if you are unable to make the meeting, please feel free to email or call me with anything you’d like to be brought to the attention of the forum.
Struggling to pay service charge?

We know the service charge can be hard to stomach sometimes, but we will only ever charge you in line with your leasehold agreement. We want to make sure you all enjoy home ownership, but with a leasehold agreement there are obligations and responsibilities.

If you are having financial troubles we are here to help. Do not ignore the problem - it will not go away - we would rather you be honest and discuss any issues with us as early as possible.

Call us on 01509 634830 or 01509 634817 to discuss your personal financial situation.

There are other support services including Citizen Advice Bureau, Woodgate Chambers, 70 Woodgate, Loughborough.

The Money Advice Service also visits Charnwood Borough Council fortnightly on a Thursday and you can book an appointment with them by calling our Contact Centre on 01509 263151.

Estimates of Service Charges for 2015/16

I know that it seems a long way off, but I want to remind you all that at the start of March 2015 you will be receiving your Estimated Service Charge for 2015/16 and your Ground Rent Demand Notice.

Please remember this will be for your information only and I ask that you check your estimate carefully and raise any queries with me within 28 days so that we can amend your invoice if necessary. No alterations will be made after the 28 days.

Please do not make any payments until you receive your invoice as the Ground Rent Demand Notice is a legal requirement that we have to send in the month prior to invoicing.

In early April 2015 you will receive your invoice which will include the April quarter charge and your £10 ground rent. This will be the start of the new financial year 2015/16.

Winter Weather

Tips and advice on staying warm this winter. The colder weather is particularly difficult for older and vulnerable people — so please keep an eye out for any elderly or disabled neighbours should the weather take a turn for the worse.

Age UK advises that your main living room should be heated to 21°C (70°F) and the rest of your home heated to at least 18°C (64°F). Low temperatures can increase the risk of flu and other respiratory problems. Here are a few tips:

• Wear several thin layers of clothing rather than one thick layer

• Try to move your bed and favourite furniture away from outside walls to warmer areas of the room – and make sure radiators have space to let the heat out.

• Do not put damp clothes on radiators to dry as this causes condensation and damp to your property.

• Make sure you have a least one hot meal every day and drink plenty of hot drinks.

• Keep doors closed and curtains shut to help retain the heat in the evenings.

• Stock up on a supply of bottled water and long life foods, as well as any medication you need.

Certified Summaries 2013/14

You should have received your Certified Summaries for 2013/14. We are pleased to report that they have been sent in accordance with the Leaseholders Reform Act.

There was a lot of extra work completed between the April 1, 2013 and March 31, 2014. This wasn’t included in your estimates so many of the leaseholders will have amounts outstanding. These will be brought forward to your estimates for 2015/16. Please allow for this when budgeting for the following year’s estimate.
Do you have home Contents Insurance?

Isn’t it better to be safe than sorry?

Are you aware that Charnwood Borough Council is not responsible for insuring the contents of your home?

We have arranged an affordable contents insurance scheme that is payable by weekly/fortnightly/monthly instalments?

The policy is provided by Aviva and insures your possessions against storm, fire, flood, theft and other perils. There is no excess to pay in the event of a claim, no minimum security requirements and the application process is simple.

With affordable premiums payable by weekly/fortnightly/monthly instalments, can you really afford not to be insured?

Why not call 01509 634877 for an application pack and more details?

www.charnwood.gov.uk