

Nottingham Council Housing

www.ncchousing.org.uk

NottmCCHousing

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Nottingham City Council's financial situation

Latest news

You will no doubt be aware that Nottingham City Council is experiencing financial challenges, with a significant gap in its budget due to issues affecting councils across the country, including an increased demand for children's and adults' social care, rising homelessness presentations and the impact of inflation.

As a result all spending is being carefully monitored...

As a service area of Nottingham City Council, Housing Services falls within this process. Please be reassured, however, that we are very much committed to continuing to deliver services to you as usual, and to continue improving the way we deliver repairs, maintain estates and neighbourhoods, and to help you to lead happy, healthy lives.

The main impact of the council's current financial situation is that additional approvals for any spend are required, which can add to the time period for improvements to be made. We're mitigating this by requesting approvals earlier wherever possible.

So, we're open as normal. If you have any queries, please get in touch by calling **0115 915 2222** or emailing **feedback@nottinghamcity.gov.uk**.



Building our relationship together, to maintain and improve your home

We know that we have work to do to improve our relationship with you when it comes to how we carry out repairs, maintenance and improvements in your home.

One of the ways we can do this is by making sure you have realistic expectations of what to expect from us as your landlord in terms of repairs and maintenance. We also want you to understand what you're responsible for as a tenant – things like being in for appointments, or letting us know if we need to rearrange.

We know that we've all got work to do to make things better. Feedback varies from people who are positive about the way we look after their home, to others who are disappointed and frustrated. This is making customer satisfaction levels lower than we'd like, and means that you're not getting the services you expect.

We need to be clear to you about what you can expect from us as your landlord. We have service standards that have been in place for a number of years – it's time to look at them again to make sure they're right for both of us.

To be able to do this, we need to:

- better understand your needs and how you want to be treated
- understand what your expectations are for your home and neighbourhood
- hear about your expectations of our repairs and maintenance service
- make it clear to you what the law expects us to do as your landlord
- let you have information about the condition of your home for example when it was built, how and with what materials and any changes that might have happened over the years
- let you know how much it costs to repair, maintain and improve your home, and what we can afford to do
- · explain how we make decisions about repairs, maintenance and improvements.

Involving you

Later this year we'll be inviting you to work with us to look how we do things to improve the service and how we should prioritise the rent you pay to repair, maintain and improve your home and where you live.

If you'd like to be involved, please email involved@nottinghamcity.gov.uk or call us on 0115 746 9100.

Continued over the page...

Reporting issues with your home

When you report an issue relating to the condition of your home, we want to understand what's caused it and the impact it is having on you living in your home. If your health and safety or the structure of your home is at risk, we'll do the work to make things safe straightaway.

If we can't fully complete the work, we'll arrange with you a suitable time to do that.

You've told us that we need to get better at:

- letting you know if we have to change appointment dates and times
- keeping you informed about how long you can expect to wait for work to be done, particularly if we are unable to resolve an issue in a single visit
- making sure that when we come to your home we have the right tools, materials, skills and time to do the repair.

What we're doing to improve

We've taken on more trades staff, including roofers and multi-skilled people who can fix more than one issue in one visit. We've moved staff around so we have more people in areas where we have the highest demand.

We're starting to see the impact of this with the number of days from when you report an issue to your appointment coming down. Although we know we need to do more in some areas, like plumbing. We've identified some IT issues that we're working to fix so that we're missing fewer appointments, and where we have to change appointments, we're making sure we talk to you first.

We 're looking at how we can improve our approach to appointments for gas servicing, to make it easier to book or to change.

It's really important that you're in for an appointment or that you tell us as soon as possible if you need to rearrange.

You'll get a text message once an appointment has been confirmed, as well as a reminder three days before and a phone call when we're on our way on the day of your appointment.

If you're not in, we'll automatically reschedule your appointment. We'll make up to three appointments with you to access your home to sort your issue.

Damp and mould

More people are reporting black mould and potential damp in their homes. We've set up a specific team to manage this. We may ask you where possible to take part in a video call so we can better understand the location and extent of any black mould.

Humidity is one of the key causes of mould. We're piloting the use of technology that helps us understand patterns of humidity and heat in the home so we can look at possible solutions.

Heating and hot water

We're also trialling some technology that will notify us if the pressure on your boiler has dropped – a common cause of you having no heating or hot water. The technology lets us fix the issue remotely without you having to contact us and without us having to send a heating engineer to your home. This means we can use the resources we have to tackle other heating related issues customers have.

Complaints

We're trying to learn from the complaints you make.

We hold a weekly complaints clinic with senior managers to understand what's going wrong, look at how each complaint is being dealt with, and agree what we can do to put things right and stop it from happening again.



We're specifically looking at how we improve our communication with you when you've made a complaint.

Reporting an issue

Our repairs service runs flexibly from 8am to 5.45pm, with an out of hours emergency repairs service from 5.45pm to 8am.

You can report a repair or an issue with your home 24 hours a day online at www.ncchousing.org.uk/report-a-repair or by calling **0115 915 2222** between 8.30am and 5pm, Monday to Friday.

If your situation presents an immediate risk of serious injury or death, please report it at any time 24/7 by calling **0115 915 2222**. For a full list of the kind of issue that needs a quick response, go to www.ncchousing.org.uk/emergency-repairs.

Updating your Universal Credit journal for April's rent increase

If you're on Universal Credit, you get help with your housing costs.

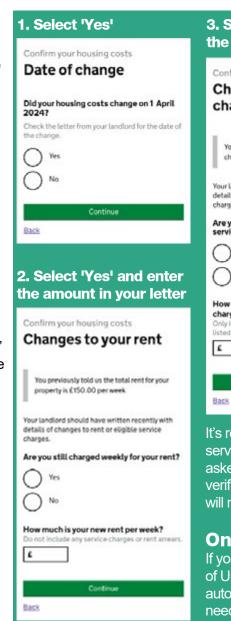
You'll need to update your journal with your new rent amount, or you could lose out on the difference!

If you don't report any changes to Universal Credit correctly when your rent increases from the beginning of April, it could lead to delays in payments and your housing cost element will be underpaid.

Universal Credit will send you a 'to-do' on, or after, Tuesday 2 April that will be personalised to your circumstances.

Just sign-in to your Universal Credit account online and in your 'to-do' list you'll be able to report changes to your housing costs by answering the questions shown opposite.

But please don't report the changes until you get the 'to-do' on your journal and don't use the 'change of circumstances' to-do, to report the annual rent change.



3. Select 'Yes' and enter the amount in your letter

Changes to your service charges

You previously told us the total eligible service charges for your property are £5.00 per week

Your landlord should have written recently with details of changes to rent or eligible service charges.

Are you still charged weekly for your service charges?

) Yes

) No

How much are your new eligible service charges per week?

Only include 'eligible' service charges. They will be listed separately on the letter from your landlord.

Continue

£

It's really important that you add up your service charges correctly. You may be asked to accept the charges after we have verified them. Please do this, as your rent will not be paid until you do.

On Housing Benefit?

If you receive Housing Benefit instead of Universal Credit, your benefit will be automatically updated and you do not need to do anything.

Universal Credit migration

If you're of working age and currently receive any of these six benefits and tax credits, if you haven't already, you'll soon receive a Migration Notice letter:

- Child Tax Credit
- Working Tax Credit
- Housing Benefit
- Income Support
- Income-based Jobseeker's Allowance (JSA)
- Income related Employment and Support Allowance (ESA).

The letter will tell you the deadline date you have to claim Universal Credit. If you don't apply by the deadline, the DWP will be able to stop your existing claim.

Guidance on what you need to do when you receive this letter can be found on the Government's website www.gov.uk/welfare/universal-credit and click on the 'Universal Credit if you receive a Migration Notice letter' link.

Help to Claim at Citizens Advice

If you get a Migration Notice letter, we advise that you call the Help to Claim team at Citizens Advice as soon as you can for help to make the claim and to find out when would be the best date to claim.

You can call an advisor for FREE by calling **0800 144 8444** between 8am to 6pm, Monday to Friday.

Get in touch

For any questions about your rent, Universal Credit, help with your benefits or if you're struggling financially please get in touch and we'll do our best to help.

Go to www.ncchousing.org.uk/your-rent, call us on 0115 915 4920, email moneymatters@nottinghamcity.gov.uk or text the word DOSH, followed by your message for FREE to 80800 and we'll call you back (this might come up as an unknown number when we ring).

Help make a difference to your neighbourhood by becoming a Street or Block Champion

We're lucky to have Street and Block Champions all across the city who are helping to improve where they live by being the eyes and ears of their local communities – thank you for making a difference.

But we're always on the lookout for more! If you're passionate about where you live and want to give something back to your community, becoming a Champion for your street or block is a great place to start.

You might want to be a voice in your local area or to encourage others to make your neighbourhoods a better place to live or to get involved in local projects or events, help your neighbours to report local issues or support more people to get involved.

The beauty of being a Street or Block Champion is that you're in control. You can get involved in as little or as much as you like and you can decide if you want to be known as a Champion for your local area or if you'd prefer not to be — it's entirely up to you.

If you're looking for work, it'll look great on your CV and you'll have access to FREE training and support from us throughout to help you in your role.

Marie (pictured opposite) has been a Block Champion at Byron Court in Sneinton for a number of years, helping to make a real difference to the lives of the people who live there. Marie said: "I love being a Block Champion and have seen first hand the positive difference we can make to the places where we live.

"With the support of the fantastic Tenant Involvement Team, we've brought Byron residents together, transforming the once under-used outside communal courtyard into an area where our wonderful and diverse community can come together and meet and mix with one another.

"If you love where you live, and want to make a difference – please think about becoming a Champion for where you live – I promise you won't regret it!"

If you'd like to find out more about becoming a Street or Block Champion, we'd love to hear from you.

Email <u>involved@nottinghamcity.gov.uk</u> or you can call us on 0115 746 9100.



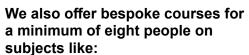
#liveandlearn at the Tenant Academy

We provide FREE training for Nottingham City Council tenants and leaseholders through our **Tenant Academy.**

From training and development, to support helping you find a job. Accredited training from approved professional bodies, to activities suitable for the whole family. There really is something for everyone. Here are just a few of the courses that are available to book onto now by emailing involved@nottinghamcity.gov.uk. Or download our latest training programme at www.ncchousing.org.uk/tenant-academy.

Level 2 Food safety and hygiene

Complete an accredited qualification in food safety and hygiene at a community venue near you!

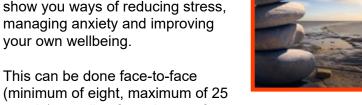




- type 2 diabetes and healthy eating
- cooking on a budget
- healthy cooking.

Introduction to mindfulness

This two and a half hour beginner's course to mindfulness techniques will show you ways of reducing stress, managing anxiety and improving your own wellbeing.



(minimum of eight, maximum of 25 people) or online from the comfort of your own home.

Introduction to air fryer cooking

Learn the best ways to use an air fryer for the best results with recipes, techniques and practical guidance for all attendees.

And after successfully completing the course, you'll get a FREE air fryer to use your new-found skills at home.

This is offered as a bespoke course for a minimum of eight people and is particularly suitable for people living in independent living communities.

Practical dementia management: strategies and support

Learn how to manage the symptoms of dementia and support vulnerable adults in the free online course that provides practical expertise to help you manage the symptoms of dementia.

Topics include identifying types of dementia, their symptoms, risk factors, diagnosis, treatment and support. Go to www.alison.com/courses/practical-dementiamanagement-strategies-and-support.

Meet the Tenant **Academy!**

Come and say hello, have a brew, and talk to us about your training needs and how we can support you.

We're at:

- The Mary Potter Centre. Radford on the first Tuesday of every month.
- The Chase Neighbourhood Centre. St Ann's on the second Tuesday of every month.
- Bulwell Riverside on the third Tuesday of every month.
- **Bestwood Estate Community** Centre on the fourth Tuesday of every month.
- **Queens Walk Community** Centre, The Meadows, upon request.



Can we help you, like we've helped Erida?

Our dedicated Employability Team can offer you advice and support if you're looking for a job. We offer a variety of opportunities that can help you. This includes practical support such as CV writing and interview skills, training opportunities, work experience and much more. One such person that we've supported is Erida...

Erida relocated to the UK from Albania back in 2020, leaving behind a successful career to be with her family here. For the first two years in the UK she was a full-time mum, then in 2022 she started applying for jobs. Here, Erida tells her story...

"I was looking at entry-level roles that would help me learn the UK system and at the same time improve my English – and all I was getting was refusals for being overqualified, or no feedback at all. It was very frustrating.

"A friend told me about the Employability Team at Housing Services, and explained that they were there to help jobseekers get on the right path. I got in touch, and they were positive and friendly and gave me hope from our first meeting. "I took part in an interview workshop where I got some help with my CV and practiced some mock interviews — everyone was so patient and encouraging. We also got advice on how to build self-confidence and self-belief, which I've found to be invaluable.

"In the last three months, I've applied for eight positions, secured four interviews, and finally been offered a job!"

Erida is now working in Nottingham and enjoying her new role.

To find out how we can support you too, go to www.ncchousing.org.uk/employability or email HousingEmployability@nottinghamcity.gov.uk.



BREAKING THE SILENCE OF DOMESTICABUSE

It's estimated that 2.1 million people aged 16 and over experienced domestic abuse in the year ending March 2023 – with more than two thirds of those being against women.

Everyone deserves to live in a safe home. Sadly, domestic abuse is a problem that lurks behind closed doors and all too often those who are the victims suffer in the silence that surrounds it.

Victims may fear retaliation, judgement or stigma, making it difficult to speak out. We want you to know that you are not alone. Help and support is out there and we are committed to supporting anybody affected by domestic abuse and taking the strongest possible action against perpetrators of domestic abuse.

We work in partnership with organisations and specialist domestic abuse services across the city to create a culture where survivors feel supported to share their stories and break the silence.

If you are suffering from domestic abuse, please report it to us. We'll take your complaint seriously. We'll give you confidential advice and work with you, alongside other appropriate agencies, to minimise the risk to you and provide the right support to keep you and your family safe.

And if you suspect somebody might be experiencing domestic abuse, please don't do nothing – tell someone.

You can report it to us in any of the following ways:

- Call us on 0115 746 9555
- Email <u>reportasb@</u> <u>nottinghamcity.gov.uk</u>
- Text REPORTASB
 followed by your
 message for FREE to
 80800 and we'll call you
 back. If it's an emergency
 and you're in immediate
 danger, dial 999.

SUPPORT AGENCIES

There are a number of agencies in Nottingham that can provide support and advice, including:

Juno Women's Aid

You can call their 24 hour Domestic and Sexual Violence Helpline on 0808 800 0340 or go to www.junosaid.org.uk.

Equation

Nottingham based charity that works with the whole community to reduce the impact of domestic abuse, sexual violence and gender inequality. This also includes specialist help for men.

www.equation.org.uk.

Nottinghamshire sexual violence support service

www.nottsvss.org.uk or call 0115 941 0440.



BUILDING A BETTER NOTTINGHAM 100 new residents for Bestwood

The first 100 residents have now moved into their brand-new homes at the Eastglade, Beckhampton and Ridgeway sites in Bestwood and Top Valley.

The homes are the latest to be completed as part of the Building a Better Nottingham programme. Building works across the three sites will see almost 350 new homes built for Nottingham people in housing need over the next three years.

For Araz and his family, who moved in before Christmas having previously lived in a small flat, the move couldn't have come at a better time: "My daughter Eve is just eleven months old," said Araz. "She's just started crawling, and the flat wasn't ideal as she didn't have a lot of room.

"We're thrilled that now we have a house with a garden, which means that by the time she's walking in the summer, she'll be able to enjoy the outdoors so much more." All the new homes are energy efficient and low cost to run. They all have solar panels to help lower energy bills, water fittings designed to reduce water wastage, and electric vehicle charging points to futureproof the gradual shift towards more sustainable motoring.



Students see their interior designs brought to life at Eastglade

Aspiring interior design students from the Bulwell Academy have seen their designs brought to life in the new homes we're building at Eastglade in Top Valley.

We set the then Year 10 students an interior design challenge back in 2021 that saw them coming up with designs for interiors of the new homes. Entries were judged by a panel of experts, and the two winners visited the site to see their designs turned into reality in December.



"I was at a loss for words when I saw it first. This is one of the best experiences I've had – it's definitely a memory that'll be with me forever, and hopefully this will be a good start for my future in the industry".







The Eastglade development comprises **106 new council homes** – 23 one-bed apartments, 63 two-bed houses, and 20 three-bed houses.

Coping with the cost of living

Households across the country continue to struggle with the cost of living. A cold start to the year and food and energy bills remaining high means that many of us are finding it harder than ever to make ends meet.

If you're worried, you're not alone and we want to help you. Working together with organisations across Nottingham, we're committed to helping all of our residents through these tough times.

We have lots of information on our website about the support that we and other organisations can offer – just go to www.ncchousing.org.uk/cost-of-living.

Keep the roof over your head by paying your rent first

The most important thing you can do when times are tough is to continue to pay your rent, to make sure you keep the roof over your head.

If you're struggling, talk to us – we're here to help and the sooner we know about it, the more we can do to help.

Call us on 0115 915 4920 or email us at moneymatters@nottinghamcity.gov.uk.

Just Ask Lion

The Ask Lion service is full of useful information to support you with the cost of living.

From money advice to budgeting tips. From support with claiming benefits to information about food banks, community support groups and warm spaces, Ask Lion is the place to go – www.asklion.co.uk/money.



Energy saving tips

The price cap rose by 5% at the start of January and many of us are struggling with paying our bills. Cutting energy use is a key way to save.

Here's a few tips to help you do just that:

- Turning your thermostat down by just one degree from, say 21 to 20, may reduce your heating bill by £100 a year.
- Lower radiators in rooms you're not using. The Government says you could save around £70 a year turning radiator valves down to between 2.5 and 3 in rooms you don't use.
 - But be aware that colder rooms can lead to more condensation, so don't turn radiators off completely.
- Bleed your radiators if they feel cold at the top, hot at the bottom. There's a video on our website that shows you how – <u>www.ncchousing.org.uk/how-to-quides</u>.
- Wash clothes on a cooler setting

 washing at 30 degrees and doing one fewer load a week, could save
 £29 a year.
- Check your fridge and freezer temperature – your fridge temperature should be at five degrees and freezers at -18. Any colder and you're wasting money.

If your fridge or freezer don't have in-built thermometers, you can buy them for just a few pounds.

Defrosting your freezer will also improve its efficiency.

- Don't overfill your kettle just boil the amount of water you need or boil a full kettle and fill up a flask to use throughout the day.
- Use a microwave rather than your oven to cook certain foods – cooking a jacket potato in the microwave costs 7p – in the oven it's 37p.
- Keep your doors closed when you're in a room – it'll keep the heat in and reduce draughts.
- Use the power of the sun open curtains and blinds throughout the day to let the heat and light in.
- Don't leave your mobile on charge overnight. The average mobile phone takes three hours to fully charge keeping it on charge all night will waste energy.
- Put a lid on your pans your food will cook faster, using less energy.

Money Saving Expert

Sign-up to weekly emails to get great money-saving tips. Go to www.moneysavingexpert.com.



Nottingham needs more people to come forward to be foster carers.

We need:

- people who can provide warm, stable, loving homes for the city's looked after children
- · carers during care proceedings, for short-term and long-term placements
- carers who can provide a home for all ages, from babies to teens, as well as unaccompanied asylum seekers.

And we also need people who can support parent and child placements.

We currently have more than 200 registered foster carers, but we need more. Our foster carers get a tax-free allowance to cover the costs of looking after a child and a skills payment. All our foster carers are approved by the fostering panel. The process will normally take about six months to complete.

Fostering is part of the statutory duties of the council and there are significant benefits to using our own carers. Children can live and continue education in their own community and we don't need to use more costly independent care providers.

Many councils across the country have seen a rise in the number of children in its care. Nottingham is no exception to this and has more than 650 looked-after children.

To find out more, go to www.fosteringnottingham.com.

Early help for families

Children are only brought into foster care when it is absolutely necessary. We've been working hard with partners to develop Early help for families – providing help and support so that every child can enjoy their childhood and grow to achieve their full potential.



To find out more about the support they can offer, go to www.earlyhelpnottingham.org.uk.



Keeping safe in your home

Keeping you safe in your home is our number one priority. If you have a safety concern where you live, it's really important that you report it to us, so we can investigate. You can call us on 0115 746 9555 or,

out of hours if it's an emergency on 0115 915 2222.

Fire safety in flats

If you live in a flat, you can expect to see us visiting your building over the next few months as part of our regular safety checks. We'll be making sure fire doors are working correctly and looking for anything else in the building that might be a hazard.

If you see anything you're concerned about in your building, you can report it to us at any time by emailing building.safety@nottinghamcity.gov.uk or speak to your Building Safety Officer – you'll see their details on the lift screens in your block.

When did you last check your fire alarm?

The Fire and Rescue Service recommend testing your smoke alarms every month to make sure they'd work in the event of a fire. Why not pop a reminder on your calendar for the first of every month to check your alarms?

Teaming up with Nottinghamshire Fire and Rescue Service

We've been working with Nottinghamshire Fire and Rescue Service to carry out training in some of our high-rise buildings. Working together gives us chance to test our fire safety procedures and make sure we're as prepared as possible should an emergency happen.

Spring cleaning

With spring just around the corner, you might be thinking of starting a spring clean to freshen up your home. We have a few tips to add to the to-do list and keep your home safe:

- Clear the clutter having items stacked up around your home can be a fire hazard, or they can block your exit
 routes if you need to escape. If you've got things you no longer need, you could donate them to the local charity
 shop or pass them on to neighbours who'd find them handy
- Check your electrics take a quick look to make sure your electrical equipment is safe, look out for cracks on sockets, frayed wires or scorch marks
- Tumble driers if you have a tumble drier in your home or in a common area, clean the lint filters and dust traps regularly
- Keep your appliances clean keep ovens, hobs and cooking equipment clean and clear of food spills and grease as this may catch fire when hot.





Housing Services

News in brief

Tenant Satisfaction Measures

In the last few issues of this magazine, we've been telling you all about Tenant Satisfaction Measures – the range of measures that the Regulator of Social Housing requires all social housing landlords to publish on things like satisfaction with repairs, safety and complaints.



We completed the third set of surveys at the end of last year and, at the time of publication, we're now completing the final set of telephone surveys.

A big thank you to everybody who has taken the time to give us your views – we've spoken to more than 2,200 tenants over the year – a representative sample of all our tenants.

The next stage will be to publish a full year of results and, along with all other social housing landlords, we'll send these to the Regulator of Social Housing.

The Regulator oversees the performance of all social landlords and these results will provide them with valuable information about our performance.

Support for local community projects

A new initiative has been launched to make it easier for people in Nottingham to improve their local area.



In partnership with Spacehive, the community fundraising platform, Crowdfund Nottingham programme lets residents across the city access funding for community engagement and employment support projects. Ideas could include promoting social inclusion and diversity, improving health and wellbeing or supporting progression into work through the improvement of existing venues, facilities or green spaces. They're keen to hear from Nottingham groups and residents who have an innovative idea to improve your local area.

No fundraising experience is necessary. Spacehive will help you with online workshops, 1-2-1 support and resources, providing advice on everything from project costs to campaign promotion. In addition to the money raised by local initiatives via crowdfunding, Nottingham City Council will provide a total of £325,000 of funding that has been secured from the national UK Shared Prosperity Fund.

To submit your idea for a chance to secure up to £15,000 of capital funds for your project and make a real difference in your local area email support@spacehive.com or fill in our form https://spacehive.activehosted.com/f/1.

To find out more and see what projects are looking for funding, go to www.spacehive.com/movement/nottingham.

Are you hungry to get involved to help us to improve?

We want as many of you as possible to get involved with us to help shape our services and to work with us to improve our local communities.

We're working on a new approach that we hope will help you to understand the many ways you can get involved with us and make a difference – a 'menu of involvement'.

We want to find out what you think about this by sharing your thoughts and ideas on what we're proposing. We'd love you to take part – just scan this QR code to complete our short survey or email involved@nottinghamcity.gov.uk for more information. Thank you!

New year, new-home? If you're over 60 (or over 55 and eligible for Disability Living Allowance or Personal Independence Payment) and want to make 2024 the year of moving to a new home, independent living might be just the thing that's right for you!

Independent living is perfect if your current home is getting too much for you to look after or if you fancy living in a ready-made community with people just like you, and lots of opportunities for socialising.

We have independent living communities in most areas of the city. The communities consist of self-contained homes, each with their own front door. There are one and two-bedroom flats, and bungalows. We've also refurbished the communal areas of our independent living schemes to create stylish and contemporary lounges, providing a warm and comfortable environment for relaxation and socialising.

If you live in one of our independent living communities, you will have an Independent Living Co-ordinator who will be your main point of contact. Their role is to help you live happily and healthily, and can offer help and advice if you need it. We also have Activity Co-ordinators who can support you in organising a range of events and activities that you can join in with, if you want.

Added peace of mind with Nottingham on Call

Everyone living in our independent living communities can be linked to the Nottingham on Call emergency alarm service. This provides help **24 hours a day, seven days a week** at the pull of a cord or the press of a button, to give you that extra reassurance that someone's there if you need help.

Interested?

You'll need to be on Nottingham's Housing Register, with all available homes advertised through Nottingham HomeLink.

To find out more, email <u>LettingsTeam@nottinghamcity.gov.uk</u> or go to <u>www.ncchousing.org.uk/independent-living</u>.