

# YOUR HOUSING



WINTER 2022

## Inside...

- > **Help with budgeting and the cost of living**
- > **Avoiding damp and mould**
- > **Improving your communities**



**Reading**  
Borough Council  
Working better with you



## WELCOME FROM FROM READING BOROUGH COUNCIL'S LEAD MEMBER FOR HOUSING **ELLIE EMBERSON**

With Christmas just around the corner now it's an exciting time of year, for young and old. But it does come with its own challenges and worries, and I know this is especially the case if you're the bill payer and are trying to juggle household finances and the expense of Christmas, whilst the cost of living gets higher and higher.

We're here to help you though. We're on hand if you are finding things too much – our Money Matters website ([www.reading.gov.uk/moneymatters](http://www.reading.gov.uk/moneymatters)) and debt advice team can give lots of help to put your mind at rest and help you enjoy Christmas.

We all produce more waste than usual at Christmas too, so do read our festive recycling tips and how you can help us to keep Reading clean and tidy.

Have a Merry Christmas and we look forward to serving you and your community in 2023!

## CONTENTS

3/ **FIRE SAFETY AT CHRISTMAS**

---

4/ **IMPROVING YOUR COMMUNITIES**

---

5/ **HOW ARE WE PERFORMING**

---

6/ **DAMP AND MOULD**

---

7/ **CHRISTMAS BUDGETING – DON'T FORGET YOUR RENT**

---

8-9/ **MONEY MATTERS & DEBT ADVICE**

---

10-11/ **TENANT ENGAGEMENT**

---

12 / **KEEPING RATS AT BAY**

---

13/ **HELP US KEEP YOUR COMMUNITIES CLEAN**

---

14-15/ **TENANT SERVICES**





# Keep your home safe this Christmas

With the holiday period upon us and Christmas decorations coming out, it is important to take care of yourself and your families by remembering what safety actions you should follow to stay safe.

Here are just a few tips to help ensure a safe holiday period:



Keep tealights and candles away from Christmas trees, curtains or furnishings. Do not leave any open flames unattended



Make sure plug sockets are not overloaded



Keep real fir Christmas trees watered



Keep decorations away from lights, heaters and radiators



Check that your Christmas tree lights, and all electrical appliances, have a safety standards label on them and always switch them off before going to bed



Don't leave cooking unattended and turn off appliances when not in use



Never leave decoration lights on when you're not in the property



Test your smoke alarms to make sure they are working



Check that any Christmas lights are not faulty or have damaged wiring



Avoid smoking indoors to prevent fire risks

**Stay safe and have a lovely Christmas!**



# Improving your communities

## Spotlight on Coronation Square, Southcote

A lot of work has been going on within Coronation Square to improve outside spaces to put pride back into the community by tackling overgrown plants, removing rubbish and replanting the area.

The planters in Coronation Square had become overgrown and unsightly and in some cases were blocking the sight lines to the CCTV. In the Summer we engaged with the community criminal justice programme and some young people taking part in the programme cleared up the planters to make them more presentable. This work was followed up in the Autumn by engaging with volunteers from S&P Global, the Southcote Community Association and representatives from Food 4 Families to do further clearance work tackling overgrown plants and replanting the area in preparation for a community led initiative supported by Nextdoor Nature. Nextdoor Nature is a Wildlife Trust scheme supported by the National Lottery Heritage Fund.

The Nextdoor Nature initiative at Coronation Square will involve

- Increasing biodiversity: encouraging local wildlife through the planting of plants that attract diverse insects etc
- Raising the education of young people: through the links to the wildlife trust and awareness of biodiversity
- Increasing sustainability of the area: replacing with low-maintenance, low-level plants
- Establishing a group to maintain what has been

planted - volunteers from S&P Global found through Connect Reading have pledged to attend the site as their regular "give back" to the community, as well as local people and shopkeepers

- Raising the awareness of other local projects like the Southcote Growallot which makes use of compost from RE3 and excess woodchip from the Parks department
- Working with the youth club in the new year to replant and paint planters to make them look better and encourage young people to have ownership of that space
- Working with the nursery to redesign the space around it with appropriate plants, which nursery staff and local families can then maintain

A Be Well This Winter event was held at the Southcote Community Hub in November aimed at residents to provide information and advice on health related matters. This was also an opportunity for services to find out how much interest there was to run regular sessions within the community hub. We will continue to work with other services and our voluntary sector partners to ensure that the community hub is a thriving place for you.







# How are we performing as your landlord?

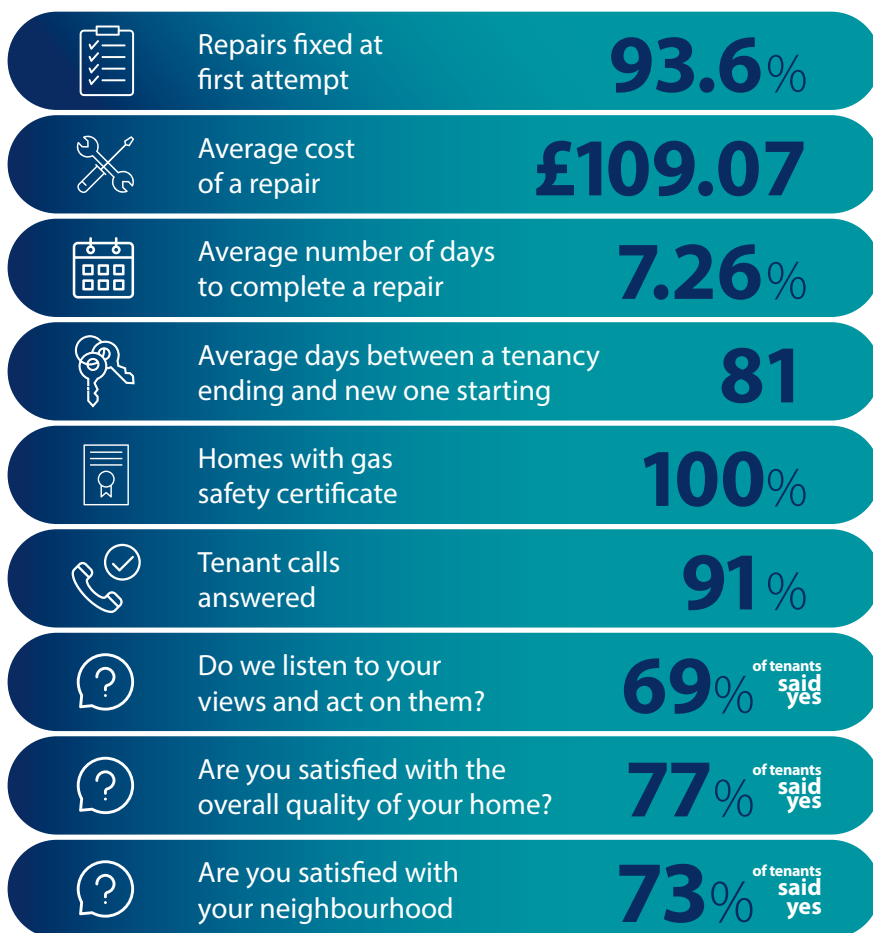
You have the right to know how we are performing as your landlord, and our Housing Annual Report sets out that performance against national and local housing standards, showing what level of service we are providing you with.

The report looks at what we have achieved across a wide range of indicators and helps us to establish where we are hitting targets, where we need to focus our resources to improve, and what it is that you need us to invest in or change going forwards.

The data we publish is a mix of tenant satisfaction measures (see article below) as well as how much we are spending on different services and how well we are meeting health and safety requirements.

The 2021/22 Housing Annual Report will be published on our website in the new year and will be accessible here: [www.reading.gov.uk/housingperformance](http://www.reading.gov.uk/housingperformance)

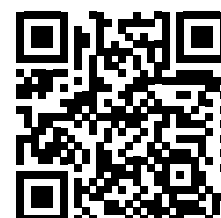
Here are some of the **headline figures from our last annual report in 2020/21**, including information direct from your feedback:



## Tenant Satisfaction Survey

Over the last few months we have been calling up a large sample of tenants to ask how satisfied you are with the services we provide, through a company called NWA Associates.

Thanks to everyone who has given their views, which we use to identify areas where tenants want to see more improvement and is a key part of our annual report. The survey will take place each year, and we will always feedback the results to you. You will be able to find any future reports on our web page by using the QR code or going to [www.reading.gov.uk/housingperformance](http://www.reading.gov.uk/housingperformance)



# Damp and Mould

You may have seen the sad case in the press recently about a serious case of damp and mould in a home that led to the death of a little boy in Rochdale. Dampness can occur in homes for many reasons. It can lead to mould and mites, problems keeping your home warm and damage to the building. The information below provides a guide to damp and mould and how to keep condensation at bay. If you are worried about significant damp and mould in your home then please contact us on **01189 373757** or email [winter.watch@reading.gov.uk](mailto:winter.watch@reading.gov.uk)



## Causes of damp

There are many causes of damp, including:

- leaking pipes and overflows
- rain water entering through holes in the roof
- blocked or damaged guttering
- rising damp caused by a defective or missing damp course.
- gaps in the external walls or around the windows
- in newly built homes, water used in construction may still be drying out

These problems often leave a tide mark or coloured stains. The cause of the damp should be repaired as soon as possible so please let our repairs team know.

If you see black mould growing this is likely to be caused by condensation.

## Condensation

When air gets colder it holds less moisture and this makes tiny drops of water form. Condensation usually happens in cold weather on both wet and dry days. It occurs on cold surfaces and in areas with little air movement. Signs of condensation include:

- water forming on windows
- mould growth on window frames
- damp and mould forming on external walls
- mould forming in areas behind large pieces of furniture.
- mouldy clothes
- mould growing in corners of rooms and where walls and ceilings meet

There is also a type of condensation called interstitial condensation. This happens when warm, moist air soaks into a wall, ceiling or floor before hitting a cold surface within. The air quickly cools and water is left as dampness on the surface. This can look like rising damp. Interstitial condensation can lead to rot and corrosion.

## Avoiding condensation

Avoiding condensation can prevent damp and mould from occurring. You can produce less moisture by:

- drying washing outside – if you need to dry clothes indoors, do it this in the bathroom with the extractor fan on or a window open
- venting non-condenser tumble dryers to the outside
- opening the window to allow moist air to escape after a bath or shower

It is also important to ventilate your home without causing draughts. You can do this by:

- opening a window of the room you are using a small amount
- using a cooker hood that vents to the outside
- not blocking or completely covering ventilation points or chimneys (fit an air brick with a louvred grill)
- ventilating cupboards and wardrobes – either by cutting a slot in the back or leaving a gap between the furniture and the wall

Keeping your home warm will also reduce condensation. You can do this by fitting insulation and draught excluders.

## Dealing with existing condensation and mould

If you do have mould growth in your home you can remove this by wiping surfaces with a fungicidal wash. Do not brush mould as this releases spores into the air. Remove excess moisture from your home – wipe water off windows and surfaces as it forms. Keep the property warm and ventilated.

If you have followed all the guidance and advice and you still have damp and mould in your home please do contact us so we can investigate further.

**Call: 01189 373757**

**Email: [winter.watch@reading.gov.uk](mailto:winter.watch@reading.gov.uk)**





# Give yourself the most important Christmas present of all – pay your rent!

It is easy to get caught up in the excesses of Christmas spending, with presents for friends and family and extra food purchases to lay on meals for visitors. It is important that you budget all year round, but especially at Christmas – so make sure you look after yourself as well as everybody else and pay your rent first. We are here to help if things get tough. See our top tips here...

Speak to family/friends and **set a mutual limit on gifts**. Everyone is struggling at this time and this can be helpful for everyone involved



**Start buying early and set yourself a budget** – buying late leads to busy shops and more stressful/impulsive purchases. Buying early while shops are quieter allows more thoughtful/considered purchases

**Beware of taking out credit** and payday loan companies – speak to our Debt Advice Team or another organisation if you're struggling



**Speak to us!** We're here to help, not to judge. The cost-of-living crisis is making it tough for everyone and we want our tenants to have a great but debt-free Christmas

Visit [www.reading.gov.uk/money-matters](http://www.reading.gov.uk/money-matters) for helpful tips around saving money

Enjoy Christmas without worrying about debt – we are here to provide help if you need it. Visit [www.reading.gov.uk/money-matters](http://www.reading.gov.uk/money-matters) or call us on **01189 372784**

# Money Matters and Cost of Living Support

Our Money Matters website ([www.reading.gov.uk/money-matters](http://www.reading.gov.uk/money-matters)) brings together all the information and advice we have to help you manage your cost of living increases over the coming months, including a benefit checker, information about managing your health and wellbeing, and help that is available through local businesses and charities. These pages are being updated regularly to make sure you have the most up-to-date information to help you.

## Cost of Living Vouchers

The Council is this month distributing Cost of Living vouchers to people who are struggling to cope with soaring energy bills and food prices this winter. The vouchers are targeted to residents who need the most help. Around 3,800 families with school aged children eligible for pupil premium free school meals, vulnerable children up to nursery age and care leavers will receive a £125 voucher.

Around 3,700 older people receiving state pension and are also on the Council Tax Reduction Scheme, or in receipt of housing benefit, will receive a £100 voucher, and around 500 older people receiving the state pension and in receipt of pension credit or savings credit and not on the Council Tax Reduction Scheme will receive a £100 voucher.

Also, around 350 households receiving Housing Benefit and on are the Council Tax Reduction Scheme, but on no other DWP benefit, will receive

a £650 voucher per household. There is no need to contact the Council about the vouchers. The Council holds a list of eligible residents and will contact them directly before Christmas.

## Winter Watch

This winter if you are a Reading resident on a low income and are over 60, have very young children or have a disability or health concerns, you could qualify for help from Winter Watch with:

- Home energy checks
- Advice on your bills
- Insulation and draught exclusion
- Emergency support to keep warm

If you need help and think you may be eligible, contact us.

Call: **01189 373747**

Email: **[winter.watch@reading.gov.uk](mailto:winter.watch@reading.gov.uk)**

Visit: **[www.reading.gov.uk/winterwatch](http://www.reading.gov.uk/winterwatch)**







## Free Debt Advice

We have a friendly Debt Advice Team of trained advisors who can help you with any money problem through free, confidential, impartial advice personalised to you.

We do more than just help with debts, we also:

- Help plan your spending and get you back in control of your finances
- Advise on bills and debts that need to be paid to keep important goods and services
- Explore ways to increase income and reduce outgoings
- Support you to make an informed decision how you would like to deal with your debts
- Understand benefit awards and help you to challenge decisions
- Check you are receiving all the benefits you are entitled to

The team also administers the Discretionary Housing Payment scheme which can provide people claiming Housing Benefit, the Housing Costs Element of Universal Credit or Council Tax Support, with extra financial support towards any shortfalls in benefits. For more information visit [www.reading.gov.uk/discretionary-payments](http://www.reading.gov.uk/discretionary-payments).

## Don't miss out if you need help with your finances

contact us as whatever the problem we are here to support you.

Visit [www.reading.gov.uk/debtadvice](http://www.reading.gov.uk/debtadvice)

Email: [debt.advice@reading.gov.uk](mailto:debt.advice@reading.gov.uk)

Call: **0118 937 2197**

## Tenant engagement:

# Your views matter

**Help us make it easy for you to tell us what you think!** We have a long history of engaging with tenants and using your views to help shape the services we offer. We're currently collecting feedback so we can develop new ways of engagement that work for you and us.

We have been working with a small group of tenants to look at developing a new Tenant Engagement Strategy, and have drafted the following vision and priorities for it:

### **Vision:**

Tenants are at the heart of everything we do; all tenants feel their views are welcomed, respected and acted upon, and our properties and estates are places our tenants are proud to call home.

### **Our Priorities:**

#### **1: Information and Communication**

To review the information and messages we send to tenants and the methods of communication we use to do so, to ensure we get our messages to as many people as possible.

#### **2: Tenant feedback**

To develop and improve mechanisms for tenant feedback regarding our services, and how we record and respond to it.

#### **3: Tenant recruitment and support**

To develop effective tenant recruitment mechanisms and ensure there is appropriate support for tenants to work with us to shape our services.



#### **4: Meaningful methods of Engagement**

To develop an appropriate engagement framework and opportunities enabling tenants to inform, challenge and scrutinise service delivery and policy development.

#### **5: Complaints**

To respond to every complaint appropriately and use complaints as an opportunity to improve services and local neighbourhoods.

We would really welcome your thoughts on what we are proposing, and how you would like us to deliver these priorities.

Please take 5 minutes to complete the form to let us know your views:

- Scan the QR here or go to <https://consult.reading.gov.uk/dens/your-views-matter-the-tenant-engagement-strategy>



- Request a hard copy and a prepaid envelope by contacting the Tenant Engagement Team on **0118 9372 730** or email [tenant.participation@reading.gov.uk](mailto:tenant.participation@reading.gov.uk).





We will also be holding a series of drop ins across the borough too. Come along and join us for refreshments and a chat.

**Tue 10 January 10am – 12pm**

Whitley Wood  
Community Centre,  
Swallowfield Drive,  
RG2 8UH

**Tue 10 January 2pm – 4pm**

Reading Borough Council  
Civic Offices, Council Chamber,  
Bridge Street,  
RG1 2LU

**Wed 11 January 11am – 12.30pm**

The Weller Centre,  
110 Amersham Road,  
RG4 5NA

**Thu 12 January 10am – 12pm**

South Reading Community Café,  
252 Northumberland Avenue,  
RG2 7QA

## Could you be a Block Rep or a Tenant Block Inspector?

A panel of tenants meets six times a year with Council officers from Tenant Services and the Cleaning Service to monitor standards and drive improvements in how our blocks of flats are looked after.

While the Block Cleaning Tenant Panel is still meeting officers online (as a result of COVID) to review performance information, we are now making plans to conduct on-site block inspections again.

Our team of Tenant Block Inspectors visits blocks of flats identified by tenants or officers as needing inspection. These are unannounced and take 30-60 minutes depending on the size of the building. We aim to start inspecting buildings again in March and are looking for tenants and leaseholders who would like to help us by being a Block Rep or a Tenant Block Inspector.

## What do Block Reps and Tenant Block Inspectors do?

**A Block Rep** reports issues in their block of flats such as cleaning, fly tipping and missed bins on behalf of other residents, and monitors the response. We provide free training and support, and you will be given forms to fill in to help you track your reports. Your reports then go to the Estate Maintenance Officer and the Block Cleaning Tenant Panel to help them monitor the cleaning contract.

**A Tenant Block Inspector** joins a small team of other tenants to visit blocks of flats to inspect cleaning standards. You can choose to do an inspection close to where you live or around Reading. Most blocks of flats don't have lifts so you will need to be mobile enough to walk up and down stairs in some areas. If you do have mobility problems we can arrange for you to only visit blocks where lifts are available. We provide free training and support and you will have a member of the Tenant Engagement Team with you at each visit to guide you through the inspection. We also pay travel expenses to and from your home.

If you would like to find out more, please contact Mary or Ant in the Tenant Engagement Team on **0118 937 2730** or email [tenant.participation@reading.gov.uk](mailto:tenant.participation@reading.gov.uk) – we look forward to hearing from you!

# Love Your Neighbourhood



## Resident Engagement Event at Wensley Road Towers

On 3 November we held, with partners, a Love Your Neighbourhood engagement event ahead of Bonfire Night focusing on fire safety around use of fireworks. Residents were able to find out more about Fire Safety from Royal Berkshire Fire & Rescue, including their Safe & Well Service, meet officers from Thames Valley Police, get their bikes security marked

and have the opportunity to see inside a police car. There were also opportunities to volunteer for a local litter pick and various resident projects.

Other representatives from the Council were present to answer questions from residents including the Waste and Recycling Team, Anti-Social Behaviour Team, Housing Regeneration Project

Team, Youth Work Team and Neighbourhood Initiatives Team.

Thanks to all of you who came to say hello and share your views. Views which were all passed on to relevant teams. Please continue to talk to us so together we can help residents to Love Your Neighbourhood.

## How to keep rats at bay

There are over 15 million rats estimated to be living in domestic households throughout the UK. Reading is a densely populated town with a major river running through it, contributing to a large rodent population.

Evidence that there has been rodent activity includes:

- Droppings that are around 2cm long and cigar shaped
- Gnawing of structures, pipes and belongings
- Holes - rats live in burrows with entry and exit holes 5-7cm wide. The holes could be under bushes or plants. They can also nest in roof spaces and upper floors of buildings

You can help prevent rats by:

- **Disposing of your waste correctly.** Do not leave bags or sacks on the ground, put your waste directly into the correct bins and ensure that the lids are closed after use. Rinse bottles and containers before recycling to cut out a food source for rats
- **Getting rid of clutter** by

removing rubbish, piles of wood or garden waste in your garden or communal outdoor space where rats could make a nest

- **Controlling weeds, shrubs and bushes.** Keep your garden tidy and clear overgrown areas and cut back tree branches so they do not overhang your property
- **Keeping bird and pet food off the ground.** Do not throw scraps of food out of the window and clear away any spilt food immediately

Tenants are responsible for dealing with infestations and pests within their home. If you think that you have a rat problem we do not recommend that you use

over the counter bait, we advise that you use a

professional pest control service such as those accredited by BASIS PROMPT, the British Pest Control Association (BPCA) or National Pest Technicians Association (NPTA).

Alternatively you can use Reading Borough Council's Pest Control Service, DialAPest, who provide a domestic pest control service for a charge. You can contact them on **03444 828325**.

Before contacting our Housing team about rats, you should:

- Instruct an accredited pest controller.
- Carry out pest proofing works
- Make sure household waste is secured in closed lidded bins
- Make sure bird food is removed at night
- Talk with neighbours to work to resolve the problem





# Help us keep your community clean and tidy

We want to work with you to keep your housing estates clean and tidy. Here are just two initiatives that we're supporting to help make Reading cleaner:

## Free bulky waste collections

You can now take advantage of a free bulky waste collection every six months to dispose of up to three items at a time (or one fridge / freezer). We will collect anything from beds to bicycles, cots to cookers and tables to tumble dryers.

This is to help residents that might not have vehicles to dispose of large items easily and safely, combat incidences of fly tipping and reduce the number of trips people need to make to the re3 Recycling Centre.

Across the town, a total of 80 slots - 16 free pick-ups each weekday - are available every week with new slots made available 14 days in advance on a rolling basis.

These can be booked online by going to [www.reading.gov.uk/bulkywaste](http://www.reading.gov.uk/bulkywaste). Residents who do not have internet access can book by telephone with our call centre on **01189 373787**.

## Love Clean Streets app

You can help keep the streets clean by reporting anything from graffiti to fly tipping by using the Love Clean Streets app which can be downloaded from your phone's app store. This also allows you to provide images and location details, which will be sent to us to take action. You can also report by calling our contact centre on **01189 373787**.



## Christmas recycling tips

Stay on top of waste through the festive period...

### Wrapping paper

Choose recyclable wrapping paper for your gifts this year! Remember to do the scrunch test to check if it's recyclable - shiny paper that opens back out after scrunching can't be recycled nor can wrappings covered in glitter.

### Christmas cards

All paper and card Christmas cards can be recycled in your recycling bin! Although, watch out for glitter or plastic decoration attachments which can't be recycled. Why not consider sending e-cards to your loved ones this year?

### Christmas crackers

Buy recyclable Christmas crackers and avoid crackers that contain single use plastic gifts. Crackers covered in glitter cannot be recycled. You could even get crafty and make your own!

### Glass bottles and jars

You can now recycle glass bottles and jars of any colour at all of the re3 bottle banks.

### Batteries

Please do NOT put batteries in grey waste bins - they can cause fires - instead take them to the re3 Recycling Centre to be disposed of safely.

### Christmas trees

Real Christmas trees can be taken to the recycling centre, or to one of our temporary recycling points for Christmas trees around the borough in January.

### Christmas decorations

Tinsel and baubles are not recyclable but if you have unwanted decorations or toys in a reusable condition, please bring them to the recycling centre and leave them at the Reuse Area.

### Cardboard

Flatten your cardboard down to maximise the capacity in your communal recycling bins.





*Left to right: Environmental Officer Steve Hedges, Estate Warden James Simkin, Environmental Officer Colin Young and Estate Warden Ryan Sheehan.*

# Tenant Services

## The teams behind your services

Our Housing and Estates Team is here to help you manage your tenancy and look after your home. They also deliver advice and assistance to help deal with any problems. Here's a handy guide to the roles within the team and how they support you.

### Housing Officers...

...manage different geographical areas within the Borough making sure all tenants' homes are safe, secure and in good repair.

Their duties include:

- Tenancy sign up interviews, including explaining the legal responsibilities of the Council and the tenant
- Carrying out home visits including interviewing tenants and inspections of properties and outside space to ensure a good state of repair
- Identifying tenancy fraud and breaches, and looking out for, and referring, safeguarding or vulnerability concerns
- Managing the mutual exchange process plus any other tenancy changes, e.g. amendments and successions
- Overseeing managed move applications where tenants are at risk remaining in their current home
- Responding to permission requests for alterations or improvements and granting permission for occupants and pets to live in the household
- Ensuring tenants allow us access to carry out essential health and safety checks
- Making decisions and being responsible for taking relevant action against breaches of tenancy



## Housing Estate Wardens...

...provide a friendly community presence on our more densely populated housing estates, making those who live, work and visit feel safe and welcome. They are a local contact point and are there to assist the community.

Their duties include:

- Supporting the community to look after their neighbourhood
- Carrying out interventions in relation to fly tipping, dropped litter and vehicles parked in restricted areas
- Reporting any serious matters to the police, providing community intelligence and acting as expert witnesses
- Reporting vandalism and working with the community to identify persistent culprits, gather evidence and involve the police where necessary and challenge suspicious behaviour and vandalism
- Supporting tenants who are victims of crime and signposting them to relevant support services
- Arranging removal of abandoned cars

---

## Housing Environmental Officers...

...work closely with the Housing Estate Wardens to ensure our Estates are clean, tidy and safe.

Their duties include:

- Removing bagged waste from around bin areas, removing contaminated waste in recycling bins and identifying and reporting fly tipping
- Requesting additional collections of overflowing or contaminated bins and graffiti removal
- Engaging and educating tenants on improving waste management and recycling
- Working with tenants to ensure housing estates remain free of litter
- Inspecting blocks to identify and ensure tenants remove bulky waste items from landings

## Estate Maintenance Officers...

...make a difference to the quality of tenants lives who live in our blocks of flats ensuring that the blocks are safe and well maintained.

Their duties include:

- inspecting communal areas and undertaking landlord safety checks, including emergency lighting, fire alarms and fire safety inspections
- Reporting incidents of vandalism and criminal damage to Thames Valley Police
- Requesting repair work needed to buildings, lighting and general estate areas on Housing land and ensuring works are completed
- Estate walkabouts and identifying ideas to improve estates through the Tenant Improvement Fund

There are a number of regular enquiries that the Housing and Estates team receive which are dealt with by other services within the Council. To help you get your enquiry answered quickly please use the contacts below:

### Repairs

If you have a repair that needs carrying out or you had a repair appointment but the tradesman hasn't attended or completed the job please call the repairs team on **01189 373757**

### Waste collections

If your bins have not been emptied or your communal bins are overflowing please report this via our website **[www.reading.gov.uk/waste-and-recycling/report-a-missed-bin/](http://www.reading.gov.uk/waste-and-recycling/report-a-missed-bin/)**.

### Fly tipping

Please report this via our website **[www.reading.gov.uk/waste-and-recycling/fly-tipping/](http://www.reading.gov.uk/waste-and-recycling/fly-tipping/)**.

### Tenancy fraud or subletting

You can report suspicions of this at **[www.reading.gov.uk/crime-and-safety/report-fraud/](http://www.reading.gov.uk/crime-and-safety/report-fraud/)**.

# Are you struggling financially?

## We all struggle sometimes...

Whatever financial issue you have or amount of support you need, there is help available to you to improve your situation. **Money Matters** is a resource to help with all types of financial problems, such as:

- £ Money advice
- £ Debt options
- £ Benefits
- £ Rent arrears & eviction
- £ Redundancy
- £ Food parcels
- £ Loan sharks & fraud

To access this information simply visit:

[www.reading.gov.uk/money-matters](http://www.reading.gov.uk/money-matters)



**Reading**  
Borough Council  
Working better with you

