



Winter Edition

December 2015

TENANTS NEWSLETTER



Welfare Reform



As you are aware from our last newsletter, we circulated information in regards to Welfare Reform. Welfare Reform will result in changes to the Benefit System. Many of the current benefits will cease to exist and new benefits and payment systems will be introduced. If you pay all or part of your rent through housing benefit you may be affected. If you have one or more “spare” bedrooms you may lose part of your housing benefit.

Questionnaire

We would like to thank those tenants who have returned the completed questionnaire. For those tenants who have not yet had the opportunity to return the questionnaire we have enclosed another. The return of the questionnaire will help NB Housing identify any household that may be affected by the upcoming changes. It will allow us to target information and advice on what the implications of the changes will mean to you. Again, thank you. If you have already returned the information, your input is greatly appreciated.



NB Housing Tenant Forum is seeking new Chairperson

We would like to take this opportunity to thank Mr P Brown for his time as Chairperson of the NB Housing **Tenant Forum**. Unfortunately Mr Brown has resigned his position and we are actively seeking interest from our tenants to fill this role. The forum is an opportunity for tenants to receive information, influence the decision making process and provide a platform for discussion on how we manage our services.

Should you wish to express an interest in the role of Chair, or become involved in any of our upcoming quarterly meetings, please let us know by contacting either one of our offices on 028 90 592 110 (Gatelodge) or 028 90 351131 (Crumlin Road)

Our next meeting is scheduled for **Thursday 28th January 2016 at 4pm** at the Crumlin Road Office.

We look forward to seeing you there!



Christmas—the most expensive time of year

Everybody knows that Christmas is an expensive time for families but if you currently pay your rent, you must make payments over the Christmas & New Year period. If you fail to make a payment – you are putting your home at risk. So now is the time to get your priorities right over Christmas so that you can celebrate & cover the costs.

Action you can take to avoid getting into arrears: -

- Budget carefully over Christmas – the temptation is there to buy a bigger present, but don't put off paying your rent as it will only lead to greater problems in the future
- Ensure that you make your payments regularly - if you work and don't get paid weekly we are happy to accept fortnightly or monthly payments but these must be made in advance. Talk to us about your payment frequency
- Check your enclosed rent statement to make sure that your rent is being covered by either your payments or by help from Housing Benefit (or both).
- If you have agreed a repayment plan and you think you may have difficulty making a payment, contact us immediately to avoid further action being taken

Seek independent financial advice about any debts you've got - contact your local [Citizens Advice Bureau](#).

What should I do if I have difficulty paying my rent?

Don't bury your head in the sand - Contact your local Housing Officer in complete confidence as soon as possible. We are here to help and the earlier you contact us the easier it will be for us to help you. Ignoring your debt problems will only make them worse

If you do get into arrears we will try to negotiate an agreement to help you pay off the arrears without incurring other debts. We can also refer you for specialist advice to make sure you are getting all the benefit and tax credits you are entitled to, or to help you if you have high levels of debt and just can't cope.

What will happen if I don't pay my rent?

If you don't pay your rent and fail to get in touch with NB Housing we will make every attempt to contact you and help you with any difficulties that might be stopping you from making a payment.

However, if you won't work with us then we will have no alternative but to serve a Notice of Seeking Possession on you. This is the first stage of legal proceedings, which may result in you losing your home. We will continue to try and help you but if you do not pay your rent, or if you continually fail to keep to a repayment plan to clear any arrears, you may end up being evicted from your home.

How can I pay my rent?

You can pay your rent in a number of ways, including:

- By Standing Order. This is the easiest way to pay and money can be transferred from your bank account to NB Housings on a weekly/fortnightly/monthly basis.
- At Paypoint outlets if you have a Paypoint swipecard.
- By calling into either office on the Crumlin Road or at Flax Street and paying by cash or cheque and you will be issued with a receipt.

Remember, NB Housing is here to help you, so if you're having trouble clearing your arrears, contact Amanda or Sheena to discuss.



Be prepared for Winter



Find your stopcock

The stopcock is a valve for turning off and on the cold water system in your home. When you turn the stopcock in a clockwise direction the water supply will be cut off. You can turn the water supply back on by turning the stopcock in an anti-clockwise direction.

Prevent your pipes from freezing



The following precautions will help stop the pipes in your home from freezing

- Set your central heating to come on for short periods throughout the day to make sure the temperature in each room is reasonably high
- Lift the trap door slightly from the roof space to allow hot air from the main house to get into the loft
- Open the doors to the sink unit to allow warmer air to circulate round the pipes
- Allow warm air to circulate round the house by slightly opening the doors to the individual rooms
- If your home will be empty during the colder weather ask someone to go in and turn the heating on for a short time and check for frozen pipes or drain down the cold water tank

Dealing with frozen pipes

- Most frozen pipes are found in the roof space and below sink units
- Turn the water supply off at the stopcock
- Thaw along the pipe starting from the end nearest the tap
- Put hot water bottles or a thick cloth soaked in hot water over the frozen pipe or use a hairdryer at its lowest setting to thaw pipes. Be careful not to warm them too quickly or they may burst
- Don't use a blow lamp or any naked flame as this may cause damage to your pipes or lead to a fire in your home

If you have a burst pipe

- Turn off the water supply by turning the stopcock clockwise
- Try and block the escaping water with thick cloths like towels
- Drain the system
- If the water has come into contact with electrical fittings the electricity should be turned off at the mains





Maintenance



Condensation or Damp?



Condensation occurs when moist air hits a cold surface. Condensation can lead to mould growth on walls and ceilings and can also lead to damp patches. You will see condensation as water droplets on walls, window glass, around windows and in corners of rooms. Both condensation and the problems it causes are often **mistaken for damp**.

How to prevent condensation & Remove moisture from your home

As part of your tenancy it is your responsibility to prevent condensation in your home. These simple steps will help you produce less moisture in your home:

Dry washing outdoors if possible

If drying wet washing indoors put it in the bathroom with the door closed and windows left open

Do not dry wet clothes on the radiators

Vent tumble driers outside

Keep trickle ventilators open when someone is in the room. Good ventilation helps protect your health and home from damage by working to eliminate excess moisture from the air.

Ventilate your kitchen and bathroom when in use by opening the windows and using extractor fans if you have them.

Close kitchen and bathroom doors when in use. This will help prevent moisture reaching other rooms, especially bedrooms which are often colder and more likely to get condensation

Do not block off any air vents in your home

Wipe excess condensation off windows and surfaces with a towel each morning

How to remove mould

Wipe mould off immediately with water using a sponge or cloth

Do not use washing up liquid

Apply diluted bleach solution to the wall or use recommended products/mould removal available from DIY stores. (Read all instructions carefully before use and wear rubber gloves)

Dry clean clothes and shampoo carpets affected by mould

DO NOT simply paint over mould. Properly clean/remove it first then use a special fungicidal paint to help prevent it recurring



Congratulations to....

Winners of our Tenants Satisfaction Survey Prize Draw!!!

1st Prize £100 to Jessie Matthews, Flax Mews

2nd Prize £50 to Alison Gillespie, Woodvale Road

3rd Prize £25 to Mr and Mrs Baxter, Canmore Close

Thank you to everyone for your continued feedback as this allows us to explore improvement in our services. We value and welcome your input, so please do not hesitate to inform us of your suggestions and ideas by contacting us at info@nb-housing.org

NB Housing would like to wish all of our tenants and their families a **Merry Christmas** and a **Happy New Year!**



Congratulations to the winners of the NB Housing Christmas Colouring Competition held at the Hillview Christmas Event on Saturday 12th December 2015!



1st Prize
£25 Toy Voucher
Kimberly Age 7

2nd Prize
£15 Toy Voucher
Matthew Age 10



NB Housing wishes to extend their thanks to Malachy and Collette who volunteered their time at this event



Office Closure at Christmas

Thursday 24th December—closed
Friday 25th December—closed
Monday 28th December—closed
Friday 1st January 2016 —closed



In the event of an out of hours emergency repair, please call Fold Telecare on : 0800 7313081



Contents Insurance

NB Housing would advise all tenants that it is their responsibility to take out contents Insurance.

NB Housing is not liable for any loss or damage caused to Tenants belongings.

Contents Insurance can be obtained from most Insurance Brokers.

Useful Numbers

NIHE

03448 920 900

Phoenix Gas

08454 55 55 55

Power NI

08457 455 455

Belfast City Council – Pest Control

02890 270431

Noise Control

02890 373 006

Waste Management

02890 270 657

Fold Telecare

(Out of Hours Repairs)

0800 731 3081

Out of Hours Visit Service

NB Housing would highlight to tenants, that tenants can avail of an out of hours Visit Service.

The facility is for tenants who work during our normal opening hours of 9.00am – 5.00pm.

Tenants who wish to use this service can contact NB Housing to arrange a more suitable time.

NB Housing wishes to highlight the availability of an independent debt advice charity that offers guidance for people in debt.

The charity Debt Support Trust is open from 8am – 7pm Monday to Friday and can be contacted on 0800 085 0226 or online at www.debtsupporttrust.org.uk

You will not be charged for their advice and any information that you give or receive is treated in the strictest confidence

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