









# Summer Edition 2015

#### **Staff Relocations**

The Association has consolidated its staff structure following the merger.

Staff departments are now located in the following offices:

Gatelodge, 8 Flax Street Tel: 90592110

Housing Team - Housing & Transfer applications, Allocations, Housing Benefit and Rent

Finance Team - Invoices and Payments

and

282 - 290 Crumlin Road Tel: 90351131

Maintenance Team - Report Repairs, Planned Maintenance Programmes

Development Team - New Build Schemes, Adaptations

Please be sure to contact the appropriate office for assistance.

Repairs can also be reported at repairs@nb-housing.org Queries can be made at info@nb-housing.org

### July Office Closure

NB Housing will be closed on Monday 13th July and Tuesday 14th July.

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









#### 1.Are you losing out on Housing Benefit?

The payment of Housing Benefit takes into consideration those that are on low earnings, benefits and pensioners. Anyone not in receipt of Housing Benefit that fall into these categories should request to be assessed by the Northern Ireland Housing Executive as they may be losing out.

Contact *NB Housing* for advice and support on 02890 592110 and Housing Officers Lauren and Amanda will assist you with your queries.

#### 2. What is Housing Benefit?

Housing Benefit is a Social Security Benefit to assist individuals or families on low income with their housing costs.

Housing Association, Housing Executive or private tenants can apply.

#### 3. How is my entitlement to Housing Benefit calculated?

Housing Benefit entitlement is assessed by the Northern Ireland Housing Executive. To assess your entitlement to Housing Benefit they need to know:

Your rent and rates charges

The number and circumstances of people living with you

Your income and that of your partner

Whether or not special circumstances exist in your case

### 4. Will I get all my rent paid if I am getting Income Support or Job Seekers allowance?

## You will be entitled to Housing Benefit equivalent to your full rent/rates less the following deductions if applicable:

Any fuel costs included in your charges

Costs of certain services included in your charges

The amount that non-dependants living with you are expected to contribute

The difference between the actual rent you pay and the maximum assistance the rules allow.

#### 5. What if I am not in receipt of Income Support or Job Seekers Allowance?

In this case your entitlement is based on your average weekly income set against your basic needs.

Your total income, including state benefits, of you and your partner is calculated. Only earnings net of tax, National Insurance contributions and half of any pension contributions are included. Certain types of income and benefits can be disregarded and some payments may also be allowed for – e.g. registered childcare costs.

Once your net income has been established this is set against your applicable amount, which is declared by the government and is used for estimating your needs.

# HOUSING BENEFIT



#### 6. What if my circumstances change?

You must inform the Association of any change of circumstances that may affect your entitlement to Housing Benefit. Changes that you should report include:

That you no longer get Income Support, Job Seekers Allowance or ESA

Changes in entitlement to or amounts of state benefits

People moving in or out of your home

Children leaving school

Changes in earnings

That you or your partner have been admitted to hospital

You may be liable for any overpayment of Housing Benefit that occurs because of any change in circumstances.

#### 7. How long will it take to assess my entitlement?

The Housing Executive will normally assess your entitlement within 14 days of receiving all relevant information.

#### 8. How is my Housing Benefit paid?

You can opt to have the Housing Benefit paid directly to your landlord or to your bank account.

#### 11. What do I do if I disagree with the way my benefit is calculated?

If you are not satisfied with the outcome of an application for Housing Benefit then you have the right to request an Internal Review. You should make this request in writing to your local Housing Executive District Office stating why you are dissatisfied or why you feel the benefit has been calculated wrongly. The district manager will normally reply to you within 14 days. If you are still dissatisfied you have further right to a review by an Independent Review Board. The Housing Executive District Manager will tell you how to do this in the reply to your request for an internal review.

Please Note that in Belfast, Housing Benefit is administrated at the following location:

#### NIHE

**Private Sector Housing Benefit Unit** 

32-36 Great Victoria Street

**Belfast** 

**BT2 7BA** 

Tel: 03448920902

Email:belfasthb@nihe.gov.uk

### Arrears Advice

#### 1. What if I fall behind with my rent?

If you experience any difficulty in paying your rent it is essential that you contact the Association's office as soon as possible on 02890 592110.

Lauren and Amanda are happy to help with advice on any current arrears and rent account balance.

#### 2. How can NB Housing Association help me?

The Association can offer advice and assistance on:

Claiming Housing Benefit

Arranging for your rent to be paid directly to the Association by Private Housing Benefit.

The most convenient method for you to pay can be arranged for example: helping you set up a standing order with your bank, ordering you an Allpay card to use at all Paypoint outlets or calling into our office branches during opening hours with cash payments, Monday-Friday.

In certain circumstances the Association may refer you to the Citizens Advice Bureau who will provide you with specialist money advice.

#### 3. What if I can't clear all of my arrears at once?

If necessary we can set a payment plan in place to clear arrears by payment of regular instalments along with your rental charge.

#### 4. What can the Association do if I don't pay my rent?

The Association will make every effort to assist tenants with arrears but if you do not make a reasonable attempt to repay the arrears the Association may:

Take legal action to recover the rent arrears, for which you may have to pay any legal costs

Apply for deductions from certain social security benefits

As a last resort, start legal proceedings for possession, which could lead to eviction. This incurs substantial costs which you would also have to pay if the Association is successful and recovers possession

The Association will offer you the opportunity for specialist advice from the Citizens Advice Bureau before the commencement of enforcement proceedings to recover possession.

#### 5. Where can I get further assistance?

If you require any advice about repaying arrears then you should contact the Associations office, where staff will be pleased to assist you, or if you prefer contact your local citizens advice bureau.

#### Flax Foyer

Do you know that the Flax Foyer provides supported accommodation for young people aged 16-25 who are homeless?

If you are over 18 you can self-refer, if you are 16/17 you must have a social worker.

The Foyer is a NB Housing Project, there are 37 self-contained flats for semi-independent living. Accommodation is for a maximum stay of 2 years.

The Foyer aims to provide safe and affordable temporary accommodation with access to training, education and employment opportunities from which young people are empowered to become socially and economically active citizens.

If you are interested or require more information please call 02890593301 or like us on Facebook!

## UK at risk of summer gas dangers



# New research reveals that every day last summer 189 homes faced a dangerous gas emergency.

Between May and September 2014, National Grid was called out to 30,000 dangerous incidents, including gas leaks, fires, minor explosions and over 9,500 cases related to <u>carbon monoxide</u> (CO) poisoning.

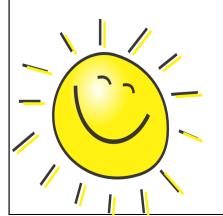
Only one in 15 homeowners (6%) surveyed said they would consider CO poisoning a summer health risk. One in five (19%) also stated that they didn't use their boiler at all in summer, despite admitting that they're still using hot water and cooking on gas appliances. Poorly maintained gas appliances can cause serious harm, so it's important these are checked by a qualified Gas Safe registered engineer every year.

The sunny weather also sees the barbecue season in full swing. Whether you're going to use a disposable, gas or charcoal barbecue make sure you do not put yourself at risk of CO poisoning by bringing it into an enclosed space - even after you've finished cooking. In the past three years this has killed or injured 28 people.

#### **DID YOU KNOW?**

- Headaches
- Nausea
- Breathlessness
- Dizziness
- Collapse
- Loss of consciousness

are symptoms of carbon monoxide poisoning.







#### **Contents Insurance**

The Association would Advise all tenants that it is their responsibility to take out Contents Insurance.

The Association 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:

02890270431

Noise Control:

02890373657

Waste Management:

02890270657

Fold Telecare (out of hours repairs)

0800 731 3081

## OUT OF HOURS VISIT SERVICE

The Association 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 9.00 am-5.00pm.

Tenants who wish to use this service can contact the Association 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 <a href="https://www.debtsupporttrust.org.uk">www.debtsupporttrust.org.uk</a>

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

#### Gatelodge Office

Gatelodge, 8 Flax Street

Belfast

**BT14 7EQ** 

Tel: 02890592110

Email: info@nb-housing.org

#### **Crumlin Road Office**

282-290 Crumlin Road

Belfast

**BT14 7ED** 

Tel: 02890351131

Email: info@nb-housing.org