



NIFHA ROADSHOW visits NBHA



Local politicians recently visited North Belfast Housing Association to hear about the services and support offered to local people.

Organised by the Northern Ireland Federation of Housing Associations the aim was to encourage greater engagement with Housing Associations and showcase the work they do to make a difference in people's lives.

Donal Conway, CEO, NBHA and Karen Quee, Flax Foyer Manager, delivered presentations on the work of the Association and the service delivered at Flax Foyer, a homeless scheme that provides accommodation and support to 16-25 year olds.

Tenancy Fraud

The demand for social housing is increasing and those seeking a home have to wait longer. A recent Government initiative to reduce and remove those tenants who claim to need a property and remain as a tenant while living at another address and sub-letting the property, has already become a criminal offence in England with the introduction of new legislation.



North Belfast Housing Association seeks to provide suitable homes to those in housing need. We will not tolerate an abuse of this vital resource and have individuals gain at the expense of others within our community. We use this opportunity to highlight this issue and invite our tenants to raise their concerns about tenancy fraud with us.

If your circumstances have changed and you no longer require social housing, please terminate your tenancy and we will offer the opportunity you were given, to someone else.

Do not move out and sub-let.

If you have information of North Belfast Housing Association tenants sub-letting, please notify the Director of Housing, contact details below. All information will be treated in the strictest confidence and all notifications will be investigated.

Mr Dermot Leonard

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North Belfast Housing Association
282 – 290 Crumlin Road
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Tackling tenancy
cheats together

Report
Tenancy
Fraud



Changes in your Circumstances which will affect your Housing Benefit

Changes in your circumstances may have an impact on your Housing Benefit. It is therefore essential that you contact the **NIHE on 03448 920 902** to report any changes to them. Examples of changes of circumstances you need to inform the NIHE – Housing Benefit Unit about:

Income details



You must tell them if:

- a partner moves in or out
- you or your partner start work
- you start or stop getting Child Benefit, Jobseeker's Allowance or any other state benefit; or there is any other change in your income or savings.

Household details

You must tell them if:

- any of your children leave school, start work or start to get Jobseeker's Allowance;
- anyone comes to live with you or anyone leaves (including lodgers);
- you have a student child who normally studies away from home and they return home during the holiday period;
- you or your partner go into hospital;
- someone living with you stops or starts to get Jobseeker's Allowance or starts work;
- you stop or start caring for a disabled person.
- if you or your partner, or both of you, leave the country. Tell them before you go and as soon as you get back.

What happens if you don't tell them about changes?

- if you don't tell the NIHE, they are likely to go on paying the same rate of Housing Benefit as before and this may be wrong.
- they may need to change the amount that they pay you, or stop your Housing Benefit completely because of a change.
- if you don't tell the NIHE, or are slow to tell them, they may have paid you too much Housing Benefit and will expect you to pay it back to them (overpayments).

Overpayments

Overpayment decisions are made in accordance with the law taking account of the individual circumstances of each case. The advice that follows is taken from the NIHE website (www.nihe.gov.uk) and is an overview of the rules - if you require more detailed information about your own circumstances please call the NIHE on 03448 920 902.

What is an overpayment?

An overpayment is any amount of Housing Benefit that has been paid to you that you should not have received. An overpayment can occur for example where the NIHE have paid Housing Benefit and are not aware of a subsequent change in your circumstances or perhaps in a case where they are not in possession of the full facts of your case when payments were first made to you.

Will I have to repay an overpayment?

The law states that most overpayments have to be repaid. The exception would be where the overpayment occurs because of an error made by the Housing Executive.

Please note however that if an overpayment occurs because of an error on their part and they are satisfied that you could reasonably have known that you were being overpaid, that overpayment may still be recovered from you.

Changes in your Circumstances which will affect your Housing Benefit

My Housing Benefit was paid to my landlord so why should I have to repay an overpayment?

It is always your responsibility to notify the Housing Executive of any change in your circumstances. This is not affected by the fact that payments are being made to your landlord (North Belfast H.A.). If the information that resulted in the overpayment was known only to you and was not known to the landlord (for example an increase in your wages, benefit changes, changes in household members etc.) then the law directs that the resultant overpayment should be recovered from you.

How will I know if I have been overpaid?

The NIHE will notify you in writing if you are overpaid Housing Benefit. They will tell you how the overpayment occurred, advise you of the amount and confirm the period to which it relates. They will also tell you what you can do if you disagree with the reason for the overpayment, the amount involved, the period it relates to or the decision that it should be recovered.

How will I repay an overpayment?

This depends on whether or not you continue to receive awards of Housing Benefit. If you continue to receive Housing Benefit they can recover the overpayment by deductions from your ongoing Housing Benefit award. The amount deducted will usually be a set amount every week, but this may be increased if the overpayment arose as a result of fraud. If you ask them, they will look again at the amount being deducted, although they cannot guarantee that the amount of the deduction will be reduced. They will, however look again at your individual circumstances if you ask them to.

If you are no longer receiving Housing Benefit then you should repay the full amount immediately. If you are unable to do so you must make arrangements with the NIHE to repay by instalments.

What will happen if I start to receive Housing Benefit again?

If you have made arrangements to repay an overpayment and you become entitled to Housing Benefit again, the NIHE will automatically deduct a set amount from the new award of Housing Benefit towards your overpayment.

If deductions are made from my Housing Benefit will my rent account go into arrears?

Arrears on your rent account will occur if you do not pay North Belfast H.A. the amount of any deduction that is made from your Housing Benefit to reduce your overpayment. To prevent arrears building up you must pay North Belfast H.A. the "normal" amount you are due to pay plus the amount that the NIHE are deducting from your Housing Benefit to reduce the overpayment.



It is vital that any changes in your circumstances are reported to the NIHE. You can also contact the Housing Officer at your local office and she will help you to provide the necessary information to the NIHE on your behalf. Early action is essential to prevent your Housing Benefit entitlement becoming suspended or being cancelled. This will leave you with arrears on your rent account with North Belfast H.A, of which you are responsible.



Ending your tenancy



If you wish to terminate your tenancy, you must give the Association **four weeks' notice in writing**. This requirement is clearly stated in your tenancy agreement which you would have signed when you accepted the tenancy. This means you remain responsible for paying your rent until the end of this notice period, even if you move out of your home earlier.

To start the process, you can call into your local office and sign a Termination of Tenancy Notice.

Failure to give four weeks' notice may result in you being charged from the period your notification is required to expire, even if you are not living in the property.

What happens next?

We will make an appointment to inspect your home. You will need to ensure that:

1. The property and garden is left in a clean condition, and all tenant belongings are removed
2. Any damage to the property is repaired
3. All keys are returned

The keys should be returned no later than 12pm on the Monday in which your notice expires, or a further week's rent will be charged. You may also be charged for any repairs or decorations that are deemed your responsibility.

Housing Benefit Overlap

Normally Housing Benefit is only paid on one home, that is the home in which you are living and paying rent. However if you have moved, it may be possible to get Housing Benefit paid for both your old and new home – but for a maximum of **four weeks**.

You will have to show that you could not avoid an overlap between the end of your old tenancy and the start of your new tenancy.

To qualify for Housing Benefit on two homes due to overlapping rent, the following must apply:

- You must have moved into your new home and submitted a new Housing Benefit claim form.
- It could not be avoided that you pay rent at both homes. Most moves can be planned in advance, but there may be reasons why you needed to move quickly (e.g. your new home is specially adapted for a disability).

Housing Benefit will need proof of the date your rent has been charged up to at your old address, such as your rent book or a letter from your landlord.

Please keep this in mind if you are thinking of terminating your tenancy. The Association can help you complete a Housing Benefit Overlap Form.



Tenant Forum



In our last Newsletter we informed tenants of our aim to continue the good practise of Tenant Participation and Involvement via the Tenant Forum. We plan on having our next meeting on **Tuesday 28th October at 4pm in the Gatelodge Office.**

We have also included a "Tenant Forum Interest Form" with your newsletter for your completion and return, in the stamped addressed envelope provided. We would be grateful if you would indicate your interest in becoming involved in the upcoming Forum meetings which will be held quarterly. You may also be interested in holding one of the elected positions of Chair, Vice Chair, Secretary or member. If so, please indicate this on the return form. Nominations will then be considered at the next Forum Meeting. We look forward to seeing you at the next meeting!



Rent Statement



The Association has included a copy of your rent statement for your information. This will inform you of the status of your rent account. We plan on delivering the statement quarterly with the latest edition of the newsletter, however should you require a further copy, please do not hesitate to contact us. Likewise, should you have any queries regarding the content of your statement, please contact your Housing Officer: Lauren Turner at Gatelodge Office on 028 90 592 110 and Aine Latten at Crumlin Road office on 02890 351131.



Most repairs are carried out by the Association, but there are a number of instances where the nature of the repair means that it is the responsibility of the tenant to carry out the repair. These include minor repairs such as the replacement of electrical and plumbing items, for example, light bulbs, fluorescent tubes, small fuses or tap washers, chains and stoppers for baths/sinks and w.c. seats. In the home the tenant is also liable for repairs to fireplace tiles and to open fires, the replacement of glass panels and fire bars in room heaters and the sweeping of chimneys.

In addition, the repair or servicing of internal hinges, lock and handles and the replacement of broken glass is also the responsibility of the tenant and although North Belfast Housing Association is willing to provide the contractors for any of the above repairs, the tenant is ultimately liable for the cost. The maintenance of gardens, hedges and the cleaning of gully traps is also the responsibility of the tenant. Should You need any clarification regarding repairs please contact our maintenance officers Lyn McLaren and Sarah Green on 02890 592110 or 02890351131.

CONTENTS INSURANCE	USEFUL NUMBERS	OUT OF HOURS VISIT SERVICE
<p>The Association would advise all tenants that it is their responsibility to take out Contents Insurance.</p> <p>The Association is not liable for any loss or damage caused to Tenant's belongings.</p> <p>Contents Insurance can be obtained from most Insurance Brokers.</p>	<p>NIHE: 03448 920 900</p> <p>Phoenix Gas: 08454 55 55 55</p> <p>POWER NI: 08457 455 455</p> <p>Belfast City Council - Pest Control: 02890 270431</p> <p>Noise Control: 02890 373 006</p> <p>Waste Management: 02890 270 657</p> <p>Fold Telecare (Out of hours repairs) 0800 731 3081</p>	<p>The Association would highlight to tenants, that tenants can avail of an out of hours Visit Service.</p> <p>The facility is for tenants who work during our normal opening hours of 9.00am - 5.00pm.</p> <p>Tenants who wish to use this service can contact the Association to arrange a more suitable time.</p>

North Belfast Housing Association 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.

Gatelodge Office

Gatelodge, 8 Flax Street

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BT14 7EQ

Tel: 02890592110

Email reception@flaxhousing.com

Crumlin Road Office

282-290 Crumlin Road

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BT14 7EE

Tel: 02890351131

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