



CHRISTMAS AND NEW YEAR OPENING TIMES

We will close on **Tuesday 23rd December** 2014 at 5pm for Christmas.

- * We will re-open as usual on **Monday 29th, Tuesday 30th and Wednesday 31st December.**
- * We will be **closed Thursday 1st January and Friday 2nd Jan 2015** for New years.
- * We will re-open on **Monday 5th January** at 9am as normal.
- * For emergency repairs, please call Fold Telecare on: **0800 7313081**
- * If you need to report a gas escape, call Phoenix immediately on **0800 002 001.**



It is a legal requirement that we carry out an annual gas safety inspection in your home, and oil boiler servicing. Without it, your appliances could become unsafe, putting you and your family's lives at risk. It is part of your tenancy agreement to have these necessary checks carried out. If you refuse to let the engineer in, we will have no choice but to apply for a court order to gain access to your house.

HOW WILL IT BE ARRANGED?

Our designated contractor will contact you directly to arrange a suitable date and time to complete the boiler service. We realise that for our tenants who are working, it is not always possible for us to complete the service when we would like to. We try to be as flexible as possible to suit the needs of our tenants. If you require a particular date or time, please contact the office directly to arrange an appointment suitable for you.

HOW LONG WILL IT TAKE?

The survey will normally take less than one hour to complete and access to the kitchen or boiler house will be necessary. If your home is scheduled to have a boiler service, we would ask you to allow our surveyors to carry out their checks. If any issues are highlighted during the service we will contact you.

WHAT DO I NEED TO DO?

It is vital that you are present at the property in good time for this service to take place and you will need to have 15 – 20 units of gas in your meter or some oil in your tank to allow the engineer to complete the service.

All our contractors are registered with Gas Safe.

When they visit your home they will show you their photographic ID cards, if you have any concerns you should contact the office on 028 90592110.



**Rent
Arrears**



Christmas– The Most Expensive Time of the 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 (Aine in the Crumlin Road office or Lauren in the Flax Street office) 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 North Belfast H.A, 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 North Belfast's 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.

While it may be tempting to overspend, this may lead to additional stress in the New Year when presents bought on expensive credit deals have to be paid for & essential bills land on the door mat. You must pay your rent because the consequences of not paying it can be very serious – you can risk losing your home.

Remember, North Belfast H.A. is here to help you, so if you're having trouble clearing your arrears, contact Lauren or Aine to discuss.



Our new Tenant Forum has now been established with the election of new roles confirmed. 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.

Our new Chairman is Mr P Brown, Vice Chair Mr B. Ritchie and Secretary Ms B. Mooney.

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



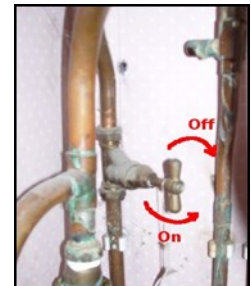
During spells of severely cold weather it is possible for water pipes in your home to freeze which may lead to a burst pipe when the thaw sets in. This can cause inconvenience and damage to your home and belongings. The Association would like to advise all tenants that it is their responsibility to take out contents insurance. The Association is not liable for any loss or damage caused to a tenants belongings.

Tips to prevent frost damage

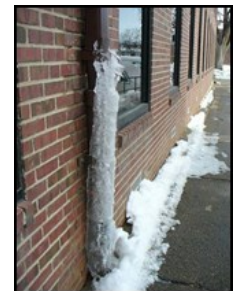
There are some simple steps you can take to help prevent your pipes from freezing: Leave the central heating on for short periods of time throughout the day, Let warm air into your roof space by keeping the trap door open, Keep the cupboard door under the sink open. This will let warm air move around the pipes. Keep room doors slightly open to allow the warm air to move around the house If you are going to be away from your house while the weather is cold ask a friend or neighbour to check the house and keep the heating on.

In the event of a burst pipe you will need to turn off the water supply, by closing the 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 shut off. You can turn the water supply back on by turning the stopcock in an anti-clockwise direction. Stopcocks are usually found in your kitchen, below the sink unit.



However in some houses the stopcock is found in a front or back hall or in a larger unit beside the sink unit. You should check where your stopcock is located as you will need to turn off the supply quickly to prevent damage to the property or your belongings. Most frozen pipes are found in the roof space and below sink units.



If you have a frozen pipe

Thaw it out slowly by using hot water bottles or towels soaked in warm water Do not use direct heat such as blowtorches as this may cause permanent damage to the pipes. The use of blowtorches could also lead to a fire in the home

If you have a burst pipe

Turn off the mains water supply immediately by turning the stopcock clockwise. This will stop anymore water getting into the water pipes. If the burst pipe is on the main water system the rush of water will stop after a short while.

If the rush of water does not stop or there is still a constant run of water, the problem is probably on the cold water storage system. You will need to drain down the cold water storage tank which is usually located in the roof space.



If you think it is a mains supply problem, call NI Water on 08457 440 088 or email: waterline@niwater.com



HOW DO I DRAIN MY STORAGE TANK?



Make sure the mains water is turned off at the stopcock.

- Turn on all the cold water taps and flush the toilet several times. This will empty the cold water storage tank and stop the flow of water.
- If you have an open fire burning you should let it burn out. Do not light it again until the burst pipe has been fixed.
- Turn off oil or gas heating systems and do not use again until they have been checked.
- Do not use the water heater as this may cause the hot cylinder to collapse.
- Do not turn on the water supply at the stopcock until the burst pipe has been repaired
- If the water has come into contact with electrical fittings the electricity should be turned off at the mains

If you are going to be away from your home for more than a day or two during cold weather you should drain down the cold water system as described above

Report the repair during working hours to **02890592110** or **02890351131**.

Fold Telecare is our out of hours repair line also in emergencies 08007313081.



DEVELOPMENT UPDATE



The Association has agreed to purchase 4 houses in the North Belfast Area We are currently seeking to purchase a further 4 units in the Cliftonville Avenue area and have identified a number of properties that potentially may be suitable for acquisition in the near future. We continue to seek suitable development sites and properties to buy in the greater Belfast area where there is a high demand for more social housing and have submitted a bid to acquire/build a further 158 units over the upcoming three period.

All future new housing developments must be financially viable and are subject to support from the Department of Social Development, the Northern Ireland Housing Executive, Belfast City Council and the local community.



Reports of bogus callers tricking their way into people's homes are a regular occurrence.

Often the problem arises because people are very trusting and are willing to accept strangers into their homes.

It is very important to be wary. Always ask for identification. If you are unsure, don't let them in. Stay safe this Winter.



North Belfast Housing Association staff and committee members would like to take the opportunity to wish all our tenants a very Merry Christmas and a Happy New Year.



Merry Christmas

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 Tenant's 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

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 9.00am - 5.00pm.

Tenants who wish to use this service can contact the Association to arrange a more suitable time.

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

Belfast

BT14 7EQ

Tel: 02890592110

Email

reception@flaxhousing.com



**Merry Christmas &
Happy New Year**

Crumlin Road Office

282-290 Crumlin Road

Belfast

BT14 7EE

Tel: 02890351131

Email

info@florhousing.org

