



NB Housing Tenants Newsletter

Issue 9
Winter Edition
2016

Free Information Session on the Impact of Welfare Reform

What is Welfare Reform?

The Welfare Reform Act is introducing a range of changes to the benefits system in Northern Ireland. You may have received a leaflet or heard about it on your radio or television.

Many current benefits are going to be abolished and replaced by a new benefits system, Universal Credit.

Universal Credit is a single benefit for working-age people. From 2017 it will gradually replace most means-tested benefits such as income-based Jobseeker's Allowance, income-related Employment and Support Allowance, tax credits and Housing Benefit.

Please be advised that Welfare Reform could reduce the amount of benefit you receive. This includes housing benefit which will be paid as part of your universal credit payment and may not be as much as you receive now for your housing costs.

NB Housing Invites You...

To our free Information Session on the Impact of Welfare Reform! In partnership with the Ligonell Improvement Association and the Ardoyne Association the session will provide advice and guidance on the upcoming Welfare Reform Changes:

Where? Girdwood Community Hub, 10 Girdwood Avenue, Belfast

When? Wednesday 11th January 2017, from 10.30am to 12noon

Who? NB Housing tenants, Ardoyne Association, Ligonell Improvement Association

To reserve a place at this information session please contact Lindsay on 028 9059 2110 or text us on 074 9820 2221 by Friday 6th January.

Office Closure at Christmas

Monday 26th December– closed

Tuesday 27th December– closed


Wednesday 28th December– closed

Monday 2nd January– closed

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

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


Tenant Participation



Tenant participation is about getting you involved. We recognize that everyone will have different ideas about how they would like to get involved, or even the time they can devote. We have suggested a number of methods of involvement starting from the comfort of your armchair to becoming a member of the Tenants Forum.

We know some people find it difficult to travel so to make it easier for tenants we will hold the meetings at two locations, one at our Crumlin Road office and one in our Gatelodge office. The **Crumlin Road** event will be held at **5pm on Tuesday 17th January 2017** and the **Gatelodge** event will be held at **5pm on Wednesday 18th January 2017**. This is open to everyone, come along for a chat and a cuppa, it's informal and stay for as long as you like and come whenever you like. If you can't make it and are interested in becoming involved then send us a text on our text number 074 9820 2221 or contact us at the addresses you will see later in this Newsletter.

Tenant Forum Dates



Tuesday 17th January
at 5pm in the Crumlin
Road Office (282-290
Crumlin Road)



Wednesday 18th
January at 5pm in
the Gatelodge Office
(8 Flax Street)

These are some of the events that have happened so far;



In May 2016 we introduced our text messaging service making it easier for you to contact us or to give us your opinion about something.



In June 2016 we sent out the Tenants Satisfaction Survey and this year we were pleased that more of you took the time to complete this and give us more feedback.



We held tenants forum meetings in July and September and as stated above upcoming meetings will be in January 2017.



We have had three Estates Inspections by our Tenant Inspectors this year and we want to widen this to wherever you live. All you have to do is walk around the area where you live ideally with a staff member and give us your opinions on what we should do better.

We look forward to working with you, we want you to shape the way we deliver our services. Together we can solve issues that have a negative effect including anti-social behavior, tenancy fraud, dog fouling, litter etc.

Thanks and we look forward to meeting you and your involvement.



Winter Gallery 2016

Holyrood House



The new fully automated door was recently completed at Holyrood House. The new door will make access easier for our residents to enter/exit the scheme. The redecoration of boundary railings was also completed at Holyrood House. We hope that this will be a fantastic transformation of the scheme.

Winter Food Drive



NB Housing staff delivering their contribution to the Food Drive in partnership with the Ligoniel Improvement Association and the North Belfast Advice Partnership. It was great to be a part of this good cause!

Getting to Know Housing Associations Event



NB Housing staff attended the 'Getting to Know Housing Associations' event at Stormont. The event provided an opportunity for Housing Associations to meet MLA's and highlight their work. A past resident of Flax Foyer was showcased at the event.

Flax Foyer Intergenerational Halloween Party




Our yearly intergenerational Halloween Party was held at Ardoyne Health Centre on the 26th October 2016. The party was organised by staff and residents in conjunction with the Ardoyne Shankill Health Partnership. NB Housing provided the food and staff and residents dressed up and served food to the participants. It was a very enjoyable event with everyone enjoying food and dancing at the disco which was provided by Paul McCusker Cllr SDLP.


Political Engagement Sessions





During December NB Housing held Political Engagement Sessions to highlight the work of NB Housing and share our development plans for the Forthriver Site. The Forthriver development is our first new build housing project, since the creation of NB Housing in 2014. We envisage being on site in the Spring of 2017 and expect the construction phase to take around 18 months to complete.

Maintenance Update

 Currently **windows** are **being replaced** to properties in the Ardoyne/Estoril/Cranbrook areas. These are due to be completed prior to Christmas and will provide thermal upgrade to the properties over the winter period.

 It is vital that all tenants **provide access to Association contractors** to enable work orders to be completed; especially Gas Boiler Servicing. It is possible for contractors to be calling from withheld numbers so please answer all calls to ensure access is permitted. Where access has not been granted, the Association will recharge the tenant and if this no access continues then legal action could take place to take possession of the property. If you are unable to facilitate a contractor attending contact the Association so alternative arrangements can be made.

 **Stock Condition Survey** project has commenced with Rand Associates. Surveys will take place to around 300 properties and selected tenants shall be contacted to arrange an inspection. Following this we can develop future Planned & Cyclical Maintenance projects to our stock.


 It is vital that we all **properly dispose of our waste appropriately** over the Christmas period due to changes in collections to accommodate the holidays. Ensure all recyclable materials are separated and disposed into the correct bin/box. All other items should be disposed into the appropriate bins. See Belfast City Council website for some helpful tips/information.








Be Prepared For Winter

Below are some maintenance tips for the winter period






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

-  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. Be careful not to warm them too quickly or they may burst.
-  Don't use a blow lamp or any naked flames 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



As NB Housing's Maintenance Contractor we are offering Apprenticeship and Back to Work Schemes for NB Housing Tenants

Are you Interested in a career in the construction industry or looking for better job prospects and opportunities?

Work and train for a career with JMC Mechanical & Construction Ltd which may ultimately provide you with a good salary and a rewarding career

JMC Mechanical & Construction Ltd are actively looking for people who are willing to dedicate themselves to the construction industry in trades such as:

- ✓ Joinery
- ✓ Plumbing & heating
- ✓ Electrical
- ✓ Gas and Oil Maintenance, repair and servicing
- ✓ Handyman services

There are opportunities within local schemes in Northern Ireland for both school leavers and those currently unemployed.

Apprenticeship schemes through your local college is a good way to get in the construction trade, getting real hands on experience while earning.

There are schemes like the steps to work programme, which enable people to develop new skills through work experience improving their chances of gaining full time employment with in the construction industry.

For information on these opportunities email Ben@jmcmechanical.co.uk

Wellbeing for Work Service

As part of the Belfast Works LEMIS+ Project, a new service is being offered at Ashton Community Trust. The specialist service, Wellbeing for Work, is up and running in North Belfast and currently recruiting for participants.

Wellbeing for Work provides an expert coaching service for those who are not working due to health and wellbeing issues and will incorporate aspects of goal setting, confidence building, life coaching and health improvement strategies. The new Wellbeing for Work coach is Rosie Smyth.

Rosie said, "This is an exciting service and I am really looking forward to working with people to help them achieve their goals and reach their potential."

The service, she says, provides a link between health and social care provision in the local community and the more traditional employability and training services.

If you are interested in finding out more, please contact **Rosie** on **028 90742255**.



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 prioritise over Christmas so that you can celebrate and 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 may have - contact your local Citizens Advice Bureau

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

Please contact your Housing Officer on 028 90 592 110 in complete confidence as soon as possible or use our texting service by texting **RENTS to 074 9820 2221** and your Housing Officer will contact you. 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 start arrears recovery action which can include a Notice of Seeking Possession served 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. To order a new payment card text **CARD to 074 9820 2221**

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.



Debt Advice this Christmas

citizens
advice Northern
Ireland

Most people look forward to this festive season but it can be a really stressful time for others – a lot of families feel under immense financial pressure at this time of the year, particularly for those on low wages and who are already finding it hard to make ends meet.

Christmas isn't worth getting into debt for, warns Citizens Advice as the festive shopping season looms. Citizens Advice volunteers see a spike in people seeking their help and advice after Christmas. In Northern Ireland, Citizens Advice are already helping nearly 800 people per month with debt related issues – from credit cards, store cards, personal loans, mortgage debt and rent arrears to name but a few.

Kathy McKenna, Project Manager of the free debt advice service, said: "Some budgets are at breaking point, with January the time when people take stock of their finances. People who have never experienced money worries before are finding their finances increasingly tight as rises in day to day spending like keeping their home warm, getting to work and putting food on the table are sending them over the edge.

"Payday loans, credit cards and overdrafts are being used to top up people's income as wages are static. There are things people can do to get on top of their finances, including making sure they're getting all of the help available, aren't paying over the odds for things like gas and electricity, and prioritising their spending to make sure there is money for essentials like rent, energy bills and water. It's important people don't wait for debts to mount before they seek help. A few early actions could stave off a future financial meltdown."

It is important that anyone thinking about turning to credit to help pay for Christmas understands the full costs involved and if they can actually afford to pay it back.

Tenants can use the Free Debt Advice Service provided by the Citizens Advice Northern Ireland and the Money Advice Service. The service is available via phone, email, and face-to-face appointment across the 29 Frontline Citizen Advice offices across the region.

Debt Advice is available:

- By Freephone on 0800 028 1881 (Monday-Friday 8.00am to 8.00pm, Saturday 9.30am to 1.00pm)
- Through all 29 frontline Citizen Advice Offices
- By email at debt.advice@citizensadvice.co.uk
- Via webchat (this can be accessed on www.nb-housing.org or www.citizensadvice.org.uk/nireland)
- Or you can call into NB Housings offices and use our referral service

Citizens Advice Top Tips For Christmas

1. Spend time shopping around, researching what deals are on offer and getting advice.
2. Always look at the total amount you will have to repay when borrowing money. A shorter repayment period may be better than a slightly lower Annual Percentage Rate (APR) amount.
3. Never borrow money on the spur of the moment, and think about payment options beforehand. Work out your budget and stick to it so that you can afford the repayments.
4. Be careful about borrowing more money to pay off existing debts. Additional borrowing can seem like a good idea and may well help in the short-term, but can too often lead to more serious longer-term problems.
5. If you are currently in financial difficulty and struggling, contact your local Citizens Advice office, call us on our free phone advice line 0800 028 1881, or chat to an adviser online on our website www.citizensadvice.org.uk/nireland.

Ten top tips to avoid a Christmas debt hangover

Planning, budgeting and organisation are key to avoid getting into debt at Christmas and beyond. If your spending runs out of control, you can soon find that debt is not only a problem at Christmas, but can become a way of life. If you do get into difficulties, get advice as soon as you can from your local Citizens Advice Bureau or visit www.citizensadvice.org.uk/nireland

1 Plan early for Christmas Be realistic and budget accordingly. Work out how much you are going to spend on each person – and stick to it. Manage expectations as to what you or Santa can give.	2 Don't forget the everyday bills Remember that rent, the mortgage, utility bills, food bills and other existing debts still have to be paid – and the consequences can be severe if they're not. Even though it's Christmas, get your priorities right.	3 Don't bank on an overdraft If you do need more money, don't just run up an overdraft without talking to your bank first – it will work out much more expensive.	4 Keep things simple If you can afford to pay for your goods outright by cash, cheque, or debit card, don't be persuaded to take out extended credit agreements unless they really do work out cheaper.	5 Shop around Try as many different places as possible to find the best price. Buy what you want and not what other people say you need. Be wary of extended warranties the cost of a repair could be less than the cost of the warranty.
6 Buy safe to be safe Whatever the deal, whatever the temptation, don't buy from unauthorised traders and don't borrow from unauthorised lenders. The initial savings and convenience may prove to be a false economy.	7 Read the small print Check for hidden extras in any credit agreement. Work out the total amount payable. Ensure that the monthly instalments are within your budget before signing. Interest free credit can seem attractive, but if you don't pay on time, or miss a payment, you could have to pay a lot more.	8 Do your own credit checks If you are going to use a credit card, shop around and compare terms. Some cards charge high interest rates, but provide interest free periods or discounts. Budget for all these costs and put the payment dates in your diary.	9 Be organised There's a lot to remember at Christmas. If you've borrowed money don't forget that it won't be long before you have to make a payment. Make sure you pay on time, even if it's only the minimum, or you will be faced with additional charges.	10 Start planning and saving for next Christmas Once Christmas is over, it's worth looking at what you did well and what you didn't. Learn from your mistakes and start planning how you will do things differently next year. This might also be a good time to start saving for next Christmas.

Christmas is a time of giving, but you don't want to give yourself a headache in the New Year with bills and debts you can't afford. It's all too easy to overspend – there are tempting offers and pressures to buy, but you must decide how much you can afford before you start spending.

Struggling with debt?
We are here to help.

0800 028 1881
(free from mobiles)
debtadvice@citizensadvice.co.uk
www.citizensadvice.org.uk/nireland

Advice from the Consumer Council NI

Are you interested in saving money on your energy bills?

The cold, winter weather is upon us and with this brings the increasing need to heat and light our homes. With energy costs the top concern for consumers in Northern Ireland there has never been a better time to shop around and get the best energy deal available on cost and service.



Gas and Electricity - Switch and Save

With the right information and advice switching can be quick and hassle free. The Consumer Council has an interactive, independent online energy price comparison tool which will show you the best deals, as well as guides to explain the switching process.

Did you know the biggest savings can be made when you switch both your supplier and payment method? When using the tool consider, for example, moving to direct debit payments and paperless billing. Switching is simple. There is no interruption to your electricity or gas supply. All you have to do is contact the supplier you wish to switch to and they will manage the process. There will be no change to your household wiring, gas pipes or meter; you will just start receiving bills from your new supplier.

Topping up the home heating oil?

If you are living in a house with home oil heating, savings can also be made by shopping around suppliers. Try not to rely on emergency drums as they cost considerably more. Buy home heating oil in bulk if you can afford to, as the more you buy the cheaper the price per litre. If you can't afford to buy in bulk then look to see if there is an oil buying club or an oil stamp saving scheme in your area.

5 Steps to Getting the Best Energy Deal

Switch & Save 



Find your bill



Log on



Enter your
tariff details



View Results



Switch & Save

Try our energy price comparison tool at: consumercouncil.org.uk



Further Information

The Consumer Council encourages all consumers to check our information and see if they could save. For further information or advice contact us on Freephone 0800 121 6022, email info@consumercouncil.org.uk or via Facebook and Twitter.

Online Energy Price Comparison Tool Weekly Online Home Heating Oil Survey

Switch On Electricity and Gas Guide

Switch On Home Heating Oil Guide

Oil Buying Clubs – Contact Bryson Energy on **0800 1422**



Useful Information...

Contents Insurance

The Association shall maintain structural Insurance on your home. We strongly recommend that all tenants insure their contents against loss, theft and damage. The Association is not responsible for any item(s) belonging to the tenant that may be damaged or destroyed as a result of unforeseen circumstances. Please ensure that your insurance cover broken glass as the Association is not responsible for replacement glass regardless of the cause.

Useful Numbers & Websites



NIHE:
03448 920 900

Phoenix Gas:
0845 455 5555

Power NI:
08457 455 455

Belfast City Council Pest Control
02890 270 431

Noise Control:
02890 373 006

Waste Management:
02890 270 657

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

Recycling Centres (Do not accept commercial waste)

- | | |
|--|---|
| → Alexandra Park Avenue
180 Alexandra Park Avenue, BT15 3GJ | → Ormeau
6 Park Road
BT7 2FX |
| → Blackstaff Way
1 Blackstaff Way
BT11 9DT | → Palmerston Road
2-4 Palmerston Road
BT4 1QA |

Civic Amenity Sites

- Agnes Street (between Crumlin Road and Shankill Road)
- Springfield Avenue (off Springfield Road near Falls Road)
- 368 Cregagh Road

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 8.00am – 7.00pm 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

8 Flax Street
Belfast
BT 14 7EQ
Tel: 02890592110



Crumlin Road Office

282-290 Crumlin Road
Belfast
BT14 7ED
Tel: 02890351131

Did you know you can contact us through the 'Getting in Touch' tab on our website (www.nb-housing.org), can contact us via email: info@nb-housing.org or can text us on 07498202221