

# Tenant Newsletter

## Autumn 2022



## Tenant Participation

The Association would like to see more tenants involved in holding us to account on the services we offer you and the community at large. This can take various forms, for example:

- Becoming a board member;
- Joining the Tenants' Committee;
- Making your views known to the Association by ensuring, for example, you complete any satisfaction surveys.

It is important your opinions are made and if you would like further information please contact our office on 02890741618 to record your interest.

## Opening Times

As we are beginning to return to normality post pandemic, the office opening hours to the public are being extended and are as follows:

Monday to Thursday      9.30am to 4.00pm

Friday                      9.30am to 3.30pm

This will commence from Mon 17th October 2022. Outside of these hours the office will be closed for walk-ins but will remain contactable by telephone.

## Are You Covered?

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.



## Beware of scams

The PSNI are warning the public to be on their guard against cost-of-living scams in Northern Ireland.

Criminals are increasingly trying to capitalise on the cost-of-living crisis by targeting households with bogus offers of support payments. Please be cautious if you get a request for information out of the blue via text, email, or phone.



## Don't get into debt this Christmas

Christmas can be one of the most stressful times of the year, and especially so from a financial point of view. In today's tough times, with so many families facing reduced incomes this year due to pay freezes, furlough payments stopping and the recent loss of the £20 UC top up, most of us will be worrying about finding the money to buy presents and go the extra mile with additional food and drink. Many people will be paying off Christmas debt for several months into the New Year and in some cases until the following Christmas.

Below are some tips to try and keep debt to a minimum:

- Speak to your children and explain that Santa cannot afford all the latest toys and gadgets.
- Talk to family & friends, agree spending limits, most people are probably feeling the same way and will be glad to set spending limits.
- Make a list when you go shopping, this will help reduce impulse buying.
- Try and avoid using store cards, these cards generally charge higher interest rates.
- Interest free credit can be a great way to manage your Christmas shopping, but only if you are sure you understand when the interest free period ends and are certain you can repay the debt in full and on time.
- Check websites for promotional offers and codes, in the lead up to the Christmas there are many special offer dates (e.g. 25% off days)
- Get creative as the old saying goes, 'it's the thought that counts' – so get creative with your gifts! A well thought-out personal gift could mean much more than an expensive present. For example, you could create a picture montage of treasured snaps in a frame or record a home video to deliver a special message. Stuck for an idea? The internet is brimming

with lots of fun and creative ideas that can save you money and help keep the children occupied.

- Another option would be to wait until the sales. You could create your own gift voucher detailing the gift and when you can go shopping for it.
- The best thing you can do to make next Christmas as affordable as possible is to prepare for next Christmas in January. Saving as little as £1 a day will give you £365. Save £10 a week and you'll have £520 in the pot. There are also some Christmas saving schemes that you could look into. Get prepared and you'll be able to enjoy the festive season with less stress
- And finally **Don't bury your head in the sand**. If you have an existing debt problem, deferring the inevitable is just going to make the situation worse. In fact, taking out additional credit immediately before seeking help can result in some debt remedies being made unavailable to you. Speak to a debt advice charity like Citizens Advice Bureau as soon as possible - you'll have a much happier Christmas knowing you're on the road to recovery.

**WINTER COAT PROJECT**  
Call in for tea/coffee and to pick up your free winter coats, hats, scarves and gloves

**LOCATIONS IN NORTH BELFAST**

**St Michael's Church of Ireland**  
Craven Street, Shankill Road, BT15 1JJ  
Friday 30th September 10:30am-6:30pm

**St Stephen's Church of Ireland**  
Millfield, Belfast BT1 1J5  
Tuesday 4th October 12:30-2:30pm  
Thursday 6th October 6:30-9pm

**Seaview Presbyterian Church**  
90 Shore Road, BT15 5QA  
Thursday 6th October 10am-8pm  
Friday 7th October 10am-5pm

**Shankill Methodist Church**  
267 Shankill Road, BT15 9FT  
Saturday 8th October 10am-2pm

**The Vine Centre**  
193 Cumber Road, BT14 7AA  
Friday 14th October 10am-2pm

ROC  
NORTHERN  
IRELAND

## Rent arrears

You should inform Woodvale & Shankill Community Housing Association immediately if you are having problems paying rent.

If your rent falls into arrears you should contact Lynn McCullough as soon as possible for advice and assistance.

There are several ways we can help:

- We can arrange a plan for you to pay your rent arrears by regular instalments
- If you are in receipt of UC, JSA, ESA or Pension Credit we can arrange for deductions to be made from your benefits to repay any arrears owing.
- We can help you check you are receiving all welfare benefits you are entitled to.

If your account does fall into arrears you will receive the following letters before legal action is taken.

- A letter advising you have missed a payment
- A Preliminary Warning Letter (will be sent 4 days after arrears letter if no response)
- A Serious Arrears Listing (will be sent 4 days after preliminary warning letter if no response)
- A Stage 1 Warning Letter (will be sent 4 days after Serious Arrears Listing if no response)
- A Stage 2 Warning Letter (will be sent 4 days after Stage 1 Letter if no response)
- A Final Warning Letter and Statutory Notice. (will be sent 4 days after Stage 2 Letter if no response)

If no response or resolution is put in place legal action will be taken 28 days later to recover the debt plus possible possession of the property. We will also seek all costs incurred by Woodvale & Shankill Community Housing Association.

Woodvale & Shankill Community Housing Association does not take the decision lightly to proceed with legal action but unfortunately in some cases we have no other options available.

**NEVER IGNORE LETTERS SENT TO YOU REGARDING ANY ARREARS OWING ON YOUR RENT ACCOUNT. PLEASE CHECK THE AMOUNT YOU ARE PAYING AS SOME TENANTS STILL HAVEN'T INCREASED THEIR PAYMENTS SINCE THE NEW RENT YEAR BEGAN, FAILURE TO PAY THE CORRECT AMOUNT WILL RESULT IN ARREARS ACCRUING. PLEASE CONTACT LYNN ON 028 90 741 618 TO DISCUSS YOUR RENT ACCOUNT.**

## House Sales Scheme

As of the 28th August 2022 this scheme has now ceased.

## Domestic Violence

Reported incidents of domestic violence appear to have increased during the Covid-19 Pandemic. If you are a victim or know someone who is a victim DON'T tolerate it, DO report it. For immediate assistance, information, advice and support, please contact the PSNI on 999 in an emergency or 101 for non-emergency or alternatively contact Belfast and Lisburn Women's Aid, 30 Adelaide Park, Belfast, BT9 6FY by phoning 028 9066 6049 or by emailing [admin@belfastwomensaid.org.uk](mailto:admin@belfastwomensaid.org.uk)



**Scouts**  
North West Belfast

**SQUIRRELS**  
(4-6 years) .....Wednesday 5:30-6:30  
**BEAVERS**  
(6-8 years) .....Wednesday 6:30-7:30  
**CUBS**  
(8-10½ years) .....Tuesday 7:00-8:00  
**SCOUTS**  
(10½ -14 years) .....Monday 6:30-8:00  
**EXPLORERS**  
(14-18 years) .....Thursday 7:30-9:00



20th Belfast/Adventum ESU



## **BE A GOOD NEIGHBOUR**

If you know someone who is elderly, has a disability, or is housebound, check on them and make sure they are okay. Some older people will not be able to get out and it is at this time of the year that a visit from a neighbour may be very appreciated..

## **REPAIR**

### **PERFORMANCE**

We continually strive to respond to repair requests as quickly as possible and within set time targets. Performance for the year to date is as follows:

#### **Emergency repairs**

Target: < 24 hours

**100% met**

#### **Urgent repairs**

Target: < 2 days

**99% met**

#### **Response repairs**

Target: < 28 days

**100% met**

Our aim is to continue providing a quick and effective service.

## **Sheltered Schemes**

We currently have apartments available at McCallum Court and Mount Eden Court Sheltered Schemes. You must be registered on the Northern Ireland Housing Executive register and be over the age of 65 years old, unless you are registered disabled. For further information please contact the office.



Vacancies available at  
**McCallum Court, and Mount  
Eden Court**

Sheltered Accommodation  
No pets allowed

**Would you be interested in living in this specially designed accommodation available to anyone over the age of 55 and registered disabled, or anyone over the age of 65.**

### **This Scheme provides the following features**

- **Self-contained flat with bathroom and newly refurbished kitchen**
- **Laundry Room facility**
- **Communal lounge for a variety of social activities**
- **Guest room**
- **Security and safety features**
- **Access to a day time Scheme Co-ordinator**
- **24 hour emergency assistance through connection to helpline**

**If you are interested, please contact Woodvale & Shankill Community Housing Association Ltd  
Call into the office at**

**91-95 Woodvale Road Belfast BT13 3BP**

**Tel 02890 741618**

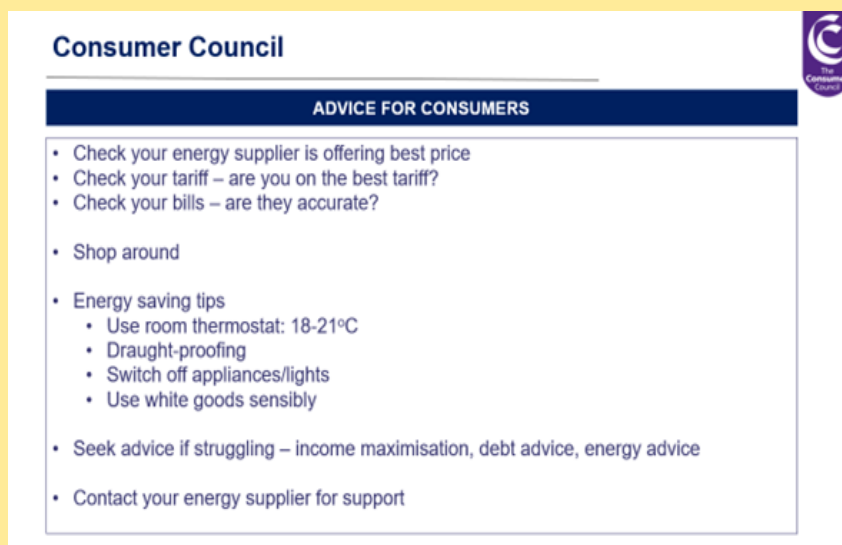
**Email: [info@wscha.org](mailto:info@wscha.org)**

## Reducing Your Energy Bills

Every little helps, and the consumer council and many other organisations can help with information on how to reduce your energy bills. Further information is available on their website

There are useful tools that you can use:

- Appliance running costs table
- Appliance running cost checker
- Price comparison checker



The screenshot shows the Consumer Council website with a purple logo in the top right corner. The main heading is 'Consumer Council' and below it is a dark blue bar with the text 'ADVICE FOR CONSUMERS'. The content is a list of bullet points:

- Check your energy supplier is offering best price
- Check your tariff – are you on the best tariff?
- Check your bills – are they accurate?
- Shop around
- Energy saving tips
  - Use room thermostat: 18-21°C
  - Draught-proofing
  - Switch off appliances/lights
  - Use white goods sensibly
- Seek advice if struggling – income maximisation, debt advice, energy advice
- Contact your energy supplier for support

## Health and Safety In Your Home

### **Please do not remove smoke or CO2 alarms in your home.**

If your alarms are 'beeping' please ensure that you contact the office to have them replaced as a matter of urgency.

Please ensure that you respond to any contact made regarding your heating service. If your boiler is not serviced within the required time the Association will cap the gas meter at your home, reconnection may result in a charge to the tenant.

We appreciate your cooperation with this matter.

## **Community Fund**

**If you know of any deserving clubs, groups or individuals that could be assisted by one of our community grants please contact the main office for further details.**

Team HAVEN, are a Voluntary Community Organisation based in Belfast and set up to help the homeless, vulnerable and those experiencing food poverty.

028 9514 2029



Spectrum Centre  
331-333 Shankill Road  
Belfast, BT13 3AB  
0300 1233 233

# The Firework Code



- **Keep fireworks in a closed box**
- **Follow the instructions for lighting them very carefully**
- **Light them at arm's length**
- **Stand well back**
- **Never go back to a lit firework**
- **Never put fireworks in your pocket**
- **Never throw fireworks**

## Are you winter ready?

NEA are concerned that the 'perfect storm' of higher energy prices, reduced incomes, and leaky, inefficient housing could put many households in Northern Ireland at increased risk of fuel poverty this coming winter. These increases come at a time when many household budgets are already stretched thin. However, simple changes to day-to-day activities could make big differences to household bills. Here are 10 energy savings tips that everybody can implement.



- \* You can save around £30 a year just by remembering to turn your appliances off standby mode.
- \* Room thermostats allow you to set the temperature your home heats up to and maintains.
- \* Turning it down by only 1 degree could save you £70 Only boil the water you need in your kettle. This can save you £6 per year.
- \* Don't leave your mobile phone on charge all night – most only need a couple of hours.
- \* Using a bowl to wash up rather than running the tap could save you up to £25 a year.
- \* Save an average of £35 on electricity a year by drying clothes on a clothes line, instead of using a dryer.
- \* Spending one minute less in the shower every day as part of your grooming routine will save up to £7 per person off your household energy bill each year.
- \* Washing clothes at 30 C instead of 40C can save you around £9 a year and 1 less cycle per week can save around £5 a year on energy.
- \* Switch off lights when not in use. This could save your household £14 a year.
- \* Draughtproofing windows/doors can save £30.



# Halloween Colouring Competition

Please complete and return your entries to the main office by 21st October 2022, there will be a 1st, 2nd and 3rd prize.

Name: \_\_\_\_\_ Age: \_\_\_\_\_

Address: \_\_\_\_\_ Contact no: \_\_\_\_\_

