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| **2018 – NEWSLETTER**     * **Tower Hamlets Citizens Advice Bureau**:   Address: 32 Greatorex Street, Whitechapel, E1 3NH. Advice Line: 020 7247 1050.  Drop-in: Monday-Wednesday, from 9.30am. www.eastendcab.org.uk/tower-hamlets   * **Newham Citizens Advice Bureau:**   Address: 71a Coolfin Road, Custom House, E16 3AP. Tuesday-Thursday AM, Tel: 020 8525 6379 for appointment.   * **Hackney Citizens Advice Bureau:**   Address: 300 Mare Street, Hackney E8 1HE, Tel: 020 8525 6350. Drop-in Mon-Thurs 8.30am   * **Islington Citizens Advice Bureau:**   Address: 222 Upper Street Islington, N1 1XR, Tel: 0300 330 1197 Advice line Opening hours: Monday to Friday, 10am to 1pm and 2-4pm.  **HELP TO MANAGE YOUR RENT ARREARS AND OTHER DEBTS**  If you are behind with your rent, call the office as soon as possible. We can help you to stay in your home, while you pay what you owe.  If we see that you genuinely cannot afford to make a single catch up payment, we will offer to make a Payment Plan agreement with you.  We will take no further action, providing you pay what you owe in agreed installments.  Remember that rent arrears are a priority debt. If you don’t pay, you could lose your home.  If you have other debts, a good advice service can explain your options. The advice services listed next are all free. **DIFFICULTIES IN PAYING YOUR RENT** If you cannot afford to pay your rent or fall behind with the  payments, you should contact your income officer as soon  as possible by contacting Karin HA office on 0207 392 9622  **UNIVERSAL CREDIT**  By the end of 2018, all new claims for the main six working age benefits will move to Universal Credit.  Existing claims will move to Universal Credit from 2019. Universal Credit is paid a month in arrears. But it takes up to six to eight weeks to process your first claim.  The best way you can prepare is to start building up credit in your rent account straight away.   * **Don’t get behind with your rent** * **Don’t be tempted to spend your rent money on something else you could struggle later** * **Start getting ready for Universal Credit**   **Karin Housing Association Ltd**  **Unit 124 Cavell Street, London, E1 2JA**  **Tel: 0207 392 9622**  **WE ARE OPEN MONDAY-FRIDAY -9.30AM-5.30PM**  **PAY YOUR RENT IN FULL ON TIME**  According to your tenancy agreement, you must pay your rent ONE week in advance.  Paying your rent and service charges is your number one responsibility as a tenant  You must pay every Monday  **WHAT ACTIONS WE WILL TAKE IF YOU FAIL TO PAY YOUR RENT**   * We write you a warning letter * We may let you pay what you owe in instalments * If you still don’t pay, we take you to court * You may be evicted and left homeless   **LOSING YOUR HOME**  **BEING EVICTED WOULD:**   * Leave you owing us rent and court costs- we would pass your debt to a collection agency * Affect your credit rating * Leave you with no home- ‘intentionally homeless’ * Council not likely to rehouse you if deemed ‘intentionally homeless’ * Could put you and your family in temporary accommodation     **DON’T LOSE YOUR HOME BECAUSE OF NON-PAYMENTS THIS YEAR**  C:\Users\ahussein\AppData\Local\Microsoft\Windows\Temporary Internet Files\Content.IE5\AXE3VLQP\eviction_cartoon[1].jpg  **YOUR RENT STATEMENT SETS OUT:**   * What rent you have been charged * The payments you have made * Any Housing Benefit you have received   **WHAT PAYING LATE MEANS**   * You are at risk of losing your home * You are breaking your tenancy conditions * You can’t get a transfer or mutual exchange * If you’re on a starter tenancy, you risk not being given a full tenancy later on * If you’re on a five-year fixed tenancy you are less likely to get an extension * If you’re shared owner or leaseholder, we could put a charge on your lease   **YOUR RENT ACCOUNT**  If you were paid too much housing benefit, recharged for damage in the premises or owe us court costs as a result of legal action. We will add these debts to your rent account.    You will see your rent account balance on your quarterly rent statement or letters we send you.    If you have any questions please contact the office and ask for your income officer. | | | |
| FIRE SAFETY **WHAT TO DO IF YOU SMELL GAS:**  * Open doors and windows to allow fresh air in * Turn off the gas at the mains, which is usually near the meter Move the handle a quarter turn until it's at 90 degrees from the pipe to shut off the gas supply * Leave the property. * Phone National Grid Gas Emergencies number on **0800 111 999**. Only use a mobile phone from outside the property. The number is free and available 24 hours a day * Follow the advice given by the emergency adviser * Wait outside for a gas engineer to arrive * If you are feeling unwell, visit your GP or hospital immediately Tell them you may have been exposed to a gas leak or carbon monoxide poisoning   **DON’T:**   * Smoke, light a match or use any other naked flame. * Turn any electrical switches on or off. * Use doorbells, mobile phones or any other electrical switches which could cause a spark. | | |  |
| It is the responsibility of all residents to test the smoke alarm on a regular basis. If you hear a beeping noise on the device, please replace the battery or if it is hardwired ensure that it is report to us on **020 7392 9622**. If you are not sure how to test the alarm please contact us on the above number.  Image result for fire safetyWe urge all residents to co-operate with us, fire safety is extremely important and it is for your safety and the safety of your neighbors. We hope by working with residents, we can minimise the risk of a fire and keep residents safe in their home.  **GAS LEAK PREVENTION**  There are lots of things you can do to be gas safe and help prevent a gas leak.  You should always get appliances installed by a Gas Safe registered engineer. A gas detector alarm could help keep you and your family safe by alerting you to leaks.  You should also have a Carbon Monoxide (CO) detector installed in your home. Carbon monoxide is colourless, odourless and can be fatal.  **CONTENTS INSURANCE**  It is resident’s responsibility to ensure that their house contents are adequately insured in case of an event of theft or fire or leakage, as the association do not compensate.  Replacement of household items can be expensive and should be covered by contents insurance. | **OUT OF HOURS EMERGENCY CONTACTS:**  **Karin HA Emergency Repairs Line: 07903917183**  For the following types of repairs you are advised to contact the supplier first.  **Gas leak or supply failure Contact National Grid Emergency Line on 0800 111 999**  **Water Supply failure Contact Thames Water on:  0800 980 8800**  **Electricity failure or dangerous faults Contact UK Power Networks on:**  **0800 3163105** | |  |
| **RUBBISH AND RECYCLING**  In many cases, pest infestation starts in the bin area where the rubbish is not disposed of in the correct manner.  It is resident’s responsibility to ensure that your rubbish is not left out in the open. Domestic waste and recycling are collected on a weekly basis.   * **All rubbish should be in black sacks, and put into the bin** * **Card boxes need to be flattened and disposed in the re-cycling bin** * **Sort your rubbish, place into the correct bins**   **BULK RUBBISH**  For bulk rubbish, such as beds, wardrobes, microwaves and cookers or fridges, your local authority can assist with removals. To arrange removals please contact your local borough.  Residents have the duty under the terms and conditions of your tenancy agreement to keep the communal areas around your home tidy. If residents fail to co-operate the association may consider taking legal action against you which could lead to the loss of your home.  **OVER GROWN PLANTATION**  Residents are expected to abide by the terms in their Tenancy Agreement this is to keep the garden litter-free, reasonably tidy and not overgrow. This means cutting and maintaining any planation and hedges so that they do not grow over any paths or neighboring land.  If you are unable to do so, please ensure that you appoint a private company and ensure the trimming and pruning of the trees are routinely carried out to avoid damage being caused to the property  **You should adopt a good neighborly practice and respect the environment in which you live.** | | **PEST CONTOL**  Karin HA will not be responsible for any pest reported in your property .The following advice should be taken to avoid the occurrence of pest issues:   * Do not leave any rubbish bags open * Do not allow any food sources scattered without correctly disposing it. * General hygiene should be maintained inside the property and in the communal area to avoid the spread of pest related issues such as mice and cockroaches   **REPORTING REPAIRS**  When reporting repairs please ensure that you have checked the list of tenant’s responsibilities before reporting, below accurate details are provided:   * Your name. * Home address * Telephone numbers * Brief description of the repair you wish to raise   Our staff will make sure to deal with your order as soon as possible and will contact you with any information to update you on the situation.  Our customer care team can be contacted on 020 7392 9622 Monday- Friday between 9:30-5:30  **HOW SOON WILL REPAIRS BE CARRIED OUT?**  Repairs are divided into three categories as outlined below. Karin will aim to complete each repair within the specified time limit. The time given to complete repairs will depend upon the type of the repair and the length of time it takes to complete the repair.   * EMERGENCY repair work within **24 hours.** * URGENT repair work within **7** **working days.** * ROUTINE repair work **28 working days** | |
| **ALL TENANTS MUST:**   * Ensure you bleed your radiators regularly * Clean and test your extractor fans * Ensure windows are regularly opened to avoid condensation occurring * Change light bulbs and reset starters * Ensure no items or fatty foods are placed down the sinks * Ensure pay as you go meter is topped up with sufficient funds   **ANTI SOCIAL BEHAVOUR (ASB)**  Anti-social behaviour covers a wide range of unacceptable activity that causes harm to an individual, to their community or to their environment. This could be an action by someone else that leaves you feeling alarmed, harassed or distressed. It also includes fear of crime or concern for public safety, public disorder or public nuisance.  Examples of anti-social behaviour include:   * Nuisance, rowdy or inconsiderate neighbours * Vandalism, graffiti and fly-posting * Environmental damage including littering, dumping of rubbish and abandonment of cars.   If you are experiencing problems with anti-social behaviour, or have any concerns about it, or other community safety issues, you should contact Karin HA or call the non-emergency police number, 101 or in an emergency, call 999. | | **IF CONTRACTORS ATTEND FOR A REPAIR WHICH IS THE REPONSIBLITY OF A TENANT OR THE REPAIR IS DUE TO DAMAGE OR FAULT OF THE TENANT**  **YOU WILL BE RECHARGED!** | |



Karin HA Staff has the right to be treated with respect when doing their work. We will listen and take all reports of ASB seriously and deal with it promptly. We will investigate the problem as quickly as we can.

Anyone found to have willingly committed nuisance or ASB will be dealt with in accordance with existing legislations and may be evicted with court order.

**HOMESWAPPERS**

HomeSwapper is the UK’s largest and most successful home swap service. It’s a free service and is an easy way to find the right new home.

Using Home Swappers you can look for suitable accommodations that are available for exchange. It is quick and easy to use and also means you won’t have to go on a waiting list.

Just go to [www.homeswapper.co.uk](http://www.homeswapper.co.uk/) and sign up. Please contact your landlord for more information or contact us and we can assist you.

