



Tenants' Newsletter



June 2013

Odu-Dua Housing Association

URGENT This is an urgent request to ask all tenants to ensure that their Gas Safety Checks have been carried out. If you have not already had your Checks or arranged for them to be done, please contact APM Maintenance on 0208 385 2133.

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Household benefit cap

Further changes to your benefits

Following the changes to bedroom tax and council tax benefit, the government is reducing the amount of benefits some people can claim. The purpose is to encourage people to move into jobs.



The cap will roll out in all London Boroughs between 15 July 2013 and the end of September 2013. There will be a maximum amount of benefits that a household can receive.

Benefits that count towards the cap include Employment and Support Allowance, Housing Benefit, Child benefit and others. If

you are entitled to some benefits that are on the exemption list, such as Working Tax Credit, Disability Living Allowance, you will not be affected. For detailed information, please see the enclosed leaflet.

It is vital that you understand how you will be affected and how you prioritise your payments. A Personal Advisor at your local Jobcentre can discuss the help and support that might be available to you.

 **DWP helpline:**
0845 605 7064
Monday to Friday,
8am to 6pm

Find your new home for less

Homematch Property Show



When: 11am to 4pm, Saturday 15th June 2013
Where: Hotel Russel, Russell Square, London WC1B 5BE

Are you looking to buy or rent an affordable home? Visit the Homematch Property Show and find a home for less in London. Housing providers, financial experts and legal specialists will be at the Show to talk about your housing options.

Entry is free. Call 0845 230 8099 to register.

Genesis Housing Association has properties available for rent now at Stratford



E15 2FZ. If you are looking to change your environment and find your next home, why not call Genesis on 0800 954 5376 and arrange a viewing? More properties will be available at NW9 soon. You can also find out more by visiting their website at: genesishomes.org.uk/for-rent/

Give yourself a financial makeover

Take charge of your life and your money by making plans and taking action to avoid debt. Learn to stay on top of your money so you can live comfortably within your means.

Statistics show more and more young people are getting into debt due to rent arrears, payday loans, overspending, credit card bills, and various other reasons. With the right help and support you can create a budget to make your money go further.

Young people in London often struggle with the costs of living. Being in debt or having no money can lead to depression and stress. If you fail to pay the rent, you can even lose your home.

There are many sources for advice and tools for managing your money on the internet including budget planning tools and price comparison sites.

Managing money can be easy, follow the tips as advised below:

Work out a budget:

- * Make a list of your income and expenditure, be honest and include everything.
- * Create a budget which ensures you will not to be in danger of falling into debt.
- * Evaluate where you can spend less in your day to day living expenses.
- * There are tools to aid you in planning a budget and getting the most for your money online at moneyfacts.co.uk and moneyadvice.service.org.uk

Tax, benefits and bills:

- * Ensure that you are claiming all of the benefits that you are entitled to.
- * Check with your council whether you are entitled to the council tax reduction.
- * Make sure the amount on your bill is right and if you are entitled to any discounts.
- * You can find the relevant information online at citizensadvice.org.uk and gov.uk/benefit-advisor

Earn while you learn

With the rising costs of studying in London, apprenticeships could be the right choice for you. Apprenticeships allow you to work and be paid whilst learning valuable skills and gaining recognised qualifications.

Are you a resident of Camden?
Are you aged between 16 and 24?
Don't have a degree or level 4 qualification?

If you said yes to all three

questions, Camden offers you opportunities to work as an apprentice in the areas that you are interested in.

Find out your interests and choose an apprenticeship that's right for you. For more information, call 0207 974 3194 or go to camden.gov.uk/



Free advice for social enterprise

Are you interested in setting up a social enterprise? Are you aged 18-30 and based in London?

First Steps In Social Enterprise is a free 12 week programme of business advice and support delivered by experienced specialists. It is designed especially for people from migrant backgrounds or people with

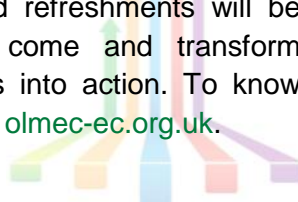
brilliant business ideas that would be of benefit to minority communities.

The free launch event:

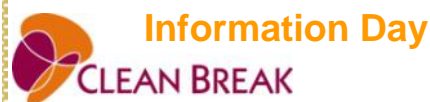
When: Tuesday, June 11

from 12.00 until 4.15pm

Where: Karibu Centre in Brixton
Lunch and refreshments will be provided. come and transform your ideas into action. To know more, visit olmec-ec.org.uk.



Unlock your creative potential



For women with experience of the criminal justice system or women at risk of offending because of drug/ alcohol use and/or mental health issues, Clean Break would like to offer you a free arts, education & training programme and support service. If you are 17 and over and living in Camden, come along to the next information day.

When: Friday 21 June 2013,
1.15-3pm

Where: 2 Patshull Road,
NW5 2LB

To book your place, please email general@cleanbreak.org.uk or call 0207 482 8600.