



# Tenants' Newsletter



February 2013

## Odu-Dua Housing Association

### Benefit changes!

### Are you ready?



From 1st April 2013, the government will implement the housing benefit reform. The change will apply to all benefit claimants with immediate effect and without exception. If you pay your rent by claiming housing benefit, you must pay extra attention to the changes.

#### Who will be affected?

- If you are of working age, which is 16 to 61 years old
- If you receive any housing benefits
- If you are registered sick or disabled

#### You will not be affected:

- ✦ if you live in a one bedroom flat or bedsit;
- ✦ or if you are of pension credit age, which will be around 61 years and 6 months from April 2013

#### What will happen?



#### Bedroom Tax – Under Occupation

If you have more bedrooms than the Government says you need, your housing benefit will be reduced.

Under the new rules, one bedroom is for:

each adult couple	two children of the same sex under 16
a single person aged 16 or over	two children under the age of 10 regardless of their sex
any other child	an overnight carer if appropriate

If you have one 'spare' bedroom, your housing benefit will be cut by 14% of the rent you pay every week. For two or more spare rooms, you will lose 25% of the rent.

**If your benefit is cut, you will have to pay Odu-Dua the difference between your housing benefit and your rent. Examine your circumstances carefully and always prioritise your rent payments.**

#### Council Tax Benefit

If you are of working age and claim council tax benefit, the amount of support you receive may be cut. Contact your local council and find out more details.

#### Benefit Cap

The Benefit Cap will not be implemented as planned in London Boroughs of Camden, Brent, Barnet and Hillingdon in April 2013. The change is delayed until the summer. The exact plan is yet to be announced. This means that you still have time to prepare yourself for the Cap. Odu-Dua will continue to keep you informed.



### Inside this issue...

**Benefit changes!  
Are you ready?...p1**

**Pay your rent!!!...p2**

**Find a way out of  
debt.....p2**

**Free training  
courses for  
Odu-Dua tenants  
.....p2**

To know more about how you might be affected, you can contact our office on **0207 625 1799** to request a welfare changes leaflet. For any rent payment difficulties, do not hesitate to speak to the Housing Officer, Akima.

Alternatively, you can also talk to you local council:  
 \* Camden 0207 974 4444;  
 \* Brent 0208 937 1800;  
 \* Barnet 0208 359 2111;  
 \* Hillingdon 01895 556 666.  
 Visit the Government's website on [www.gov.uk](http://www.gov.uk) or consult the citizens advice bureau (find your local bureaus on [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)).

## Pay your rent!!!

In January 2013 Odu-Dua was granted 2 Outright Possession Orders\*. These were for non-payment of rent. We will take tenants to court who fail to pay their rent, are in high arrears and are not paying the right amount. We will also be re-instating bailiff's warrant for tenants who have broken agreements to pay following court action.

As a small housing association, we rely on the income from rent to provide a service to our tenants. We understand that some tenants may have financial difficulties. However, it is crucial that arrangements are made to pay your rent. Please note that your tenancy

agreement states that your rent should be paid in advance.

We will be sending letters to all tenants who have rent arrears in their rent accounts. It is important that tenants contact the Housing Officer, Akima, immediately on [0207 625 1799](tel:02076251799) or via email [afraiser@odu-dua.org](mailto:afraiser@odu-dua.org) to discuss your rent account and to ensure court proceedings are not taken against you.



The Outright Possession Order will be given if you're unable to persuade the judge that you can keep up your rent payments and pay off the arrears. Once it is granted, you will need to leave the property by a certain date, which usually is 14 days after the date of the court hearing.

## Find a way out of debt

Are you struggling with debt?

christians  
against  
poverty

CAP

CAP provides free help to everyone in your communities regardless of race, gender or belief. With the support from CAP's counsellors, thousands of families in severe debt situations have been released from the burden. Do you want to be one of them and be debt free?

Making the first call can be hard. But the sooner you ring, the sooner you can find back the balance of your life. Dial the number [0800 328 006](tel:0800328006) now.

## Free training courses for Odu-Dua tenants

Odu-Dua would like to offer our tenants the chance to take up a wide range of training courses. We would also pay for your courses.

The training courses will be arranged near to your local communities. Where accommodation and travel costs outside of London are required, we will also cover the expense for you.

Are you looking for ways to improve your employability skills or further develop yourself? Do you want to lead the change in your community? See the table on the right for available courses.

If you are interested in any courses listed in the table, please contact Ying on [0207 625 1799](tel:02076251799). You can also email her at [ylee@odu-dua.org](mailto:ylee@odu-dua.org). If you would like to attend other courses which are not shown above, feel free to let us know. We might also be able to help.



*'This is very good! I will definitely recommend my neighbours to check out the courses.'* - Ms Haile

### Happy living

- ✦ Energy Efficiency for your Homes and Communities
- ✦ Tackling Anti-Social Behaviour
- ✦ Local Resolution of Complaint
- ✦ Successful Housekeeping
- ✦ Condensation and Mould
- ✦ Growing Fruit and Vegetables
- ✦ Essential DIY and Painting and Decorating Skills

### Resident involvement

- ✦ Spreading Your Knowledge and Understanding
- ✦ Representing Your Community
- ✦ Understanding Tenant Scrutiny
- ✦ Committee Skills
- ✦ Running Money Skills Sessions in Your Community
- ✦ Working with Young People

### Get employed

- ✦ Employability Toolkit Workshops
- ✦ Youth Worker
- ✦ Health and Beauty NVQ
- ✦ Child Care NVQ
- ✦ Health and Social Care NVQ
- ✦ Building & Construction Skills
- ✦ IT for Beginners

### Personal development

- ✦ Everyday Budgeting Skills
- ✦ Intensive Pronunciation
- ✦ English for Speakers of Other Languages (ESOL)
- ✦ Speak up with Confidence
- ✦ Over 60's Programme
- ✦ 18-24 Training Package: Key Skills for Life

