

Will the Government's latest budget affect you?

The Government introduced new cuts and changes to benefits in the latest budget. Here are some of the measures that might affect you and your family.

Benefit cap lowers

The maximum your household can claim in benefits is now £23,000 in London. If your benefits are capped, you get less Housing Benefit.

No working age benefit rises

For the next four years, working age benefits will not rise. This does not affect maternity pay or disability benefits.

A 30% cut in work-related ESA payments

For ESA (Employment and Support Allowance) claimants in the 'work-related activity' group, there is a 30% cut. This is because the Government has brought the amount paid in line with Jobseekers' Allowance.

You are in the work-related group if you are expected to be able to work in the future.

If you are in the 'support' group, your benefit is unchanged.

Fewer people get tax credits

To get full tax credits, your income must now be under £3,850 (down from £6,420).

Above that amount, your tax credits will reduce more sharply, the more you earn. If your income rises less than £2,500 (down from £5,000), the extra won't be counted.

Experts think that these cuts will affect about 45% of working families.

Young people 'obliged' to earn or learn

After finishing school, young people will get intensive 'support' from day one of their claim. If they don't apply for an apprenticeship, traineeship, gain work-based skills, or go on a compulsory work placement, they lose their benefits.

No Housing Benefit for most 18 to 21-year-olds

Young people aged 18 to 21, will not get Housing Benefit unless they are vulnerable or face difficult

circumstances. It is not yet clear how 'difficult circumstances' will be defined.

Rents rise for higher earners

If your household earns more than £40,000 in London, your rent will rise to 80% of the market average in your area. If you earn more than £50,000, you will pay the full market rent. (Full details on this are not yet available.)

Rent decreases for the rest

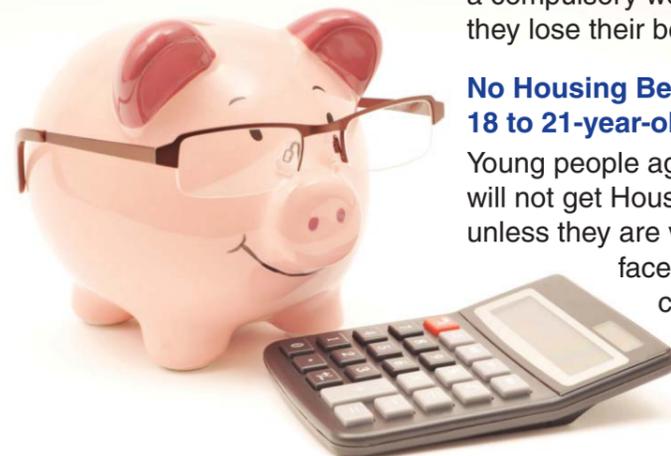
Social rents will reduce by 1% a year for the next four years. This is good news for residents, but sadly not good news for your landlords. The reduced rents means our income is likely to drop by 15-20%. But, as the national minimum wage increases, the cost of things like repairs and cleaning will be rising, making it harder for us to provide improving services and harder to develop new homes.

On its way: no benefits for more than two children

From April 2017, new claimants will get no extra payments for a third or subsequent child. Existing claimants with two or more children will get no extra for another child born after that date. (Some exceptions apply.)

Find out more

For help and advice around the benefit changes, call the office on 020 8795 5405.



We're going to Southend!

(And there's still time for you to come too)

We have extended the closing date for joining our trip to Southend, as we still have a few spaces left.

If you would like to come, please contact the office with your payment by Friday 24 July.

The cost this year is £10 per adult and £5 for every child over the age of two. The trip will take place on Thursday 30 July.

Last year's trip to Bournemouth was lots of fun and tenants were keen for us to do it all again this year. You will be very welcome to join us.



Keep us up to date

Have you changed your contact details recently, but not told us?

We need to know your phone number and email address so that we can keep you informed and get hold of you quickly in an emergency.

Please make sure we always have the right contact details for you, by calling the office as soon as you can.



Swap over to Direct Debit

You could win our monthly prize draw

Alireza Fathianpour from Brent is the latest resident to win a £50 shopping voucher in our Direct Debit prize draw. Don't forget, you have to be in it to win it!

Making the move from a standing order

Quite a few of our residents are paying their rent direct from their bank accounts – but by standing order, not Direct Debit.

Paying direct from your bank is a good idea – providing you have money in your account, you will always pay on time.

However, Direct Debits are a better option, with less for you to do and remember.

For example, when your rent rises, you don't have to write to your bank to update the amount you pay, because we can make the change automatically.



It means you don't risk getting behind with your payments.

To find out more about setting up a Direct Debit, phone the office on 020 8795 5405.

Out-of-hours emergency repairs

Emergency repairs when our offices are shut are handled by the landlord that owns your home. Our offices are shut on weekdays from 5pm to 9am, at weekends and on Bank holidays.



A2 Dominion: 0800 432 0077

Apna Ghar: 0800 389 8699 or 020 7424 7370 and press option 5 (from 5pm to 9am and all weekend) – this service is provided for us by Places for People.

Asra Housing Group: 0116 257 6716

Circle 33: 08000 730 417 or 0300 456 3000

Family Mosaic: 0300 123 3456

Genesis: 033 3000 3000 (6pm to 8am)

Guinness Partnership: 03000 111 321 (6pm to 8am)

Islington & Shoreditch Housing Association: 020 7704 7300

London & Quadrant Housing Trust: Use the emergency numbers for Apna Ghar properties.

Metropolitan: 020 3535 3535

Network Stadium Housing Association: 0300 373 3001

Octavia Housing & Care: 0800 479 0011 (Homeserve)

One Housing Group: 0300 123 9966

Peabody Trust: 0800 022 4040

Sanctuary Housing Association: Out-of-hours gas team: 0800 288 9289 Repairs: 0800 916 1525



Contact us

Office hours: Monday to Friday, 9am to 5pm

General enquiries (including repairs)

Phone: 020 8795 5405

Fax: 020 8795 5755

Email: agha@apnaghar.org.uk

Direct lines

Andrian David: 020 3764 5081

Audrey Chambers: 020 3764 5083

Amarjit Gujral: 020 3764 5082

Website: www.agha.org.uk

Write to: Apna Ghar HA
1 Olympic Way, Wembley,
Middlesex
HA9 0NP



Keep your appointment or we will charge you

Unfortunately, more and more of you are not keeping the appointments you make with our contractors.

Tenants who are out, when they said they would be in, are starting to cost Apna Ghar a lot of money. That's because the contractor charges us for a missed appointment.

This is money that we could and should be using to provide more repairs. So, from now on, we are going to pass this cost on to the tenants concerned.

We will do this by sending you an invoice and we will expect you to pay it within 30 days.

If you don't want to pay a charge, the answer is simple. In future, please make your appointments at a time you can keep and make sure you are there.

For more information about our recharging policy, call the office.



Launching our cyclical works programme

We have just started our first-ever programme of cyclical works – as the first properties developed for Apna Ghar reach their seventh year.

The programme will include the decorations and major repairs that have to be carried out after a certain number of years.

As part of the works, our contractors will paint communal areas. They will also replace the kitchens (as pictured),

bathrooms and doors in some of the properties.

If your home is in this year's programme, we will let you know in plenty of time. If your home is not in this year's schedule, we will include it at a later date.

This is a rolling programme that will continue from now on – with work generally being carried out in the summer.



Before



After

A computer of your own

Do you need a computer? We have two more to give away – but this time they don't have monitors.

If you are interested, phone the office on 020 8795 5405 and ask to speak to Abbi.

Abbi will register your interest and if more than two people call us, we will draw the names from a hat. Please note, we need to hear from you by 31 July.

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