

Tel: 020 8795 5405  
E-mail: agha@apnagar.org.uk

Fax: 020 8795 5755  
www.gha.org.uk

**Opening Hours: Monday to Friday 9.00am to 5.00pm**

**Emergency Repair Numbers**  
(Apna Ghar managed properties)

**FAMILY MOSAIC HA**  
Out of hours: 0300 123 3456

**NORTH LONDON MUSLIM HA**  
Out of hours: 020 8815 4200

**A2 DOMINION HOUSING**  
Out of hours: 0800 432 0077

**GENESIS**  
Out of hours: 033 3000 3000

**OCTAVIA HOUSING & CARE**  
Out of hours:  
Homeserve: 0800 479 0011

**APNA GHAR** (Connaught Rd,  
King George Crescent, Larkspur &  
Sedum Close, Pound Lane, Rutland Park  
Mansions, Gard St & The Roundway)  
Out of hours: 033 3000 3000  
Heating: J O'Connor 0208 363 3222

**GUINNESS PARTNERSHIP**  
Out of hours: 0300 111 321  
(6pm to 8am)

**ONE HOUSING GROUP**  
Out of hours: 0300 123 99 66

**APNA GHAR** (Court Gardens,  
Orleston Mews, Tottenham Road)  
Out of hours: 0800 073 0417

**LONDON & QUADRANT HT**  
Out of hours: 0800 015 6536

**SANCTUARY HA**  
Out of hours: 0800 781 4823

**ASRA HOUSING GROUP**  
Out of hours: 0116 257 6716

**METROPOLITAN**  
Out of hours: 020 3535 3535

**CIRCLE**  
Out of hours: 0800 730 417

**NETWORK STADIUM HA**  
Out of hours: 0300 373 3001

**How you can pay your rent**



**By Direct Debit**

You can arrange for your rent payment to be paid by direct debit from your bank account. This is the most convenient payment method for you and us. Please contact the Income Collection Officer on 020 8795 5405.



**Over the internet**

Go to www.allpayments.net. You will need the 19 digit number on your Rent Payment card. This service is available 24 hours a day, 365 days a year. You may pay by debit card. Please note credit card payments will not be accepted.



**On the phone**

Please dial **0844 557 8321**. This is an automated telephone service. You will need to key in on your telephone keypad the details requested, including the 19 digit number on your Rent Payment card. Calls are charged at the national rate. This service is available 24 hours a day, 365 days a year. You may pay by debit card. Please note credit card payments will not be accepted.



**Through the allpay App**

Debit card payments can be made at your convenience through the allpay App, available for Apple and Android smartphones. Visit www.allpay.net/app for more information



**At any PayPoint outlet**

Using your payment card, you pay at any shop or outlet displaying the "PayPoint" sign. You may only pay by cash at PayPoint outlets.



**At any Post Office®**

Using your payment card, you may pay at any Post Office® by cash, cheque or debit card. Please note some Post Offices® may not accept cheques



**MEETING HOUSING AND SUPPORT NEEDS OF DISABLED PEOPLE**

**Council Tax Support**

From April 2013 Council Tax Support replaced Council Tax Benefit, council tax discounts, exemptions and reductions. Some pensioners will be protected but many working age people on benefits will be affected. Council Tax Support is a new local system of help for people who are required to pay council tax but cannot afford to pay the full amount.

Local councils have set their own rules to suit the needs of their local area and set conditions to decide which groups of people to help. There will still be some rules set by the UK Government, including help for pensioners.

Even if you have never paid Council Tax before, you may find that you have received a bill. It is important that you stick to the payment plan that has been outlined with your notification.

**If you can't pay your council tax bill** Council Tax is classed as a priority bill because the consequences of not paying can be serious. Councils have rights to recover unpaid Council Tax using the magistrates court and using bailiffs to seize and sell belongings to pay the bill. If you have any queries ensure that you contact your local authorities' Council Tax Team.

**It's a Scam!**

**Fraudsters want your PIN and bank card**

1. A fraudster telephones you claiming to be from your bank or the police. They tell you that your bank card details have been used fraudulently.
2. They suggest that you hang up and ring the police / bank to ensure the call is genuine. **Don't be fooled** – they stay on the line. They then tell you to read out or key in your PIN number.
3. They send a taxi/courier to you to collect your bank card. With this and your PIN number they spend your money.



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**JUST REMEMBER:** your bank or the police will never ask for your PIN number or bank card – **don't give them to anybody!**

If you've been a victim of this crime call the police on 101.

*The above information is produced courtesy of the Metropolitan Police*

## Tenancy Fraud



Apna Ghar has a limited number of properties that are available to let; the vast majority of nominations come from the local authorities and lettings are prioritised according to housing need.

Tenancy fraud involves obtaining properties by deception and this has a direct impact on vulnerable members of society who are often forced to use bed and breakfast facilities due to a shortage of social housing. In addition, families or individuals on the housing waiting list are denied social housing because people are using the properties for profit or simply queue jumping.

Fraudulently obtaining social housing or subletting for personal gain uses up precious resources that should be available to families and individuals in need.

### How Can You Help?

If you suspect that someone is committing any type of tenancy fraud, please report it to us immediately. All reports will be treated in the strictest confidence and can be given anonymously.

We will not hesitate to pursue those people who are committing tenancy fraud and in involving the local authority fraud and audit teams. One former tenant was jailed for 4 years for committing tenancy and benefit fraud and lost their home as a result.



### What is Tenancy Fraud?

Tenancy fraud may take many forms. The most common are:

- Unlawful subletting to third parties
- Key selling to third parties
- Advertising properties to let e.g. on the internet or shop windows
- Obtaining properties by deception or by providing false information e.g. names and national insurance numbers
- Unauthorised assignments of the tenancy to those not entitled or where permission has not been obtained
- Wrongly claimed succession on the death of a tenant
- Non-occupation once the tenancy has been signed up
- Multiple occupation i.e. where tenants falsely occupy two properties
- Over occupation (non disclosed) where a tenant states only he/she lives there but where others move in sometimes also paying rent to the tenant.

## What to do if a tenant dies

We've had a number of cases where there have been delays in finding out that a tenant has died. We appreciate that this is a sad time, however, this is a reminder that you should notify us about the tenant's death as soon as possible. This needs to be done by contacting the office. We will need to see (and keep a photocopy of) the Death Certificate. We will also need details of the executor, the full postal address and telephone number of the person dealing with the deceased tenant's affairs.

## Meet Angela - Neighbourhood Worker

My name is Angela Frontin and I would like to tell you a little bit about myself.

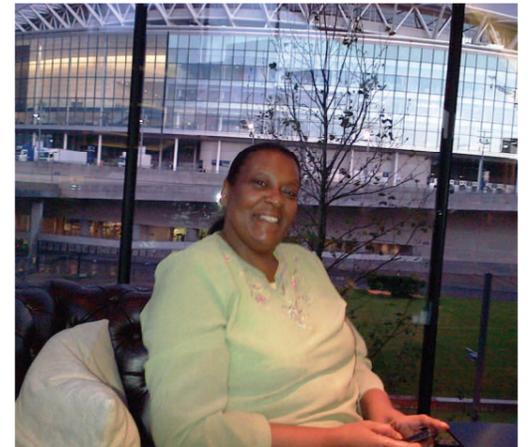
My background is working with SureStart (under five year olds) for many years and as a Mentor/ Volunteer with ADKC; I have also worked as a secretary.

Some of you may know that I have been working as a volunteer Neighbourhood Worker at Apna Ghar. I would like to explain my position and how I became involved with the Association.

A number of London boroughs, including the Royal Borough of Kensington & Chelsea (RBK&C), where I live run a programme which enabled residents to apply to become a Neighbourhood Worker.

The programme included a placement within a Housing Association, Charity or local authority for at least six months. I was luckily one of the chosen few to have a placement within the Brent borough; my term was from April 2012 – March 2013, which has since been extended.

My role at Apna Ghar has involved learning and participating in all aspects of providing housing for the disabled; housing/ office administrative procedures; meeting and dealing with clients; health & safety; reporting repairs; collating information and being involved with the production of the Newsletter.



As part of my formal training I attended monthly classes and was assessed whilst on placement. I am pleased to say I successfully obtained a Level 2 Certificate In Housing earlier this year.

As a tenant, the scheme has helped me to see the issues from the Housing Officer's perspective.

I have also learnt about Apna Ghar's support services and appreciate how floating support staff assist people in matters such as claims for benefits, adaptations etc. Their support helps people to manage their day to day living.

I have been enjoying my time here over the last year and I am hopeful that I get the chance to continue to pursue a career in this field in the near future.

## My Money Steps - free debt advice

My Money Steps has been developed by debt advice specialists at National Debtline. It is a FREE, independent and confidential online debt advice service available to anyone with an email address. They will provide you with practical money advice you can follow step-by-step.

They will help you deal with your debts including loans, credit cards and payday loans or household bills you're finding hard to pay.

My Money Steps is not a debt management company that charges fees and you will not have to pay to use their service. The money advice you receive is accurate, trustworthy and completely confidential.

Please go to their website: [www.mymoneysteps.org](http://www.mymoneysteps.org)