

Benefits update

The Government is continuing to make changes to benefits that will affect some of our tenants. Here are some of the most recent ones.

Housing Benefit backdates

From 1 April, you can only backdate a new claim for Housing Benefit by one month, instead of six months, if you are of working age.

It is more important than ever to make a new claim straight away and make sure you backdate it properly.

However, if you or your partner are over the age for a state pension or Pension Credits, the limit is now three months.

Long holiday breaks

You will soon no longer be able to get Housing Benefit if you go abroad for longer than four weeks. 'Abroad' now means anywhere outside Great Britain.

So Northern Ireland, the Isle of Man and the Channel Islands now count as abroad too.

However, if your close family member dies or needs medical treatment abroad, this may extend to 26 weeks.

It may be possible for someone else in your household, who has stayed at home, to claim Housing Benefit instead. But don't forget to tell us if you plan to spend a long time away.

Benefit Cap reduces

From the autumn, the Benefit Cap is being reduced.

In London, the maximum your household will be able to claim is reducing to £23,000. If you live alone, this will reduce to a total of £15,410.

You will only be able to claim:

- £296 a week if you are single, and
- £442 a week if you are a couple or a lone parent.

If the total benefit you claim comes to more than the cap, your Housing Benefit will be cut. This means you have to pay more of your rent yourself.

We expect the changes to start in October 2016. But it is really important for you to start planning now. Call the office if you need advice.

Family Premium abolished

Family Premium payments of £17.45 per week were abolished for any new Housing Benefit claims or new births from 1 May 2016.

Some local authorities have also abolished the premium for families getting a Council Tax reduction or Council Tax Support.

Project Stride: free support service

Project Stride is a free service, connecting you to education, training and employment opportunities.



Run by Each Counselling and Support, the project is open to people who:

- are over 18
- live in Brent, Ealing or Harrow, and who
- have been affected by mental illness, substance misuse or domestic violence.

The project aims to build your confidence and help you take the next step. You will get one-to-one coaching and counselling, take part in employability and life skills workshops, be offered literacy, numeracy and computer training (including online), and get support to find a job.

For more information, call 020 8795 6050 or email stride@eachcounselling.org.uk

Your Right to Buy your home

Some residents have been asking us about the planned new Right to Buy scheme for housing association tenants.

Five large housing associations are now trying out the Right to Buy scheme. Other housing associations will join in from later this year.

The full details of the scheme are still being worked out, but the key principles have been agreed.

Every housing association tenant will have the right to buy a home with a Right to Buy discount – while there is still money available.

It is up to landlords to decide whether or not to sell their properties. But if you can't buy your existing home, you could use your discount to buy an available home offered by another landlord.

The landlord would get full compensation for the discount you receive and, nationally, each home sold will be replaced.



Discount levels

How much discount you get will depend on how long you have been a tenant. In the London pilot scheme, you could get a

discount of up to 70% of the market value of your home (up to a maximum of around £100,000). These figures may change when the scheme is rolled out across the country.

Whatever happens, you will need savings and/or a mortgage to pay the balance.

Apna Ghar and the Right to Buy

The Board has not yet set our policy on the Right to Buy and will discuss this in the autumn. Other similar landlords have decided to take part in the scheme and we could consider it.

However, we have to think carefully about our wheelchair-adapted homes – which is about half of our stock.

If you live in one of the homes we manage, you should find out about your landlord housing association's policy.

We will give you full details about the scheme when we hear more.

Watch out for scams and phone fraudsters



Fraudsters pretending to be from HM Revenue & Customs (HMRC) are targeting people in a new way recently.

As well as sending out fake emails, you may get:

- a phone call, or
- a voicemail or text, with a number to call back.

Remember: never give personal details to someone who phoned you. Be wary if they say you can check their identity by calling a particular number. Sometimes they haven't really hung up. You may end up speaking to another member of the same gang.

If in doubt – always hang up.

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.



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

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 Homes: 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@apnagar.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



Give us repairs access (or we may have to charge you)

When you agree a repairs appointment, please make sure you are in.

We work hard with our repairs contractors to give you the best possible repairs service.

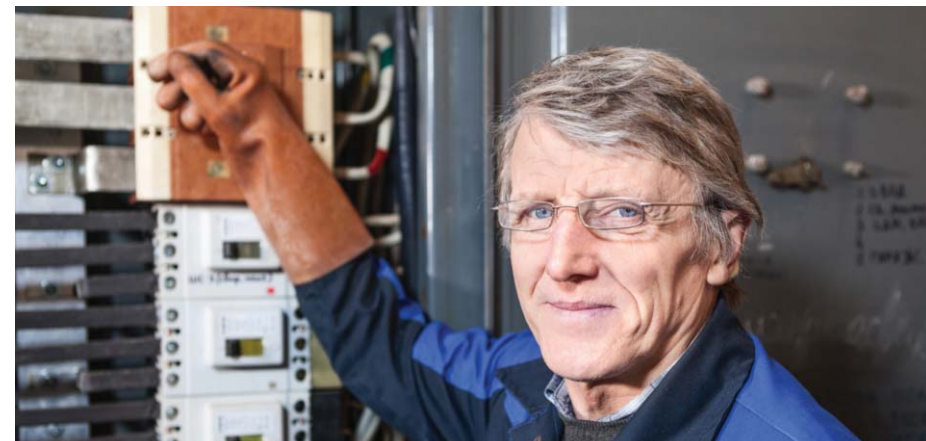
Our appointment system is designed to be convenient for you, as well as efficient for our contractors. They will do their best to arrive at the time they have agreed.

If you aren't in when you say you will be, our contractors

make a wasted journey. It costs us money and it wastes our contractors' time. They could have completed someone else's repair instead.

Be aware that if you miss an appointment, we may pass on the £80 cost to you.

To avoid this happening, always ring to change your appointment, giving us plenty of warning.



Celebrating our first 100 homes

Apna Ghar's friends, staff and Board members old and new got together for a special celebration on Thursday 14 April.

The event marked us reaching our 100th property, after we converted and let a former office at Rutland Park Mansion. We also bought 21 of the homes we used to manage from A2Dominion.

Thanks to sponsorship from our repairs contractors, ABM Contracting Ltd and our solicitors Perrin Myddleton, we were able to invite our guests for dinner at Watkins Folly Bar and Restaurant – right next to our offices.

Our CEO Jai Dosanjh and Board Chair Noreen Sumra shared their thoughts about our important milestone and took the opportunity to thank our staff, Board and supporters for all their efforts over the years in



Above: Noreen Sumra (left) and Jai Dosanjh (centre) making short speeches at our celebration. Below left: Jai Dosanjh chats to some of Apna Ghar's supporters.

keeping Apna Ghar healthy and true to its mission.

New offices for Apna Ghar

Apna Ghar will be moving offices in the autumn to 21 Westmoreland Road, London NW9 9BW.

We will take on the office in August and then get it fitted out, before we move in. We will tell you more, nearer the time.

Contents

Benefits update 2

Project Stride: free support service 2

Your Right to Buy your home 3

Watch out for scams and phone fraudsters 3

Give us repairs access (or we may charge you) 4

Out-of-hours emergencies 4