



SPRING 2018

SMHA

NEWSLETTER

First Spring newsletter of SMHA

St Matthews Housing Association has produced our first spring newsletter. This is to inform our residents of things happening that may affect them or provide information that may be useful to them. We intend to make this a regular event and compliment our Annual Report to residents which goes out in the Autumn period annually.

Please see attached relevant contact information for SMHA adjacent. Please also be aware we operate a twitter account @SMHABelfast and our Facebook page.

We hope you find the information in this newsletter useful and we appreciate any feedback – good or bad!



St. Matthew's
Housing Association Ltd.
A Non Profit-making Housing Association

Welfare Reform

Mutual Exchanges

**Credit Union
Matched Savings**

**Local
Apprenticeship
Scheme**

**ST MATTHEWS
HOUSING
ASSOCIATION**

58 Harper Street
Belfast BT5 4EN

02890 451070

Out of Hours Emergencies:

0800 731 3081

www.smha.co.uk

Welfare Reform

You will be aware benefits have been changing these last couple of years and the Association can offer a brief update on where the reforms are presently.

Should you have any questions, please feel free to contact wither Jim Black or Sandra Convery Wright at the office.

Universal Credit – this is big on-going change. New claims from later in 2018 in Belfast will be assessed on new UC terms. All of a household's benefits will be paid under one UC payment, including a payment for housing costs. We hope housing costs element of UC will be paid directly to the landlord. This is a very complex change in the benefits system and eventually all claimants will migrate to UC. There is still a lot of change coming this way over the next few years.

Benefits Cap – there is a benefits cap for those of working age on households in NI of £364 per week (couples) and £257 per week (single households). Fortunately, there exists some mitigation for supplementary payments for benefits lost until 2020. If a household qualifies for working tax credit the cap doesn't apply.

Change from DLA to PIP – this is the new benefit replacing DLA. Those of working age with a long-term health condition are going through a process of changing to the new benefit.

Mitigation for Social Size Criteria (Bedroom Tax) – tenants under-occupying social rented properties by one or two bedrooms become liable to have the social size payment deducted from their housing benefit. There are exclusions for pensioners and disabled people but there exists mitigation for this measure in NI until 2020. Around 60 of our tenants are currently receiving Mitigation top-up payments to supplement lost housing benefit in this way. If you feel you may eventually benefit from a transfer or exchange to a smaller property, please contact your housing officer.

Housing Benefit – there have been some changes to HB regulations and rules relating to how far NIHE will backdate and changes to non-dependent deductions etc. Should you have any concerns over your HB entitlement please contact us or Housing Rights Service on 90245640.

To find out more information on benefit changes check out this website:-

<https://www.nidirect.gov.uk/campaigns/welfare-changes>

Our short advice in this newsletter is really very brief - we are not experts on all of this. Good advice on your current benefits entitlement and position can also be offered by voluntary advice agencies such as Citizen Advice Bureau and Housing Rights Service.

Our staff can help and will do their best to assist you if you contact us but please visit the above website for more information.

Mutual Exchanges

There is tremendous demand for housing in Short Strand both from new applicants and those wishing to transfer or exchange their property. The Association is always willing to support exchanges of accommodation.

Are you a SMHA tenant that wants to exchange your property locally with someone in smaller property?

You may even be entitled to a **£500 payment** as part of our mutual exchange incentive scheme? Ask SMHA housing staff for details. [Tel:- 90451070](tel:90451070)

Credit Union – matched savings scheme

Are you a member of your local credit union?
If not, would you like to be?

You can take advantage of SMHA's matched savings scheme if you are a SMHA tenant and not currently a member of your local credit union.

Ask SMHA staff for details.
90451070

Local Apprenticeship Scheme

Our contractor JMC are taking on apprentices in mechanical, electrical, plastering and joinery.

They are interested in local people, so if there are any 16-19 year olds interested let us know (Jim Black – 90451070).

Applicants must have GSCE grade C or above in Maths, English, ICT and 2 other subjects to be accepted onto the apprenticeship courses.

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