

Housing Executive

streets ahead

THE MAGAZINE FOR HOUSING EXECUTIVE TENANTS

SOUTH ANTRIM



The voice of our tenants - Valerie Rooney P5

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A quick click...

Online services

The services you can access online 24/7 at www.nihe.gov.uk allow you to:

- Apply for a home
- Report a repair
- Pay your rent
- Report anti-social behaviour
- Report tenancy fraud
- Access our Housing Benefit calculator
- Report a change of circumstances (Housing Benefit)
- Provide feedback on our service

If you are not satisfied with the service you receive from us then you can let us know by making a confidential complaint online.

www.nihe.gov.uk

On our website you'll find the information you need quickly and easily. Whether you want to know your rights as a tenant, request a repair to your home, get support if you're struggling to pay your rent, or access the support and help you need in a crisis, there's advice and information to help you.

It's also the place to find details of the latest Housing Executive news, events, jobs, tenders, publications and research documents.

The Browsealoud facility also allows our online content to be read aloud in multiple languages as well as English.


Other ways...

T: 03448 920 900

E: info@nihe.gov.uk

W: make an enquiry using our online form here:
www.nihe.gov.uk/index/about/contact_us_home

Be social

Find us on  and follow us on [@nihecommunity](https://www.facebook.com/nihecommunity)



Helping older tenants bridge the 'digital divide'

Our tenants across Northern Ireland are participating in a pioneering digital inclusion project bridging the 'digital divide.'

Broadband networks have now been installed in 40 Housing Executive homes in Belfast, Newtownards and Enniskillen. Part of the Digital 4 Change (D4c) initiative, tenants have also received new laptop tablet to help them get online.

We are supported by the Department for Finance and Personnel's Digital Unit and the Department for Communities, in

rolling out the project.

Specialist training sessions are being provided by Supporting Communities.

Our tenant Mary Lane (pictured right), who is taking part in the pilot scheme said; "I think this is brilliant – it's very new to me but I'm picking it up well.



"I've received broadband and a tablet computer and the training is very helpful – I'm starting to work my way round the internet myself and I'm discovering what's out there," she said.

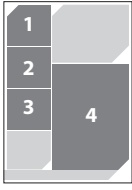
Finance Minister Máirtín Ó Muilleoir, said: "The internet and digital skills are an important part of modern life and no one should be left behind, whatever their circumstances. This initiative is an

Customer Service Award

Have you received good service from one of our offices or a member of staff? If they have gone that extra mile to make a difference, would you like to nominate them for a customer service award?

Please remember to include your reasons for your nomination.

Email us with details at info@nihe.gov.uk, using Customer Service Award in the subject line.



FRONT COVER PICTURES:-

1. Something New... An African band entertained young people at a celebration event in Limavady to mark the success of the 'Something New' project, funded by us. It focused specifically on breaking down barriers and building positive relationships between residents living within neighbouring estates.
2. Young people in the Ballymoney area have been helping their older neighbours become 'silver surfers' by participating in a weekly computer class, which is supported by us. Up to 12 people per week attend the class which is helping to upskill local residents and build inter-generational relationships.
3. Bosco Bakery staff members Fiona McCann (left) Bronagh Maguire and Pearse Murphy are delighted that business is booming in their New Lodge, Belfast social enterprise, brought to life with our £10,000 Social Housing Enterprise Investment Scheme grant.
4. Valerie Rooney, a tenant with us for the past 35 years. Valerie is also a member of our Central Housing Community Network and was selected by other members to represent the tenant's point of view on a project board for the review of maintenance services.

excellent way of helping our citizens increase their digital capability and realise the many benefits of being online."

Department for Communities Minister, Paul Givan, said: "Being able to use the internet is becoming increasingly important in the modern world – whether it be to pay a bill, get important information or to stay connected with friends and family. This is an excellent project that will benefit many tenants and I commend all involved."

Or post to:-
Customer Service Award
Housing Executive,
2nd Floor, Housing Centre,
2 Adelaide Street,
Belfast BT2 8PB

Welcome to Streets Ahead



This year marks the 45th anniversary of the setting up of the Housing Executive as the strategic housing authority for Northern Ireland. Since 1971 we have had a crucial role in transforming homes and neighbourhoods and, importantly, people's lives.

We continue to provide decent affordable housing for people in need, working in partnership with local neighbourhoods to achieve our goals. Through the local **Tenant Scrutiny Panels** our services to tenants are continually monitored and improved, developing a first class service for everyone.

In a challenging financial climate, we remain committed to improving your homes and neighbourhoods and last year have invested over £151m. However, we need to invest more and will continue to work with the Department for Communities to explore all options to secure additional funding.

Our **new repair contracts** are now in place, improving our maintenance and repairs services. An extended and more convenient service for tenants begins in January 2017.

Community groups and the **Housing Community Network** have been working tirelessly across all areas. The annual Community Conference, held in partnership with Supporting Communities, saw over 100 community groups involved. This continuing engagement and relationship building in our communities was evidenced with the historic removal of our first peace wall this year, a sign that positive engagement can bring about meaningful change.

Welfare benefits are changing and some of you may have concerns as to how this will affect your household income. Inside, we outline the major changes and we will keep you informed of the timings of impending changes as quickly as we can over the next year.

We are determined to improve our services and would love to hear from you. Have you had a positive encounter with a member of staff? Maybe you would consider nominating them, or an office, for a customer service award? Feedback is vital in helping us to build better working relationships. Please consider taking a few moments to share your thoughts.

This year, we have included a copy of **'Quids In'**, specially produced for our tenants. It offers tips and advice on saving, spending, earning and borrowing.

Finally, I hope you enjoy this year's **Streets Ahead**, and I would like to thank everyone who works with us. Without their support and hard work much of what we achieve would be impossible.

Clark Bailie
CHIEF EXECUTIVE



Queen's Birthday Party Celebrations at Rathfern

Rathfern Community Regeneration Group held a cross community garden party to celebrate the Queen's 90th birthday. The event, supported by us, aims to develop good relations in the area.

The Queen's official representative in County Antrim, Lord-Lieutenant Joan Christie attended the event, alongside Mayor of Antrim and Newtownabbey Thomas Hogg. Residents from Rathfern and Whiteabbey also turned out to enjoy the celebrations.

The Queen's official representative in County Antrim, Lord-Lieutenant Joan Christie MBE (centre left) attended the event, alongside Mayor of Antrim and Newtownabbey Thomas Hogg (centre right), our Good Relations Officer, John Read (far left) and Tommy Kirkham Rathfern Project Co-ordinator (far right)



Local children taking part in the first cricket coaching session in Antrim, thanks to a new programme funded by us. Also pictured are members of Townparks North Community Group with cricket coach, Avadoot Dandekhar (centre) from Muckamore Cricket and Tennis Club; John Read (back row centre left) our Good Relations Officer and Gerard Lewsley, (back row centre right) Supporting Communities.

NEW REPAIR SERVICE IN PLACE

A new and improved service for tenants to report repairs is now in place.

The new service is designed to meet your needs with extended opening hours to report a repair, faster appointment set-up, text messaging and reminders.

The new contractor for South Antrim is H&A Mechanical Services Ltd.

You can now report a repair from 8am until 8pm Monday to Friday and 8am-2pm on a Saturday calling the Repairs Line on 0344 892 0901

Here are the key changes, which will be fully implemented by 1st January 2017:

- **Emergency Works** These will be carried out 24 hours a day, 365 days a year. Within 15 minutes of receiving the order from us, the contractor will make a call to you to see what is required and to provide advice. The contractor must be at the property within

2 hours to make it safe and ensure works are completed within 24 hours.

- **Contractor Appointments for Urgent and Routine Repairs**

The contractor will make contact with you within 45 minutes of receiving the order to arrange a suitable 2 hourly appointment slot, on a suitable date to call at the property. Text messages will also be sent confirming the appointment and reminders prior to the contractor calling to the property.

Customer responsibilities

To make sure the new service works best for you, there are a few key things that you should do

- Give as much information as possible to make sure the repair can be diagnosed. Be patient when our customer team is diagnosing a repair.
- When a repair is an emergency, be available to accept a call within 15 minutes and ensure someone is in

the property to facilitate access

- Provide accurate contact details for the contractor to make contact
- Be available to accept calls from the contractor to arrange appointment (up to 1 hour). Our caller ID starts with the number 0800
- Make sure someone is in the property to allow access for contractor.
- Advise contractor if you cannot make a pre-arranged appointment
- Check for messages left on answer phones etc. if you have missed a contractor's call

Social enterprises

The new contracts have also included provision for contractors to develop social enterprises in each of their areas within 18 months. We are keen to ensure that the contracts provide for training, development and employment for the communities we work in.



EXTENDED SERVICE TIMES

All Repairs can be reported to our Customer Service Unit on **03448 920 901** from 1st January 2017 at the following times:

Monday to Friday – 8am to 8pm
Saturday – 8am to 2pm

(AFTER HOURS SERVICE FOR EMERGENCY REPAIRS AVAILABLE AT ALL OTHER TIMES)

Tenants at the heart of our service

The views of our tenants were at the heart of our plans to put in place new contracts to provide an extended and better repairs service.

Valerie Rooney, a tenant with us for the past 35 years, was selected by members of the Central Housing Community Network to represent the views of tenants during a review of maintenance services.

Valerie was involved from the beginning of the project, sitting on the project board and the evaluation panel. She took part in site visits to all the contractors as well as working with other network members to ensure the service was focused on delivering the best service for tenants.

"It was a very intense experience and I didn't realise how in-depth it would be to appoint a contractor. The tender approach was very rigorous and thorough. I was particularly impressed with the key focus of putting the customer first.

"I think the appointment system will prove to be a



Tenant Valerie Rooney with our Director of Housing Services Gerry Flynn (left) and Director of Asset Management Paul Isherwood (right)

key change. For busy households it means that you know when to expect the contractor and can make arrangements to let them in to carry out the works.

Valerie experienced the service first-hand this week when repairs were carried out to her home.

"I'm really pleased with the change. I got an appointment time from the contractor, the workmen were courteous and introduced themselves when coming into my home. The works were carried out very quickly and my home was left spotless. It was a quick and efficient service."

MANY HOUSEHOLDS ARE SAVING ALREADY WHY NOT JOIN THE CLUB TOO?

If you use oil then why not find out if there's an oil club in your area. You'll be able to budget for oil and you could find you save £££s.

Membership is free so whether you're our tenant, an owner-occupier, a housing association tenant or privately rent if you use oil and there's a club nearby you can join.

From April to October 2016:

- 27 clubs established

- 3,700+ households have joined
- 6,633 purchases made
- 2,830,000 litres of oil bought
- 11% saving (approx £18) per 500 litre oil fill*

The clubs are funded by us and managed by Bryson Energy. They are simple but effective; the more people who buy oil together the more the cost can be reduced. Even better, households can buy as little as 200 litres of oil at a time which makes it a lot easier to budget for fuel.

When all orders are put together a better price can be obtained and the saving made is passed on equally to all.

We want more households to 'join an oil club!' So if you have oil heating then contact Bryson Energy on Freephone: 0800 1422 865 or Email: oilclubs@brysonenergy.org today.

*The equivalent of £17.80 on 500 litres of oil when compared to the Consumer Council average price for 500 litres.

3,700+ households have joined

FREEPHONE 0800 1422 865



Get smart... Get Heatsmart

Free, independent, heating advice exclusive to our tenants

7,150+ Heatsmart visits made in the last year

Thanks to a partnership with Bryson Energy we are able to offer our tenants the opportunity to learn hints and tips which will help reduce fuel bills whilst at the same time improve a home's warmth and comfort and make the best use of the heating system.

Over the last year we have installed 4,400 new heating systems in our tenants homes. We have a rolling programme of

heating replacement and our Heatsmart programme is there to help tenants benefit fully from their new more efficient systems.

Our tenant Eddie Ferguson with Pamela Mullan, Causeway Area's Housing Services Manager.



As you are our tenant why not see if you can save money and help the environment by getting Heatsmart today.

FREEPHONE 0800 142 2865



Save on Energy

SAVE ££s

Did you know the Housing Executive is the Home Energy Conservation Authority for Northern Ireland?

This means we are responsible for promoting energy efficiency in all housing. During Energy Week 2016 we highlighted many useful hints and tips to help people save money and our environment.



TOP TIP

We recommend you set your room thermostat between 18°C and 21°C.

Simple energy saving tips that SAVE you money

Six simple changes could save households in Northern Ireland £38 million collectively, according to figures from the Energy Saving Trust. Check if you're doing them or if you can make the change to save you money

1. Move furniture away from radiators

Move furniture away from radiators if you can – ask someone to help if it's heavy. It will bring warmth more easily into the room.

2. Draught-proof

Draught-proofing windows and doors could save as much as £27 a year. 46 per cent of people still need to draught-proof their windows and doors. This could save almost £10m a year.

3. Energy saving light bulbs

Replacing all standard bulbs and halogen spotlights in your home with energy saving light bulbs could save you around £40 a year. Swapping incandescent bulbs for energy saving and halogens for LEDs could save Northern Ireland around £10m a year.

4. Standby

You can save around £35 a year just by remembering to turn your appliances off standby mode.

5. Kettle

Filling the kettle with only as much water as needed could save around £8 in energy bills a year and over £1m for Northern Ireland.

6. Shower smarter

Spending one minute less in the shower each day could save around £6 off energy bills each year. At least 25 per cent of people could cut a minute off their showers. This could save Northern Ireland around £1m a year.



Things you can do...

☑ Check if you are on the right tariff...

It's easy to switch your electricity and/or gas supplier and there are a number of websites you can use:

Consumer Council

www.consumerCouncil.org.uk/energy/electricity-gas-price-comparison

PowerToSwitch

www.powertoswitch.co.uk

ENIRGY

www.enirgy.info

🧺 All wash

Switching your washing machine from 40°C to 30°C uses up to 40% less electricity, and make sure it's a full load.

🔥 Join an Oil Club

Buy in bulk and save. Find out if there is one near you by calling our partner Bryson Energy on 0800 1422 865 for more information.

🔌 Be tech savvy

Home computers, printers, monitors and laptops make up around 9% of household electricity use. Don't leave them on standby!

A+ Considered appliance purchases

Be more aware of labels when buying new appliances such as fridges and cookers. Go for a high energy efficiency rating such as A++, and look at the annual energy usage to guide you on how much it will cost to run the appliance.

Since the launch of our Social Housing Enterprise Investment Awards Scheme we've made 63 awards to individuals, new and existing social enterprises that are providing new services, products and opportunities for residents in our areas. These awards have also facilitated the creation of 22 new jobs and supported 12.5 existing jobs. The scheme aims to contribute to increasing economic activity and bring social, environmental benefits for our areas and individuals. The awards have included an affordable children's party package service in Strabane; a high tech training facility in Derry; the opening of a community bakery/café in what was an unused commercial property in the New Lodge estate in Belfast, and provided support to develop a community allotments social enterprise in Downpatrick. Read on to learn about some of the other successful projects that have been supported through this Scheme.



THE HOLDING PROJECT

Award: £1,000

Dearbhaile Heaney from Derry~Londonderry plans to build 25 low cost micro-homes for young professionals in Belfast. She received £1,000 to put her plans in motion and is using the money to build a prototype house which will most likely be based at an interface area in Belfast.

She plans to design micro-homes for young professionals in Belfast where they can live temporarily until they save a deposit for a house.



A STITCH IN TIME, BELFAST

Award: £1,000

The Sandy Row Residents Association has set up a clothing alterations and tailoring business which will service the local Sandy Row and Donegall Road communities.



The shops get a facelift before the official opening.

MILLBURN COMMUNITY ASSOCIATION, COLERAINE

Award: £1,000

Millburn Community Association contacted us about utilising some empty commercial properties within the Millburn estate for a social enterprise that is hoped will create training and employment for people from the local community. The units had been unoccupied for some years, so the proposal from the group will regenerate the area, creating a café, training centre and beauty room, bringing essential services for the local community.

Millburn Community Association applied to our Social Housing Enterprise Programme and were awarded £1,000 to kick-start their Social Enterprise. The group have

engaged with their local Social Enterprise Hub, to develop their ideas further, where they produced a business plan. The group secured the lease of two vacant shops and are progressing well towards opening.

The social enterprises hope to create opportunities for local residents to gain qualifications in catering and customer service within the community café. There will also be opportunities for local residents to avail of training in skills such as painting, decorating and joinery. The new social enterprises will create a community Hub for the people of Millburn and the wider community of Coleraine.

The Social Housing Enterprise Award allowed the group to purchase four sewing machines and accompanying equipment essential to the new alterations business.

Members of the local association also plan to use the project as a learning tool to teach local people new skills and provide an opportunity for social interaction. This in turn would break down barriers and address social isolation for many local residents.

The new social enterprise also has the potential to develop into an intergenerational project allowing skills to transfer between older and younger members of the community.

It is hoped that once this social enterprise is up-and-running and self-sustaining, that funds generated will be ploughed back into the residents association to provide more services for the local community.



CORNCRAKE, ENNISKILLEN

Award: £1,000

'Corncrake Magazine' has been set up to shine a light on the vibrant, dynamic arts scene in the Fermanagh and surrounding areas.

It is an initiative by the Fermanagh Writers group which received £1,000 business start-up funding from the Housing Executive's Social Housing Enterprise Investment scheme.

'Corncrake Magazine' is a digital publication, which will be distributed bi-monthly to shine a light on local music, the visual arts and performance. At Corncrake Magazine's core is the desire to highlight the incredible creativity of the diverse communities living and working in Fermanagh and surrounding cross-border areas. It aims to stimulate interest in the local arts scene and encourage more people from the area and beyond to enjoy what the area has to offer from the arts scene.



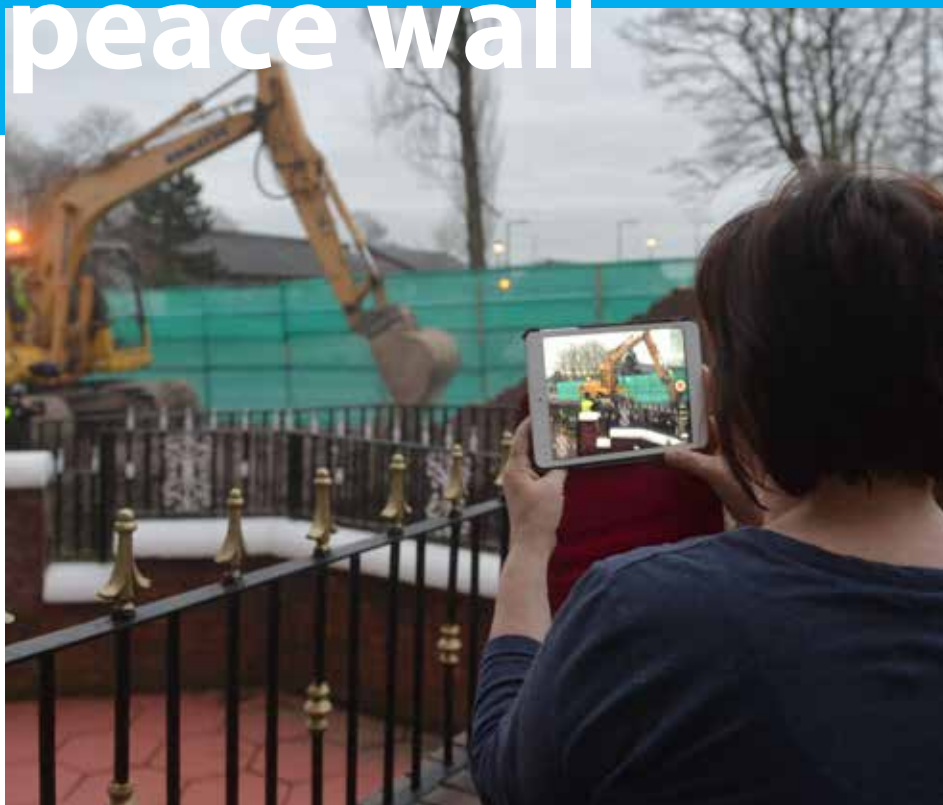
VISUALISE YOUR COMMUNITY...

This stunning visual creation came about as a result of our communities having their say on their future.

'More than Minutes' created this 10ft x 5ft artistic interpretation of the day's events at the annual community conference. Over 100 community groups attended the key event which we held in partnership with Supporting Communities. This year's theme was 'Inspiring Communities'. It's an opportunity for communities to showcase the great work happening at grassroots level and also acts as a platform to share best practice among the Housing Community Network groups.



Removal of first Housing Executive peace wall



Thirty years after it was erected we dismantled the first of our peace walls in Belfast.

The community-led decision to transform the interface barrier came about after years of relationship building and talks within and between communities in North Belfast.

The interface barrier on the Crumlin Road, situated at what is considered one of the most contentious interfaces, was hailed as a "brave and bold step" by our Head of Communities, Jennifer Hawthorne.

The 8ft brick wall, which stood at Ardoyne for 30 years, was removed in February – the first of the Housing Executive's peace walls to come down. It has now been replaced by a family friendly landscaped area



and railings with decorative panels, which local residents helped to design.

Integral to the work is the Twaddell Ardoyne Shankill Communities In Transition (TASCIT) group, an IFI Peacewalls project.

Member Rabb McCallum, said it was a positive day for the community and for all communities segregated by physical barriers.

“The residents who live here have decided to reject the fear and negativity that epitomize peace walls and to embrace hope and a better way of life for their children and their grandchildren.

“It should be a proud day for all concerned but our gratitude must be primarily directed to the courageous and visionary residents who have taken this historical step.”

Our Head of Communities, Jennifer Hawthorne, said:

“This is an important moment in our 45-year-old history, and we stand shoulder to shoulder with the community who are taking this brave step forward.

“It’s a community led project, which was initiated by the community. Our role has been to enable the community to take this positive step and remove this physical and psychological barrier 30 years after it was first erected.

“The transformation of this wall will help to regenerate the area for everyone in the community, it will change the physical environment and the lives of those people who live behind it.”



Don't freeze up this winter



During spells of severely cold weather it is possible for water pipes in your home to freeze which may lead to a burst pipe when the thaw sets in.

This can cause inconvenience and damage to your home and belongings. There are some simple precautions you can take to reduce the risk of frozen pipes or deal with situations where pipes burst.



HELP PREVENT YOUR PIPES FROM FREEZING

- Keep your home as warm as possible, even when you are out, by setting the central heating to come on for short periods throughout the day;
- If you feel you are able to, lift the trap door to the roof space slightly to allow warmer air to circulate around pipes and water tanks; remember to close it again afterwards;
- Open the doors to the sink unit to allow warmer air to circulate round the pipes;
- Allow warm air to circulate round the house by slightly opening doors to all rooms and minimising drafts from outside;
- If you are away from home, ensure that the central heating comes on for regular short intervals and ask someone to check regularly for frozen pipes.



DEALING WITH FROZEN PIPES

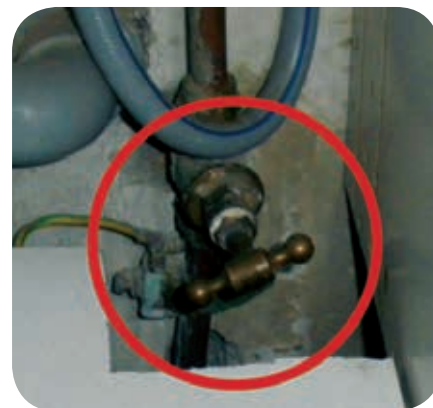
- Turn the water supply off at the stopcock;
- Protect everything around the pipe that appears to be frozen to avoid damage if it bursts;
- Open the tap nearest to the part of the pipe you think is frozen so the water can flow through when it has thawed;
- Thaw the ice in the pipe with a hot water bottle or hairdryer (taking care to keep it well away from any water), beginning from the tap end and working back towards the cold water tank;
- Never use a heat gun or blow torch;
- If you have a solid fuel room heater, or an open fire with a back boiler, you should let your fire go out;
- If you have oil, gas or wood pellet boilers you should reduce your water usage, but you can continue to run your heating at a low setting.



FIND YOUR STOPCOCK

The stopcock is used for turning the cold water system off and on in your home. When you turn the stopcock in a clockwise direction the water supply will be shut off. Stopcocks are usually found in your kitchen, below the sink unit.

However in some houses the stopcock is found in a front or back hall or in a larder unit. It is important that you know where the stopcock is and that it is working.



An example of a stopcock



WHAT SHOULD I DO IF I HAVE NO WATER?

If your water supply fails, the problem may be a burst pipe in your home or there may be a leak in the mains system outside your home. If there is cold water at the cold tap in the kitchen then the mains supply is working.

If you think it is a mains supply problem, call NI Water on 03457 440 088 or email: waterline@niwater.com



CHECK ON NEIGHBOURS IF YOU CAN

Remember, everyone in your locality will be feeling the effects of the bad weather, and some people may be anxious or feel isolated. Try to stay in contact with your neighbours and help out if you can.



IF YOU HAVE A BURST PIPE

- Turn off the water by turning the stopcock clockwise;
- Turn on all the cold taps and collect water in the bath or sink to use flushing the toilet later;
- Block the escaping water with thick cloths like towels;
- If the water has come into contact with electrical fittings the electricity should be turned off at the mains if it is safe to do so. If water has come into contact with the Mains Box, do not attempt to touch it and do not use any electrical equipment in the house;
- Turn off your gas or oil heating systems;
- If you have a solid fuel room heater or an open fire, let it go out.

CUT OUT & KEEP

**Housing
Executive**

CONTACT US



Ring our 24 hour repair line

03448 920 901

for further advice
or in an emergency



Report your repair online at

www.nihe.gov.uk

or OUT OF HOURS, email
our emergency services unit
emergency.services@nihe.gov.uk



Text

076 2480 5594

starting your message with
the word 'REPAIR' and
remembering to include
your address

Adapting Your Home To Meet Your Needs



If you, or someone living with you in your property, has a disability an adaptation may help you live more comfortably in your home. Last year we carried out more than 4,500 adaptations in tenants' homes.

These can be minor adaptations, both inside and outside your home, for example, installing handrails, additional stair rails and power points, or lowering wall cupboards in the kitchen. We can also, if it's required, update the heating system, making it more energy efficient.

However, some adaptations need the approval of an occupational therapist from the Health & Social Services Trust, who will carry out an assessment of your needs and make recommendations. These types of adaptations include showers, ramps, stairlifts and bathroom extensions.

For more information contact your local office on 03448 920 900

Tenant Scrutiny Panels – they work for YOU!

Tenant scrutiny is based on the principle that the views and priorities of tenants should be at the heart of our business.

Our Tenant Scrutiny Panels give you, as our tenant, a voice to ensure your local office is delivering the service required in their areas to the level of quality expected by you.

Representatives from all our local offices meet regularly with their respective Tenant Scrutiny Panel, and good progress has been made reviewing our services to ensure they are tailored to local needs and priorities. The Panels discuss local issues, policies and procedures, maintenance, customer service units, repairs and homelessness.

Are you interested in what your Tenant Scrutiny Panel does?

Your local office would be happy to give you information and advice on what services your Tenant Scrutiny Panel is currently looking at. Telephone 03448 920 900 and ask for your local office for more details.



Making our community safer

Policing and Community Safety Partnerships (PCSPs) were established in 2012 across Northern Ireland to provide a mechanism to address local policing and community safety priorities.

The Housing Executive, along with political members, independent members and designated representatives of other organisations, works closely with PCSPs to empower communities to develop solutions that will help tackle crime, fear of crime and anti-social behaviour. The PCSPs aim to deliver a positive difference to communities, contributing to a reduction in crime and enhancing

community safety, directly through their own interventions, through the work of their delivery groups or through support for the work of others.

We are committed to contributing to the PCSPs and their work relating to community safety. It is important that communities feel safer and the voices of local people are heard on police and community safety issues. To learn more about this you can visit the PCSP website, www.pcsp.org or contact your local Housing Executive office.



Benefits are changing for people of working age

If you are a 'working-age' claimant Welfare Reform may affect how your housing benefit is assessed and you financially. The following changes may affect you:

Social Sector Size Criteria (Bedroom Tax)

This is due to be introduced in early 2017 and means the amount of housing benefit that people aged 16 years or over but below State Pension age can get will be based on the number of bedrooms their household needs relative to the number of people who live there. Some households may be exempt from the change or may be entitled to an extra bedroom.

If we think you are affected you will receive a letter from us. If the details are correct there is nothing for you to do, however, if your circumstances have changed and the information is inaccurate you must contact us.

Benefit Cap

The Benefit Cap is an upper limit on the amount of benefit income a household can receive. For Benefit Cap to apply, someone in the household must be in receipt of Housing Benefit. There are some exemptions.

If your household is, or becomes, affected by the Benefit Cap you will receive a letter advising you. This letter will detail the benefits you receive, itemise the amounts used to calculate the Benefit Cap and detail the amount your housing benefit will be reduced.

Personal Independence Payment (PIP)

This is a new benefit replacing Disability Living Allowance (DLA) for people aged between 16 to 64 years with a disability or long term health condition. PIP and DLA cannot be claimed at the same time.

If you currently receive DLA and are of working age you will be randomly selected for assessment and invited to claim PIP by the Department for Communities. This will happen over a number of years between December 2016 and December 2018.

Are there others?

These are not all of the changes due through Welfare Reform. Much more detail can be read online at the NI Government's website 'nidirect': www.nidirect.gov.uk/welfare-changes

Is there help?

To help reduce the impact of changes the Northern Ireland Executive agreed a package of measures to support people (until 31 March 2020 in some circumstances). If your benefit has been impacted as a result of the Welfare Changes, the Department for Communities will contact you directly.

What if I need advice?

An independent Welfare Changes Helpline, operated by the Welfare Reform Advice Services Consortium (Citizens Advice, Advice NI and the Law Centre NI), is available 9am - 5pm Monday - Friday:

0808 802 0020

If you have any questions or queries regarding potential or actual changes to your housing benefit payments you can call us on:

03448 920 902

Alternatively you can visit any Citizens Advice or Advice NI office to receive face-to-face advice.

Our team is here to help.

£4,000 Awarded for Rural Communities



The Rural Community Award winners 2016 were:



COMMUNITY SPIRIT AWARD

Small Village: Park
– Learmount Community
Development Group



Large Village: Strathfoyle
– Enagh Youth Forum



CLEANER AND GREENER AWARD

Small Village: Clady
– Clady Cross Community
Development Association



Large Village: Broughshane
– Broughshane Improvement
Committee

Four rural communities each won £1,000 in our Rural Community Awards competition 2016. We were delighted with the interest shown in what was the third year of these awards, which were presented by the Minister for Communities, Paul Givan, at an event to launch the new Rural Strategy and Action Plan 2016-20.

The awards aim to reward rural communities working to foster a vibrant community in their areas and competition entries highlighted the tremendous work being carried out in rural communities across Northern Ireland. They also illustrate the high level of community activity by those making a contribution to improving not just the environment, but also the community spirit within rural areas.

Get your Boiler Serviced

It is vital your gas, oil and solid fuel appliances are checked by us once a year.

Gas boilers **MUST** be serviced annually - the Housing Executive is duty bound to carry out this work for your health and safety - failure to allow access to do this could result in your supply being cut off.

We aim to be as flexible as possible. So if you are not at home when we call and leave a card, please contact us to arrange a suitable time to complete this vital job.

This work is for your safety. If you have any queries contact our Customer Service Unit **03448 920 901**

Rural Vibrancy Plan

Did you know that 14% of our tenants live in a rural community? We are committed to supporting Northern Ireland's rural communities, and last month saw the launch of our Rural Strategy and Action Plan 2016-20. The Plan aims to sustain and support vibrant rural communities through continued partnership working, continuing the great work in rural areas and generating rural development where possible.

To learn more about our Rural Strategy and Action Plan 2016-20 or to download a copy visit our website, www.nihe.gov.uk





Do you suspect a housing cheat?



We need your help to combat tenancy fraud.

If you suspect a cheat, let us know!

Contact us anonymously online at [www.nihe.gov.uk-housing fraud](http://www.nihe.gov.uk-housing-fraud) or telephone 03448 920 900.

You do not have to give your name or contact details; anything you tell us is confidential. If you report online, please make sure you give the address of the property where you suspect tenancy fraud.

It could make all the difference!

What is Tenancy Fraud?

- Giving false information on a housing application to obtain a home
- Unlawful sub-letting
- Living in a property after someone has died without the right to do so
- Non-residence

How do we prevent this?

We actively check records (eg housing benefit, the electoral register, etc) to make sure genuine tenants live in our properties. These checks are ongoing and can happen without warning at any time.

Last year we visited over 2,500 of our tenants to investigate suspected Tenancy Fraud and confirm residency. Our investigations resulted in the recovery of 350 properties.

Most people applying for housing wait their turn - housing cheats don't. They jump the queue depriving those in need and are guilty of fraud.

What can you do?

You see what's going on in your area and may know or suspect someone is committing housing fraud.

If you:

- Know somebody has given false information on their housing application
- See rent being collected from your neighbours
- Notice the tenants of a property keep changing, or
- See a house standing empty for long periods and not being used by the tenant

Contact us on **03448 920 900** today!

Resolving anti-social behaviour in your community

3,230
COMPLAINTS RECEIVED ABOUT ANTI SOCIAL BEHAVIOUR

90%
SAID IT WAS EASY TO REPORT COMPLAINTS

93%
CASES RESOLVED SATISFACTORILY

222
COMMUNITY RESTORATIVE INTERVENTIONS

We work to resolve problems of anti-social behaviour through early intervention and mediation. This approach is often successful, preventing the need for more serious action, including repossession, to be taken.

We want to work closely with the local community to ensure that anti-social behaviour does not take hold and we need people to come forward and report incidents as and when they occur. Unless we know about such incidents, we cannot tackle them.

Who to tell...

Housing Executive

- noisy and disruptive tenants
- neglected gardens
- illegal structures
- dog nuisance
- use of our premises for business or illegal purposes

PSNI

- criminal damage
- assault
- violence
- intimidation
- public drinking

Your local council

- littering
- dog attacks
- waste dumping
- vermin



Your Garden

A clean and tidy garden is a wonderful space for you, your family and friends to enjoy.

Having a well maintained garden improves the appearance of your home and neighbourhood. It also helps discourage litter and vandalism in your area.

Untidy and overgrown gardens will have the opposite effect but don't worry, you don't have to spend lots of money on shrubs, pots and plants. Just a bit of time keeping the grass cut and the outside area free of litter will make all the difference.

Remember, maintaining your dwelling in a clean and tidy manner is a condition of the tenancy agreement you signed, and this includes your garden. Overgrown gardens can blight the area and even become a health hazard, attracting litter and/or vermin; if this happens the Housing Executive will be forced to take action.

Is it really damp?

People often confuse condensation with penetrating or rising damp. Condensation is caused by water vapour trapped inside your home. If it happens regularly then mould growth will occur and is the main symptom of condensation.

Condensation is most obvious on windows and tiles, but can occur on walls and ceilings, in the corners of a room or behind furniture.

Tips to prevent condensation

Letting air circulate is the key so make sure your home is well ventilated.

- Make your home a little warmer. A small amount of heat for a long period is better than short bursts of heat.
- If there's water lying on your window sills in the morning wipe it up immediately.
- Use your extractor fan or open a window when cooking or drying clothes.
- Ensure there is ventilation in your home at night.
- Open doors occasionally to allow air to circulate.
- Check out www.nihe.gov.uk for more information.

Damp

There are two types of damp. A damp patch on the walls or peeling paint may be a sign of **penetrating damp**. It may be caused by a leak in a roof, water pipe, guttering or plumbing. If you find a white salt-like substance on the surface of your walls up to a metre above ground level, it may be **rising damp**.

If you have either of these in your home call us on
03448 920 901

Asbestos Surveying

We have carried out asbestos surveys on the majority of our properties. Before we carry out work to your home we must, by law, survey it to determine if there is asbestos – asbestos was extensively used in building work before 1999.

Your local office will contact you when a survey is due and make an appointment for the survey, which normally takes less than an hour. You should not give access to the consultant surveyor unless they have shown you identification.

You should also be aware that your home may already have had a survey and we are updating our records.

If we are carrying out improvement work to your home it may be necessary to carry out a follow-up survey.

If we discover any asbestos which requires us to take action we will contact you with the details. When managed properly, asbestos does not pose a risk to health.

What if I want to buy my own home?

If a survey has been carried out to your property the Housing Executive will provide you with a copy of the survey and relevant information.

What if I want to carry out works to my home?

Contact your local office in line with your tenancy agreement. If available, a copy of any survey will be provided and if not, one will be requested for your benefit. You should not start work until you have received a copy of the survey.

If you have any concerns about asbestos in your home or need further advice please contact us, telephone 03448 920 900 or email asbestos.managementunit@nihe.gov.uk



Test your smoke alarm!

Is your smoke alarm working?
How often do you check it?
Do you test it on a regular basis?

We replace smoke alarms in our properties every 10 years. In the last year (2015/16) we replaced over 3,952 alarms across Northern Ireland through planned maintenance and have another 7,814 scheduled for installation during 2016/17.

Many lives have been saved by the use of a smoke alarm, either battery operated or 'hard-wired' through the mains electricity supply. Everyone should test or check their alarm once a week so let's get testing!

REMEMBER:

- if your home hasn't a hard-wired alarm install a battery alarm
- keep the grill free from dust so it works properly
- always keep a hard-wired alarm turned on at the meter box
- test/check your alarm every week and
- finally, if you have an elderly neighbour or relative offer to test their smoke alarms for them.

If you have a query regarding your smoke alarm call us on

03448 920 901

Would you like a Home Fire Safety Check?



The Northern Ireland Fire & Rescue Service (NIFRS) offer a free home fire safety check to people at risk, including anyone aged 60 or older, anyone who has impaired mobility or a health condition that would impact on their ability to acknowledge and respond to an emergency in the home, or anyone referred to NIFRS by a partnership agency. They will arrange to visit your home, at a time convenient to you, and undertake an inspection. The visit may be carried out by active firefighters so don't be surprised if a fire engine arrives at your home!

The Home Fire Risk Assessment visits are completely free of charge to those deemed at risk, and you may find you are eligible for free smoke alarms, which will be fitted where required. You will never be sold anything.

For your Home Fire Safety Check please call 028 9266 4221, or use the Home Fire Safety Check Referral Form on their website – www.nifrs.org/fire-safety/fire-safety-check-form

Beware bogus callers

ALL OUR STAFF CARRY PHOTOGRAPHIC ID.

Beware of bogus callers - think twice about allowing a stranger into your home.

Tenants should be extra vigilant as bogus callers are on the increase and theft is usually their aim. These bogus callers will frequently claim to be from a public body, like the Housing Executive or a contractor.

Residents should not allow anyone to enter their home without proper identification.

Our staff and contractors, and those from other public bodies, will have a photographic identity card. Check this carefully, if they have forgotten their ID card they will understand if entry is refused.

If you are in any doubt at all, take no chances, and refuse entry. Only a bogus caller will insist on entry without proper identification.

Call us on **03448 920 900**

to check the caller's details if they claim to be from the Housing Executive, or you can also phone **'Quick Check', on 0800 013 22 90**, a 24 hour freephone service.



If in doubt, keep them out!

Paying rent gives you credit

In 2015 we teamed up with Big Issue Invest and Experian to take part in the Rental Exchange.

Rental Exchange is a data sharing scheme which allows us to share your rental payment history with Experian on a monthly basis and is designed to help you strengthen your credit report. This means you will be recognised for paying your rent on time.

The scheme allows tenants with a history of little or no credit, to build a credit score and prove your identity (which will make you a more reliable potential customer to companies). By showing a good track record of paying your rent on time new channels will open up to give you fairer access to services such as: bank accounts, credit cards, loans, online shopping, and better gas and electricity rates.

We adopted Rental Exchange early and by now many of you will have

benefited from almost 18 months of rental payment history. During 2017 you will be able to see your rental payment history as part of your Experian credit report; either through Credit Expert or by requesting your Statutory Report.

Experian has told us their analysis of applicants in July showed 83% of UK tenants involved would have seen a noticeable improvement in their credit score as a result of being on Rental Exchange, and the percentage of tenants with two or more electronic identification proofs increased from 70% to 95%. Good news all round.

For further information visit www.experian.co.uk/rental-exchange or call Experian on 0115 941 0888 and ask for a copy of the Rental Exchange brochure.

Insure your home and don't be out of pocket

Tenants can buy peace of mind for around two pounds per week, by insuring their home contents.

We are responsible for maintaining and repairing your property, but **NOT** for the contents of your home.

Floods, fires and burglars can strike without warning - tenants should ask themselves, 'can I afford to immediately replace carpets, furniture and/or white goods?'

For most of us the answer is 'NO'.

It is vital to have contents insurance and for around £2 per week, you could be protected.

For more information on purchasing home insurance contact Supporting Communities on 028 2564 5676 or your local office on 03448 920 900, speak to an insurance broker or search comparison websites online. It's best to get several quotes before deciding. You may find insurance companies are happy to arrange for you to pay weekly or monthly.

**DON'T DELAY...
INSURE YOUR
STUFF TODAY.**



WE'VE NOW MADE IT EVEN EASIER WHEN IT COMES TO PAYING US.

Choose from one of the following payment options



Easy, convenient and safe
Contact your local office



Pay online
www.nihe.gov.uk/paying_online*



Pay by cash at any
PayPoint outlet*



Call Allpay automated
24/7 Telephone Service on
0844 557 8321*



Contact your local office for
call assistance
with your payment



Download the
Allpay Payment App*



Register online at
www.allpayments.net/textpay*



Contact your local office or log on to www.nihe.gov.uk/paying_online for a **standing order form**

*Have your Housing Executive payment card to hand when using these payment methods



Housing Benefit

– are you receiving the right amount?

It's important if you apply for or receive Housing Benefit that you provide the correct and complete information. If your circumstances change you must report this promptly.

Incorrect information or unreported changes can result in overpayments which we can recover. Some unreported changes may be treated as fraudulent and you may be liable for prosecution.

Remember, if you are claiming Housing Benefit it is your responsibility to inform us about any changes in your circumstances. Not all changes will result in less Housing Benefit being paid. Reporting changes immediately means we can pay the correct amount of Housing Benefit and will lessen the risk of overpayment and us having to recover the money.

Any questions?

**Call
03448 920 902**

Rent First don't risk losing your home

Many people find it difficult to make ends meet and manage money. It is important however to keep paying your rent regularly - if you don't, you may risk losing your home.

If you are having difficulty paying your rent, don't ignore the problem. We are committed to providing every opportunity to help tenants who are experiencing difficulties with paying their rent.

Staff in our local Accounts offices can provide confidential help and advice to anyone who is having difficulty paying their rent. However, it is important to contact us at the earliest possible stage so that an affordable agreement can be made to repay the arrears. The earlier we are contacted the easier it is to tackle the problems. Situations arise where we are required to take legal action to recover rent arrears. Ultimately this could result in you being evicted from your home if you ignore us or have failed to keep an agreement to repay your debt.

We want to help tenants organise their finances so they can pay their rent and meet other expenses too.



OUR MONEY WORRIES – PRACTICAL ADVICE BOOKLET gives useful information on how to stay out of debt, and what to do if you find yourself in debt. It includes information on budgeting, advice about borrowing and how to save on energy costs.

Our staff are specially trained and can help by providing initial advice. We can also refer you to an advisor in Citizens Advice - an independent face-to-face Debt Advice Service. Advisors from Citizens Advice will make an appointment for you to help you take action on dealing with your debt. The service is free, confidential, independent and non-judgemental.

Call:
Freephone 0800 028 1881
Log onto:
www.citizensadvice.org.uk

We would urge anyone with any concerns about their finances to contact our Accounts staff immediately on 03448 920 900 for confidential advice. You will also find a 'Quids In' magazine enclosed with this year's magazine, which has lots of tips and advice on managing money.

How we are doing

IN SOUTH ANTRIM...



6,535

Housing Executive homes
in South Antrim



556

Homes allocated
in your area



16,332

Customers visiting
our offices



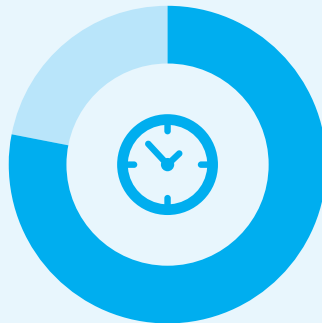
341

New kitchens
installed



301

New heating
systems installed



78.2%

Customers seen within 15 minutes
at our offices



External works
schemes

...AND ACROSS NORTHERN IRELAND



99.68%

Rent & rates collected
across Northern Ireland



£491,000

of arrears reduced
across Northern Ireland



81.9%

Overall tenant satisfaction
with our services across Northern Ireland



450 Community
Groups

Worked with through the
Housing Community Network



388,358

Repairs carried out
across Northern Ireland



142

Tenants assisted to stay in their
homes with adaptations
across Northern Ireland

Your house, your home, your opportunity to get involved

The Housing Executive intends to review its Community Involvement Strategy in the first quarter of 2017. This will set out how we will engage with Community/Tenant organisations over the next 5 years through our engagement structure - the Housing Community Network.

We are keen to engage with individual tenants/residents who would like to contribute to improving the various services that we deliver to our customers.

Please see a range of options below. Tick the boxes which interest you and return the form to one of the addresses.

If you require any further information, please contact either:

Housing Executive contact:
03448 920 900
or online at <https://www.nihe.gov.uk/forms/MakeAnEnquiry/default.aspx>

Supporting Communities contact:
028 2564 5676
or email
info@supportingcommunities.org

OPTIONS FOR INVOLVEMENT - PLEASE TICK IF INTERESTED

- | | | | | | | | | | |
|--|---|--|---|---|---|---|---|--|--|
| <p><input type="checkbox"/> Tenant Scrutiny Panels - Tenants can monitor the delivery of services to customers at a local level and make suggestions on how it can be improved, if necessary.
<i>(Level of commitment required - max 1 x 2hr meeting every 3 months)</i></p> <p><input type="checkbox"/> Mystery Shopping - A group of tenants are trained to examine the way in which a range of Housing Executive services are delivered through the eyes of its customers.
<i>(Level of commitment required - this may require you to either visit a local office or make telephone contact)</i></p> <p><input type="checkbox"/> Tenant Led Inspections - A group of customers are asked to examine a specific Housing Executive service and identify ways in which that service could be improved.
<i>(Commitment required - inspections can last up to 4 weeks with approximately 10 hours per week)</i></p> <p><input type="checkbox"/> Digital Inclusion - Help shape how we offer online services and how residents engage with the Housing Executive online.
<i>(Commitment required is flexible, individuals can choose level)</i></p> <p><input type="checkbox"/> Community Champions/Village Voice - One or two individuals are elected to represent the interests of a particular estate without having to form a community group.
<i>(Commitment required - approximately 1-2 hours per week)</i></p> | <p><input type="checkbox"/> Focus Group/Task Teams - Become part of a group of interested customers to feedback and provide views on proposals, documents, policies and strategies relating to the Housing Executive.
<i>(Level of commitment required - approximately 1-2 hours per month)</i></p> <p><input type="checkbox"/> Social Housing Enterprise - Have your say to help shape how we support Social Enterprises in your area, and find out how you can get involved.
<i>(Level of commitment varies with roles and availability. Local communities developing commercially viable businesses for the benefit of residents in their area)</i></p> <p>Register of Residents - Individual tenants who are willing to be consulted for feedback on a range of housing services without having to be part of a community group.
<i>(Please tick those services you would be interested in being consulted about)</i></p> <table border="0"> <tr> <td><input type="checkbox"/> Housing Benefit</td> <td><input type="checkbox"/> Void Inspections</td> </tr> <tr> <td><input type="checkbox"/> Response Maintenance</td> <td><input type="checkbox"/> Inter-Agency Working</td> </tr> <tr> <td><input type="checkbox"/> Programmed Maintenance</td> <td><input type="checkbox"/> Emergency Planning</td> </tr> <tr> <td><input type="checkbox"/> Housing Finance</td> <td><input type="checkbox"/> Leaseholder Group</td> </tr> </table> | <input type="checkbox"/> Housing Benefit | <input type="checkbox"/> Void Inspections | <input type="checkbox"/> Response Maintenance | <input type="checkbox"/> Inter-Agency Working | <input type="checkbox"/> Programmed Maintenance | <input type="checkbox"/> Emergency Planning | <input type="checkbox"/> Housing Finance | <input type="checkbox"/> Leaseholder Group |
| <input type="checkbox"/> Housing Benefit | <input type="checkbox"/> Void Inspections | | | | | | | | |
| <input type="checkbox"/> Response Maintenance | <input type="checkbox"/> Inter-Agency Working | | | | | | | | |
| <input type="checkbox"/> Programmed Maintenance | <input type="checkbox"/> Emergency Planning | | | | | | | | |
| <input type="checkbox"/> Housing Finance | <input type="checkbox"/> Leaseholder Group | | | | | | | | |

YOUR DETAILS

Your Name.....

Your Address.....

.....

Your Email Address.....

Your Contact Number.....

Are you a:

- Housing Executive Tenant
- Home Owner
- Private Rented Tenant

The information provided by you will be treated in the strictest confidence. Information will only be used to confirm whether you still wish to become involved, and if so to enable your involvement with the Housing Executive.

PLEASE RETURN THIS FORM TO ANY OF THE BELOW

Supporting Communities
34/36 Henry Street, Ballymena
BT42 3AH*
Email: info@supportingcommunities.org

Your local
**Housing Executive
Office/Sub-Office**

Your local
**Community Group/
Community Rep/
Community House**
(if applicable)

Your local
**Supporting
Communities
Liaison Officer**

*Supporting Communities is an independent community support organisation, which is available to provide training and support in order to ensure you have the necessary skills and information to participate.

Embracing all our neighbours



If English is not your first language and you need help with interpreting & translation the Housing Executive can provide free services on request, please ask for further details at your local office.

MANDARIN

如果英语不是你的母语，并且你需要帮助来进行口译和文字翻译，那么 Housing Executive 可以根据请求而提供免费的服务，请在你当地的办公室询问进一步的详情。

CANTONESE

如果英語不是你的母語，並且你需要幫助來進行口譯和文字翻譯，那麼 Housing Executive 可以根據請求而提供免費的服務，請在你當地的辦公室詢問進一步的詳情。

POLISH

Jeśli język angielski nie jest Państwa językiem ojczystym i potrzebują Państwo pomocy w zakresie tłumaczeń ustnych i pisemnych, Housing Executive oferuje bezpłatnie usługi tłumaczeniowe na życzenie. O szczegóły prosimy pytać biuro lokalne.

PORTUGUESE

Se o Inglês não for a sua língua materna e precisar de ajuda com tradução e interpretação, o Executivo de Habitação pode providenciar serviços gratuitos mediante solicitação, pode obter mais informações no seu escritório local.

LITHUANIAN

Jei anglų kalba nėra jūsų gimtoji kalba ir jums reikia pagalbos dėl vertimo žodžiu ir raštu, jums pageidaujant Housing Executive gali suteikti nemokamas vertimo paslaugas; dėl išsamesnės informacijos prašome kreiptis į vietinį skyrių.

RUSSIAN

Если английский не является вашим родным языком и вам требуется помощь с устным и письменным переводом, Жилищное управление может предоставить по запросу бесплатные услуги переводчика. За более подробной информацией обратитесь в ваш местный офис.

SLOVAK

Ak angličtina nie je váš materský jazyk a vyžadujete si pomoc s prekladom a tlmočením, kancelária úradu pre otázky bývania (Housing Executive) vám ochotne poskytnie tieto služby bezplatne. Prosím, požiadajte svoju miestnu kanceláriu o viac informácií.

For customers with sensory disabilities, information can be provided in alternative formats like large print, Braille or audio. Sign language interpreters can also be provided, but please give as much notice as possible to allow us to meet your request.

Useful Contacts

Housing Executive

Enquiries: **03448 920 900**
General textphone: **18001 03448 920 900**
Repairs: **03448 920 901** - Open 24 hours
Housing Benefit: **03448 920 902**

Benefits

Advice line: **0800 232 1271**
Textphone: **0800 232 1715**

Fire, Police & Ambulance

Emergency Calls: **999**
Textphone: **18000**
PSNI non emergency: **101**
Crimestoppers: **0800 555 111**

NI Water

Waterline: **0345 744 0088**
(interruption)
Leakline: **0800 028 2011**
Flooding incident: **0300 2000 100**

NI Gas Emergency

Emergency: **0800 002 001**
Minicom: **0800 731 4710**

Electricity - NIE

Power cut: **03457 643 643**
Minicom: **03457 147 128**

Advice NI: **028 9064 5919**

Citizens Advice NI: **0300 1 233 233**

Debt Advice NI: **0800 028 1881**

Housing Rights Service: **028 9024 5640**

Supporting Communities NI:
028 2564 5676

Women's Aid Helpline: **0808 802 1414**