



North London Muslim
Housing Association

Tenants' Newsletter

Issue: Winter 2008 / 09



In This Issue:



Guide to Benefit Entitlements



TSA: Have Your Say



Tips on Clearing Blockages



Gardening Tips



Fire Safety



Energy Saving Tips



Tips on reducing Condensation



Prizes

Housing/Council Tax Benefits and Non-dependant deductions

Does anybody else live with you?

Your benefit may be reduced if your household includes someone over 18 years of age other than a spouse or partner, for instance a grown-up son or daughter. We call this person a 'non-dependant' for calculating benefit.



A non-dependant is someone who lives with the person claiming benefit. They are not treated as being responsible to make payments in respect of the property but they are expected to contribute to the household and so a deduction is made from the claimants benefit entitlement.

The amount we deduct depends on the non-dependants gross income. We take all their income into account and arrive at a weekly figure (see below).

The deductions from April 2008 are as follows:

Type of Non-dependant	Deduction from	
For each non-dependant aged 18 years or over and working	Housing Benefit	Council Tax Benefit
Weekly Gross Income less than £116	£ 7.40	£ 2.30
£116 to £171.99	£ 17.00	£ 2.30
£172 to £222.99	£ 23.35	£ 4.60
£223 to £295.99	£ 38.20	£ 4.60
£296 to £368.99	£ 43.50	£ 5.80
£369 – and above	£ 47.75	£ 6.95
Others aged 18 or over and not working	£ 7.40	£ 2.30
Aged 25 or over and on Income Support/ Income based Jobseekers allowance	£ 7.40	Nil
In receipt of Pension Credit	Nil	Nil

As the benefit amount is reduced you must make up your weekly rent by the amount of any shortfall and pay it to your landlord otherwise you will get into rent arrears and risk losing your home.

If you pay Council Tax, the weekly amount should be paid in to your Council Tax account.

For more information please contact your local authority.

Hackney Council 0208 356 3399
Waltham Forest Council 0208 496 3000
Newham Council 0208 430 2000
Enfield Council 0208 379 1000



FIRE SAFETY!

Recently we have had a dramatic increase of deliberate fires (Arson) in residential properties. The majority of these incidents have occurred in buildings with communal areas where items have been left out or stored, i.e. prams, furniture, scooters etc.

The damage has been extensive and costly to local authorities, housing association and landlords. Most importantly these fires have put the resident's lives at risk.

We are urgently requesting that all residents keep all lobby's, hallways and communal areas free from combustible materials and any obstructions that can be tripped over to remove the risk of fire. This is so that in an event of a fire you, your family and neighbours can make a speedy and safe exit from the building.

I hope that this message will be treated with the highest priority due to the risk to life and property.



North London Muslim Housing Association Welcomes Selda Ince as the tenants' representative on the board of management .



Central Heating & Boiler Repairs: Please note , if you have any boiler repairs or central heating issues this needs to be reported directly to our Gas Contractors RG FRANCIS on 01245 459 800. They will provide you with an appointment and notify you when an engineer will be available to attend your property to carry out the repairs.

Recharges on Out of Hours : The out of hours service is dedicated to emergencies only. The association will recharge tenants who misuse the out of hour's emergency services. Our repairs department is open from 9.30am to 5.30pm , Monday to Friday. The Emergency services operate from 5.30pm to 9.30am.



YOUR CHANCE TO HAVE YOUR SAY ABOUT STANDARDS IN SOCIAL HOUSING



The Tenant Services Authority (TSA) is the new regulator for homes owned by housing associations, they will be responsible for all social landlords.

The first thing the TSA needs to do is draw up a brand new set of standards for all social landlords. These standards are very important, as the TSA will be monitoring how landlords do in achieving them-and taking action against those who don't.

The Tenant Services Authority (TSA) is going to listen to tenants across England to help them understand what you want to see in the new standards. This is called the National Conversation.

This is your opportunity to help set the standards for all social landlords and make sure that services for tenants continue to improve. You simply need to fill out a questionnaire. So please do get involved. All you have to do is get in contact with our tenant participation officer Sajna Begum by calling her on 0208 815 4205.

New developments

As part of the North River Alliance , NLMHA works with eight other housing associations to build new properties. The recent builds that NLMHA has acquired are Rahat Lodge in N16 and Lynn Road in E11.



Lynn Road, E11

It was a joint development with Christian Action, where NLMHA owns a block of six flats.



Rahat Lodge, N16

A block of 3 flats, developed by ISHA for NLMHA.

ENERGY SAVING TIPS

Even in winter there are still lots of ways to reduce your energy bills and your CO2 (carbon dioxide Emissions). Follow these simple steps and save money on your fuel bills:



Heating:

It may be cold outside, but just turning your central heating down by 1°C could save up to £65 per year. Close curtains at dusk to keep heat in and if possible tuck behind radiators. If you are going away, remember to switch your heating off.



Cooking:

Only use enough water to cover the food you are cooking and always put a lid on the pan—it will cook quicker. Boil a kettle with only as much water as you require. last ten times longer.



Appliances:

Switch off all appliances from the main socket when not in use. Defrost your freezer regularly. Your freezer works best when full, so fill gaps with ice cube trays or food you can eat later on. Turn off televisions (don't leave on standby).



Lighting:

Turn off lights (especially Christmas tree lights) when you go to bed, but make sure hallways and stairs are adequately lit.



Low energy light bulbs are more efficient than regular ones and can last 10 times longer.

How much you could save.

Unplug your mobile phone charger and save around **£4 a year.**

Don't use a tumble dryer to dry your clothes and you could save up to **£45 a year.**

Rechargeable batteries cost twice as much as non rechargeable but can be used hundreds of times.

Compare costs of the various energy providers you may be able to save money.



Mystery Shopper

We are seeking residents who would like to help improve services throughout the organisation by becoming mystery shoppers. The role would involve telephoning a department anonymously and asking a series of pre-determined questions or discussing a fictional scenario with a member of staff. You would then be asked to assess how well your questions were answered, how promptly the telephone was answered and whether you were greeted in the corporate style.

The call would be confidential and training will be given to guide you through the process. Your feedback will enable NLMHA to identify any training needs for staff and any areas in the service that need improving. Participating residents will be rewarded for their time and assistance.



9 WEBSITES THAT COULD SAVE YOU A FORTUNE

In the current economic climate where people everywhere are tightening the purse strings, the internet offers numerous websites that could help you save money.

www.moneysupermarket.com

This price comparison website allows you to compare thousands of products and services to help you find the best deal. Whether you are looking for cheap flights and broadband packages or insurance policies and energy deals, moneysupermarket.com will search out the best rate for you at the touch of a button.



www.lastminute.com

This is a one-stop shop for anyone who wants the best deals on flights, hotels, holiday packages, restaurants or days out. You simply type in what you want to do, where and when you want to do it and lastminute.com will show you the best prices. You can then book (and often pay online) and all your tickets/reservation details are automatically emailed or sent to you, easy!



www.gumtree.com

This is a website devoted to classified advertisements where you can find great deals on everything from cars and property to furniture and computer equipment and buy the things that catch your eye.



www.myvouchercodes.co.uk

There are big discounts to be had on all sorts of goods and services if you can track down the various online voucher codes, promotional codes and discount coupons and these two websites are dedicated to finding these codes and telling you what they are. On both sites you can search for the store of your choice to see if there are any current promotional codes, or search for all the latest discount coupons which you can print out and take on your next visit to the High Street.



www.moneysavingexpert.com

Martin Lewis is a television presenter and journalist on something of a crusade to help people find the best deals and save money in all aspects of their life. His moneysavingexpert.com website offers all sorts of advice on getting the most from banks, tips on reducing your bills, advice on money you might be able to reclaim, and numerous shopping savings. You can also sign up for free weekly email updates to get the very latest deals and discounts before they expire.



www.ebay.co.uk

This famous online auction website is still a fantastic place to pick up incredible bargains and have them delivered straight to your door. With millions of worldwide users selling just about anything you could ever possibly want, why not try bidding before heading off to the High Street.



www.uswitch.com

Many people waste hundreds, if not thousands, of pounds every year because they don't shop around for the best deals and contracts on things like fuel, mobile phones, credit cards and insurance. A lot of service providers in particular offer great deals when you first sign up, but after a while you are automatically moved on to a different rate or tariff. At uswitch.com you can find out whether the price you are paying for these various goods and services is really the best available, and if it isn't it will help you find the deal that is right for you and help you to switch.



www.adviceguide.org.uk

The online CAB service that provides independent advice on your rights. It includes practical, up-to-date information on a wide range of topics, including benefits and housing employment rights and discrimination, debt and tax issues. There are a wide selection of fact sheets to print off and details of other reliable online sources of information.

www.pricecutreview.com

If you're about to make a start on the but have no idea what to buy anyone, this handy website lists all the items currently available on the Amazon website that are half price or less. Amazon.co.uk is already one of the biggest online department stores and offers thousands of bargains, but it isn't always easy finding the best deals. Pricecutreview.com does all the hardwork of searching for you, so you can simply see the biggest discounts in one



Go-karting trip



The Big Tidy Up



COLTHURST CRESCENT-Over the summer of 2008 NLMHA have been working in partnership with associations in order to provide activities for the youth on the estate. This included go-cartering, cooking, swimming, ice skating, well being, and a lot more. These activities have been consistent during the holidays. This fun packed holidays has encouraged the youth to form a group, were they work together to improve the community they live in.

The Big Tidy Up



Health and Well Being



FUNDAYS-ENJOYED BY ALL

North London Muslim Housing Association finds the funday's and community events encourages residents more involved. Tenants get a chance to get to know their neighbours and become more involved in the community. We encourage all tenants to take a leadership role in these events. If you would like to arrange an event for your estate you live, please contact our Tenant Participation Officer. We would like to thank everyone that helped at the event.



HANA MEWS-Tenants celebrated Eid with a party on the estate. Residents contributed to make the day as fun as it was. We had face painting, henna art, t-shirt & cake decorating, football shootout and alot more. During the event we invited the local fire brigade team from hackney to carry out brief consultations regarding fire safety and arranged to do visits on individual properties. Everyone received a free smoke alarm. Children enjoyed playing on the fire engine.





MARCONI ROAD-local residents enjoyed an action packed Family funday at Marconi Road on Saturday 23rd August 2008. Everyone in the estate was invited to this party and was encouraged to join in with the talent

show. Children got their face painted, done henna art, and arts and craft. Many enjoyed the bouncy castle and the climbing frame while a DJ from a live radio station was continuously entertaining. A talent show alongside with other games and competitions was organized by residents on the estate. The funday was a huge success, and contributions made by the Marconi road residents, were invaluable in the preparation and delivery of the day. Many thanks to all those who helped.



LL!

at holding
ents to get
now their
community. We
arranging
t for where
fficer. We
events.



HOLLY STREET-Away day to Diggerland. The partners of Holly Street decided to take a group of residents away for the day to talk about the future prospects of the TRA as we are re-launching the TRA. We discussed what they would like to see happen, whilst having a great day out. On the journey to and from Diggerland, members of Staff and the Youth Committee took the opportunity to go around and speak to residents about the work that they do and how residents can get involved. We all also worked in partnership to organise an fun evening in the Queensbridge centre, this encouraged more tenants to get involved and gave the staff the opportunity to promote the services available. On the day we had food, fun, obstacle course, competitions and a lot more.



CLEARING BLOCKAGES

Please ensure that oil & fats are not deposited in the sinks as this will cause your pipe work to block up. The association is not responsible for "internal Blockages" Please follow the guide line below to remove internal blockages:-



- Initially remove any obstacle from in the plug hole i.e. food, hair and other blockages. This can be achieved by using a suitable chemical cleaner or caustic soda.

- If this does not clear the sink then a sink plunger will be required.

- Before plunging cover the overflow with a damp cloth and hold it



there, this will force the air to hopefully clear the blockage.

- Place the plunger cup over the plug hole, and plunge vigorously up and down for a minute or two.



- Should the plunging not clear the blockage then the next step is to remove the trap under the sink. A bucket should be placed under the trap to catch the water, which will come from the sink.

- If the pipe cleaner does not dislodge the blockage then it is probably in the external drain that requires clearing
- Check the trap for any blockage, if it is clear then a pipe cleaner (such as a flexible curtain wire) should be used to dislodge the blockage if possible.



INSURANCE COVER: Please ensure you have adequate home contents insurance for your home in the event of flood fire damage.

Some 'HOT TIPS' if your heating goes wrong.

Here are some hot tips before you report problems with your heating

Is the supply connected?

- Mains stop cock is switched ON
- If you have a card meter, is it topped up?
- If you have a gas cooker-check it is working

Is the electricity supply OK?

- Are the lights and sockets working?
- Is the main switch for the boiler ON and the fuse has not blown?

Are the central heating controls set correctly?

- Is the timer switched to constant?
- Is the room thermostats set to your normal temperature say 15 degrees?
- Are the boiler heating and water temperatures set on 'High'?

If for any reason your central heating is not working, please ensure that you have checked all of the above points before contacting customer services.

If you have checked all areas, and your system is still failing please ring RG Francis on 01245 459 800.



Check before you call.



TIPS ON REDUCING CONDENSATION

If your home is damp it can cause mould on your walls and furniture and rot wooden window frames. Not only this, but damp homes encourage mites and can increase the risk of respiratory illness.

There is always some moisture in the air and when the air gets colder it can't hold all the moisture and tiny droplets of water appear. This is condensation, which is a major cause of damp. It appears on cold surfaces and in places where there is little air movement, so you should check in corners, on or around windows and behind wardrobes and cupboards. Sometimes you might notice a musty smell too.



Damp can also be caused by:

- Leaking pipes, wastes or overflows
- Rain getting through holes in roofs, spilling from a blocked gutter, penetrating around window frames or leaking through a cracked pipe
- Rising damp because of a faulty course
- If your home is newly built it could be damp because water used during its construction (in plaster, for example) is still drying out.
- If your home is damp for any of these reasons, one of our surveyors will visit and arrange for any necessary repairs to be carried out.

A few words of warning:

- Don't block permanent wall ventilators in rooms
- Don't completely block chimneys
- If there is a louvered grill don't cover it
- Don't draught-proof rooms where there is condensation or mould
- Don't draught-proof rooms where there is a cooker or fuel burning heater
- Don't draught-proof windows in the bathroom or kitchen.

Produce less moisture:

- Cover pans when cooking and don't leave kettles boiling
- Don't use paraffin or Calor gas heaters (one of your tenant agreements is that you are not allowed to use oil, paraffin or bottled gas heaters in your home anyway)
- Dry washing outdoors on a line, or in the bathroom with the door closed and a window open or extractor fan on
- Vent tumble dryers directly to the outside
- Switch on extractor fans where you have them



Ventilate to remove moisture:



- Keep a small window ajar or a trickle ventilator open when someone is in the room
- Ventilate kitchens and bathrooms when in use by opening windows
- Ventilate cupboards and wardrobes and avoid filling them too much, as this prevents air circulating

LETS GET GARDENING...

There are huge benefits from growing your own fruit and vegetables at home:

- You can be in control of what your family eats
- It's cheap, healthy and nutritious
- Your food will be 'locally' grown so you save on transport costs and pollution
- You can get the kids involved, let them choose what vegetables/fruits they want to eat and watch them learn all about how food is produced



Getting started

Your vegetable patch can be anything from a few pots of lettuce and herbs on a windowsill to something big enough to feed the family. Once you've tried your first harvest, you'll probably get the taste for more.

Choosing your vegetables

This is the fun bit! Get the whole family involved and ask the children what they'd like to grow. It's also worth thinking about the vegetables that you regularly buy, like carrots, potatoes or broccoli and seeing if you could grow some at home.



Plot rotation

Once you've chosen your vegetables, divide up your plot into four and allocate each section to a different group. Then every year plant your vegetables in a different bed from last year.

It's best to do this because growing the same vegetable in the same place year after year uses up all the nutrients in the soil. In the autumn dig over the soil, removing any stones and raking the surface so that it's

level. Dig in well rotted compost or manure as it will help your plants grow.

Start Planting

In the spring sow your seeds or plant your bulbs with a two finger space between each seed and a hands space between each bulb, or according to the planting instructions on the packet. Cover the seeds or bulbs with soil and pat down the soil. Water well (but don't drown the seeds).

Water regularly as your seedlings begin to grow.

You can also start some seeds off earlier in small pots on a sunny window sill, planting them outside once the risk of frost has passed.



What you need to know about healthy soil

Do you ever look out at your garden and wish you can transform it, if only you knew where to start?



Well let me tell you that if you want to make a go of your garden, the first place to make a start is your soil. You will find that if you get the earth in good shape the job of growing plants is so much easier. Luckily, most gardens, due to use, tend to be pretty good shape when it comes to soil. But the art of good gardening is to keep feeding as it will constantly improve your patch of land.

The important test is to establish what kind of soil structure you are dealing with.

Get out in the garden and grab yourself a nice handful of soil, squeeze it between your fingers and look at its texture. If its crumbling and loose you have sandy soil. If it starts to mould together and forms a ball, then you are on clay. Both types of soil benefits. Sandy soil is free draining and will not water log easily, making it good for grass. On the other hand, clay is excellent at retaining nutrients and it does not 'leach', which means chemicals that are important to the plant (iron for instance) will not wash away. Obviously, though, the ideal is something in the middle-a good dark coloured sandy loam. So how do you achieve the perfect soil? Well the answer, as with most things to do with nature, is outlandishly simple. Good composting.

In our gardens nothing should be wasted- everything should be returned to the earth. For instance, leaves should be rotted down and returned to the borders as a mulch. Weeds and even household waste, such as newspapers, teabags and even eggshells, can be placed in the composting area. And the decomposing period can be shortened by adding worms, which be bought, and which will turn your waste into gorgeous, almost chocolate-colour, loam.



Prize giving ceremony

Tenants who participated in our last competition and raffle were invited to our tenants prize giving ceremony, where prizes were presented to the winners. Two of our board members attended this ceremony. Lunch and refreshments were provided and everyone had a delightful time.



Congratulations to Khadijah, Aliyah, Mohammed and Yusuf, winners of our competition.

RAFFLE!

In order to monitor our contractor's performance, we will continue to send out tenant satisfaction slips whenever a repairs order is raised. This is your opportunity to inform us of the quality of works being carried out at your home.

Your feedback is very important...

TO ENTER OUR RAFFLE ALL YOU NEED TO DO IS SIMPLY FILL IN THESE SLIPS OR CONTINUE FILLING OUT THE SLIPS AND YOU WILL BE ENTERED INTO OUR RAFFLE !

**Winners will receive
£25 cash prize!**

**Are you interested in doing
a course for absolutely
FREE!**

You can do Childcare, Management, Customer Services, Health and Social care. We will work in partnership with FITF to support you throughout your course. And help you find a job after completing the course.

FREE NVQ COURSES

**THIS CAN BE THE BEGINNING
TO SOMETHING NEW.**

**IF YOU ARE INTERESTED PLEASE GET IN
CONTACT WITH OUR TP OFFICER SAJNA-
0208 815 4205.**



COMPETITION!

Help us re-design our newsletter. There are no age restrictions. All you have to do is:

1. Create a logo for our next edition
2. Create a new name for our newsletter for future editions
3. Fill out the questionnaire attached



**Winners will
receive £50 Cash
prize!**

You may submit your logo, name and questionnaire via post with the pre paid envelope provided or you can email our TP Officer on sajna@nlmha.com.

Your Contacts at NLMHA

Maintenance

Marsha Allen: 020 8815 4211 / Ibrahim Khan: 020 8815 4212

Rents

Amanda Hunt: 020 8815 4208

Tenants Participation

Sajna Begum: 020 8815 4205

Estate Issues / Antisocial Behaviour

Ikbal Hussain: 020 8815 4206

Transfer / Mutual Exchange or any other housing queries

Aisha Akhtar: 020 8815 4207

For all other inquiries please call NLMHA Reception on **020 8815 4200**

Useful Information

Bulk Removals

Hackney: 020 8356

6688

Newham: 020 8430

2000

Waltham Forest: 0800 232 323

Please use the above services, which are free of charge and do not dump furniture in bin-stores. This creates problems for the bin men who cannot move the bins. Therefore your bin area will not be cleaned.



Emergency Contact - Out of Office Hours



nationalGrid 0800 111 999

Gas Leaks



Thames Water 0848 920

0800

Water Leak / burst pipes



RG Francis 01245 459 800

Heating / Hot water / Boiler Breakdowns



NLMHA 020 8815

Report your repairs online at www.nlmha.com or email maintenance@nlmha.com

Other useful information

National Money / Debt Helpline

0808 800 4000

Childline

0800 1111

www.childline.org.uk

Samaritans

0800 776 600

NHS Direct

0845 4647

HomeSwapper

www.homeswapper.co.uk

Domestic Violence Helpline

0808 2000 247

24hr freephone



North London Muslim Housing Association

 62 Cazenove Road, Stoke Newington, London N16 6BJ

 Tel: 020 8815 4200

 Fax: 020 8806 6854

 info@nlmha.com

 www.nlmha.com

