



Residents' News Update

Winter 2012

Cuts block the way ahead

WARNING
Too many bedrooms means less housing benefit



BEWARE OF THE CAP
New benefit limits

£500
couples and lone parents

£350
single people



DANGER AHEAD
Universal credit brings benefit changes



Which way will you go?

In this issue:

- Online housing benefit claims – we can help
- Remembering Stevens Nyembo-Ya-Muteba
- Subletting? You could go to prison
- What's happening to your benefits from April
- A great summer for our communities
- Training for job seekers
- Residents benefit from welfare workshops
- Money worries?
- How well we performed during 2011-2012

Editor's comment

Welcome to our latest Residents' News Update.

With benefits changes due in April, we've included lots of useful information in this issue.

We are keen to offer support and advice, so we can now offer employment training courses and the use of our computers for your job search.

You will also find details about our performance during 2011-12. They show that despite difficult times, we are still providing good quality services.

Enter our survey prize draw!

Win!
£50
in
vouchers

Complete and return the survey with this issue of **Residents' News Update** and you will be entered into our prize draw.

Four lucky winners will each get **£50** in high street vouchers.

Please note: Only completed forms will be entered into the draw.

Keep drains clear

Please don't:

- pour cooking fats
or
- food scraps

into your kitchen sink.

If you cause a blockage in your home, it is your responsibility to sort it out.



Christmas office opening times

Our offices will be shut from 5.30pm on Friday 21 December.

We will return to normal hours when we reopen at 9.30am on Tuesday 2 January 2013.

Seasons greetings from all at NLMHA.



Online housing benefit claims – we can help

We can now give you access to the internet at our office, if you need to fill out a housing benefit claim online.

A member of staff can assist if you need this.

If you would like to use this service, please call us first. Phone Imtiaz Ahmed on 020 8815 4207.



Is your smoke alarm still working?

We fit smoke alarms in our properties to keep you and your family safe.

Smoke alarms give you valuable early warning if a fire starts. Please check yours regularly and let us know if it isn't working.

You should:

- press the test button on your smoke alarm once a week – if the alarm doesn't sound, let us know
- change the batteries if your alarm starts beeping – please note, the beeping doesn't mean your alarm is broken
- twice a year, vacuum clean any dust from the sensor in the alarm (if the alarm doesn't open, do this through the holes)
- change the batteries at least once a year.



Phone Sadique Ali on 020 8815 4219 if you need more details.

Remembering Stevens Nyembo-Ya-Muteba

On 1 October, we invited the family of Stevens Nyembo-Ya-Muteba to unveil a memorial peace bench in his name in Evergreen Square, at the Holly Street Estate in Haggerston.

Stevens was one of our residents when he was stabbed to death, exactly six years earlier, by a teenage gang. He had gone out to ask the young people to be quiet, as he had to get up early the next day. But the gang, who regularly bullied residents on the estate, instead stood by and chanted, as one of them killed him outside his home.

The shocking story hit the national headlines. At 40, Stevens had escaped the violence of the war-torn Democratic Republic of Congo just 15 years' earlier. He had been offered a place at Cambridge University to study maths.

Speaking at the unveiling, our Housing Services Director Aziz Rahim said: "I believe every individual who will see this bench, will sit on this bench and will join us in our battle to eliminate the four-headed monster from our community.

"Drugs, gangs, dangerous weapons and violence. I always call it the four-headed monster that society is fighting on a daily basis.



Attending the event: Stevens's wife Veronica, his daughters and other family members, Aziz Rahim and Sajna Begum (NLMHA), Councillor Karen Alcock, Andy Walker (Hackney police), James Simpson (Hackney Council), Leo Stanislaus and Avril Drummond (Circle Anglia).

"The monster is tearing us apart. It is affecting every fabric of our life. It is destroying people's lives, taking our beloved ones. We are trying our best to combat this."

Stevens's widow Veronique Masoba, and their daughters Debbie and Sheridan, have since moved away from the estate. But, after unveiling the bench, they told us they were glad there was now a place they could come to remember him.

Sub-letting? You could go to prison

In future, if you sub-let all or part of your home, you will be breaking the law, not just your tenancy conditions.

You could go to prison for up to two years, and the court may also fine you and order you to return your profits to your landlord.

Change in the law

Sub-letting will become a criminal offence once the new Social Housing Fraud Bill becomes law. Your only possible defence would be that you moved out because you were suffering from violence or threats.

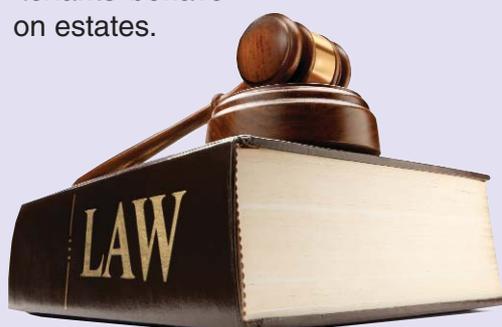
So, in future, sub-letting will be much more serious than it has been until now.

Why sub-letting is wrong

Sub-letting is anti-social because it reduces the number of homes available to people in need.

It often involves tricking people, who think they are paying for a genuine tenancy.

A lot of social housing fraud is organised by criminal gangs, who are not interested in how their 'tenants' behave on estates.



The Government estimates that around 50,000 social homes in England have illegal occupiers – usually because the original tenant has moved out and is charging them rent.

Social housing landlords take this problem very seriously.

How you can help

If you suspect that a home near you is being sub-let, please phone us on 020 8815 4200. We will keep your details confidential.

We will be pleased to hear from you, because you will be helping us to free up a home for a family genuinely in need of rehousing.

What's happening to your

Changes to the benefits system mean that many tenants will get less money from April. Does that include you?

The 'bedroom tax'

New rules mean that if you have too many bedrooms, you may get less housing benefit.

The new rules are quite strict about how many bedrooms you are allowed.

This could affect you if:

- you are of working age (aged 16 to 61 years)
- you have too many bedrooms under the new rules.

How much you could lose

If you have too many bedrooms, the council will write to tell you about the cut in your housing benefit.



This won't affect you if:

- you or your partner are old enough to claim pension credits (you will need to be 61 years and six months from April 2013).

How many bedrooms you are allowed

You can have one bedroom for:

- a couple
- two girls or two boys who are under 16
- any two children who are under 10
- a single person aged 16 or more
- any other children
- a carer for a disabled person, who sometimes has to stay the night.



You are not allowed an extra bedroom because you:

- share the care of your children with your ex-partner
- have foster children or a disabled child
- are a disabled person living in an adapted property.



It could pay to move somewhere smaller

One of our residents was living in a home with three bedrooms more than the new rules allow.

This tenant successfully applied for rehousing with Waltham Forest Council and moved to a smaller home she finds easier to look after. The council gave her a payment for each bedroom she gave up.

Under our own 'Incentive to Move' scheme, we can also offer eligible residents a one-off payment towards moving and other costs, when they agree to move somewhere smaller.

For more details about the scheme, phone us on 020 8815 4200.

benefits this April?

The benefit 'cap'

The new benefits cap comes in from April, limiting the total amount of money you are paid.

The benefits that will be added together include:

- housing benefit
- jobseekers' allowance
- employment support allowance
- child benefit
- child tax credits
- carer's allowance.

The cap will not apply if you are getting:

- pension or working tax credits
- some of the main benefits for disabled people
- a benefit because you were injured at work or in the armed forces
- a war widow/ers' pension.

Single people with no children can only get
£350
per week

Single parents and couples can only get
£500
per week



Also, if you lose your job after at least a year of working, the cap won't apply to the first 39 weeks of your benefits claim.

Council tax benefit

From April, you may get less in council tax benefit. This is because the Government is giving less funding to councils and asking them to set up their own schemes.

In future, some councils may pay less council tax benefit than they do now.



This won't affect you if:

- you are past working age.

Paying your rent from April

Are you affected by the changes? If so, start looking at your options.

Your top priority must always be to maintain your tenancy and keep a roof over your head.

If your housing benefit is cut, you

will have to pay more of your rent yourself. You need to start planning what you will do.

You might need to:

- work more hours
- cut down on your spending
- move somewhere smaller.

If your situation will change soon – you are about to retire or your child will soon be 16 – you may only need to find the extra rent for a few months.

How can we help?

We need you to pay all your rent, so that we can carry on providing you with a home and services. But we do understand that some of you will face difficult choices.

We can give you advice if you decide to apply for a smaller home. We can also help you look at the other options open to you.

For details, phone our reception desk on 020 8815 4200.



A great summer for

Waltham Forest marks the Diamond Jubilee

Residents in Waltham Forest enjoyed a big party on Saturday 2 June to celebrate the Queen's Diamond Jubilee.

The party included tenants from Marconi Road and Ambleside Close in Leyton, and Ansar Gardens and Priory Court in Walthamstow.



Our Olympic fun day celebrations

We joined in the excitement of the London 2012 Games, with an Olympic relay event at Priory Court in Walthamstow.

The event brought tenants of North London Muslim HA, Circle Anglia, Kush HA and Ascham Homes together to celebrate the Olympic torch passing by our Waltham Forest estates.

The event was supported by all the landlords, and other local services including the Children's Centre, local police and the London Fire Brigade.

After the torch had passed by, residents took part in a street party, with lots of sporting activities on an Olympic theme. There were also arts and crafts activities, the youth bus was on site and there was great food from the area's different cultures.



our communities



Mural unites residents

Working in partnership with Christian Action Housing Association and tenants of Lynn Road, we ran a community project in Leytonstone.

People from the different communities got together to create a lovely mural, giving residents a sense of ownership and building community spirit.



Fun trips for families

We organised two great trips this summer.

One group of residents went to Buckingham Palace, while the other visited the Olympic Park.



Playscheme fun for younger residents

Some of our young residents took part in playschemes in the summer break and during the October half-term holiday.

Our summer playscheme activities included picnics, museum trips, canoeing at the Laburnum Boat Club and visits to the Britannia Sports Centre.

The staff worked closely with the children to widen their horizons and help build their confidence as they grow into citizens.

The playscheme ended with a fun day for families, at Goose Court in N1.

In October, youngsters from Hana Mews, Gujrat House and Goose Court enjoyed a week of football, basketball and athletics. They took part in competitions and spent a day at the Lea Valley Ice Rink.

There were also lunchtime chats on staying healthy, saying no to drugs, travelling safely and getting ready to move from primary to secondary school.



Gosse Court Club

The new after-school club at Gosse Court in N1 is proving very popular with the estate's youngsters.

Nine children from across the estate have joined in the weekly sessions, benefiting from tutoring with their homework and enjoying fun activities.

For more details, contact Sajna Begum, Tenant Participation Officer, on 020 8815 4205.



Training for job seekers

Eighteen residents are taking part in training courses on our estates, thanks to a partnership with KIS (Keep it Simple) Training and North London Muslim Community Centre (NLMCC).

The courses run by KIS aim to help people develop the skills they need to get them into work. Ten of the residents are training as teaching assistants and one is taking an IT course. Five residents who failed exams



in the past are starting with ESOL (English for speakers of other languages) courses. They hope to go on the teaching assistant course later.

North London Muslim Community Centre is assisting residents with planning their careers. The project will also link them to other helpful agencies and carry out outreach work – visiting people in the community, to offer support and encourage them to take part.

The partners meet regularly and will be discussing how to keep up the good work after the project ends.

On 7 January 2013, we will also be holding an IT assessment for residents living in Hackney – everyone is welcome.

To join the training course or go to the IT assessment, contact Sajna Begum, Tenant Participation Officer, on 020 8815 4205.

With benefit cuts on the way and the changes that will come with universal credit, it is more important than ever that you prepare for work. These courses offer a great way to get started.

Looking for a job? Use our computers!

We're offering residents free access to the computers at our offices – so that you can make good use of the internet.

Improve your IT skills Use our computers to practise using standard workplace programs like Word and to learn all about surfing the internet.

Job seekers If you're looking for work, the internet is a great place to look. And if you find a job you like, you might even be able to apply online too.

HomeSwappers Use our computers to look for a mutual exchange (home to swap with) anywhere in the country. We have signed up to this service, so it is free for our residents.

Make bills cheaper Use our computers to find a cheaper energy tariff or cheaper insurance policies.

You will be very welcome at our offices and Sajna Begum, Tenant Participation Officer, will be on hand to assist or support you. But please phone her on 020 8815 4205 to book your slot.

Beware: These hazards can cause fires

Two recent cases highlight fire hazards you may not know about.

We recently had a fire at one of our properties, caused by a faulty secondhand fridge. If you buy used items, we recommend going to a good dealer, who has checked and reconditioned the item before selling it.

Gloucester City Homes is also warning people about the risk of using automatic air fresheners too close to gas fires, following an explosion at one of their properties.

Fire safety officers believe that the vapour from the air freshener caught fire because it came into contact with fumes from the fire. The blaze then began to spread, as clothing left to dry in front of the fire then caught fire.

Please be aware that you must keep air fresheners, aerosols and anything else containing flammable materials away from heat sources and open fires.





Money worries?

A lot of people are struggling to pay their bills right now. But don't despair. These organisations can offer you the free help you need.



National helplines

Step Change Debt Charity

(formerly known as the Consumer Credit Counselling Service)

Phone freephone

0800 138 1111

(Monday to Friday, 8am to 8pm)

or go online to www.cccs.co.uk

Debt Advice Foundation

Phone freephone

0800 043 40 50

(Monday to Friday, 8am to 8pm and Saturday, 9am to 5pm)

or go online to www.debtadvicefoundation.org

National Debtline

Phone freephone

0808 808 4000

(Monday to Friday, 9am to 9pm and Saturday, 9.30am to 1pm)

or go online to www.nationaldebtline.co.uk

payplan

Phone freephone

0800 280 2816

(Monday to Friday, 8am to 9pm and Saturday, 9am to 3pm)

or go online to www.payplan.com

Local helplines and drop-in sessions

Hackney Citizens Advice Bureau 300 Mare Street, Hackney E8. Phone 0844 499 1195. Drop in: 9.45am to 5pm, Mon to Fri. Also run weekday surgeries, 2-6pm, on Cazenove Road for NLMHA.

Walthamstow and Leytonstone Citizens Advice Bureaux Phone 020 8521 5125, 10am to 1pm or 2-4pm, Mon to Fri. No drop-in.

Newham Citizens Advice Bureau 71a Coolfin Road, Custom House E16. Mon to Fri, 10am to 4pm. Phone 020 7540 4941/42 for appointment.

Stratford Advice Arcade 107-109

The Grove, Stratford E15. Toynbee Hall run Monday sessions. Phone 020 8221 1995 or visit to make an appointment. Newham CAB hold Tues drop-in session, 11am to 1pm.

Citizens Advice Bureau 32 Greatorex Street, Whitechapel E1. Drop-in: Mon to Fri, 9.45am to 5pm. Advice line 0870 126 4014, Mon to Fri, 1-5pm.

Island Advice Centre Island House, Roserton Street, Isle of Dogs E14. Phone 020 7987 9379, Mon to Thurs, 10am to 12 noon.

Enfield Citizens Advice Bureau Unit 3, 5 Vincent House, 2e Nags

Head Road, Enfield EN3. Phone 0844 826 9712, Mon to Weds, 10am to 3pm. No drop-in sessions.

Bromley-by-Bow Centre St Leonards Street, Bromley-by-Bow, E3. Phone 020 8709 9737 for appointment or email benefits@bbbc.org.uk

Fair Finance Free debt advice/fair loans, 9am to 5.30pm weekdays. Email info@fairfinance.org.uk **At: Dalston** 18 Ashwin Street, E8 3DL. Phone 020 7254 1976.

Leytonstone 561 High Road, E11 4PB. Phone 020 8988 0627. **Limehouse** 530 Commercial Road, E1 0HY. Phone 020 7702 8032.

Residents benefit from welfare workshops

Over the past few months, we have been making sure our residents are ready for next year's benefit changes.

We are keen to make sure you understand how the changes will affect you, and to offer advice.

Taking interpreters and leaflets with us, we have held family events and meetings.

At St Andrews in Bromley-by-Bow, Colhurst Crescent in Stoke Newington, Shahjalal House in Bethnal Green and Ansar Gardens

in Walthamstow, we visited tenants at home to offer personal advice.

We have also been able to help people find out about employment and training programmes.

There is more information about benefit changes on pages 4-5.

Checking your boiler

If your heating or hot water system have stopped working, try these simple checks before you call us out.



Check your pre-payment meter
Have you run out of credit?



Check your heat setting
British Gas recommends 21°.



Check your other gas appliances are working
If there's a problem with the gas supply, call your supplier.



Check whether your light switches are working
There may be a power cut.



Check your electrical isolation and trip switches



Check the timer on your boiler
Is the heating set to come on when you need it?



Check the water pressure
It should be set at 1-1.5 bars. Turn the tap below the boiler to bring the pressure up – but make sure you switch it off afterwards



Check your radiators
Cold patches mean there may be air in the system. Use a radiator key to move the valve a quarter turn (keep a rag underneath). Let the water flow until it's a smooth stream, then re-tighten the valve. Cold at the bottom means sludge is collecting. Call in a repair.



Regularly check the colour of your pilot light
Is your pilot light strong and blue? If it's yellow, this could mean it is burning carbon monoxide, which is very dangerous to health.

Making it easier to pay your rent



We are hoping to join the allpay scheme from 1 April 2013. Once you have your allpay swipe card, you will be able to pay your rent in new ways.



At local shops and post offices
Look for the PayPoint logo



By direct debit



Over the phone
Using a debit card

You will still be able to pay:



By standing order



Using your paying-in book



By cheque

How well we perform

Homes



39

New homes at St Andrews in Tower Hamlets

99

More new homes on the way

£718,516

Invested in our existing properties

More homes, new tenants

We completed 39 new homes, so we now own and manage a total of 618 properties in five boroughs.

Most of the new homes are at St Andrews in Bromley-by-Bow, on the site of an old Victorian hospital. The development includes parks, play areas, a health centre and pharmacy.

The scheme has been built with 'green' energy-saving features. The properties meet Level 3 of the Code for Sustainable Homes.

We are now developing 99 homes with our partners in Waltham Forest and Hackney.

They include:

- 36 properties at Oriana House in Walthamstow
- 63 properties at Finsbury Grange in Hackney
- 40 more properties in the pipeline.

When the new homes are all completed, our housing stock will have increased by more than 17%.



ed during 2011-2012

Repairs

99.3%

Gas inspections completed

96.3%

Repairs completed at first visit

99%

Repairs completed on target

14%

Repairs pre-inspected

10%

Repairs post-inspected



Investing in our homes

We provide a high quality repairs service to keep your homes in good condition.

We completed even more gas inspections (99.3%) than in the previous year. The law requires us to carry out these inspections. We rely on you giving us access to your homes to achieve this.

Our regular estate inspections allow us to check the condition of shared areas at your estate. We especially make sure that there are no health and safety problems.

We carried out more inspections before repairs than most housing associations. We do this because our residents sometimes have problems explaining in English what needs doing. They find this easier face to face.

We inspected one in 10 completed jobs, to make sure they met our standards.

We were very pleased with the average time it took us to complete repair jobs. We met our targets for 99% of all jobs.



How well we perform

Rent

99.6%

Rent collected

4.2%

Rent arrears



Homes for residents

We let 56 homes during the year. Thirty-nine of them were newly built.

Year ending 31 March 2012	Put forward by council	Transfer of existing tenant	Referred by other agency
Borough			
Hackney	4	4	1
Newham	1	0	0
Waltham Forest	3	4	0
Enfield	0	0	0
Tower Hamlets	37	1	1
Total	45	9	2

We beat our target for how long, on average, our homes were empty.

Challenging times

Many of our residents are finding it harder to make ends meet. The state of the economy and the reform of welfare benefits are both making life difficult.

When the 'bedroom tax' – cuts in housing benefit for people who have more bedrooms than they are allowed – come in from April 2013, this will affect some of our residents.

As universal credit is introduced over the next few years, it will affect many more of our residents.

We have been working with residents to provide support and advice, so that they can budget better and still pay their rent. But we have seen a steady rise in the number of people getting behind with their payments.

We will continue to find new ways to help residents train, search for work and add to their skills and education. We will also continue to offer advice and support. If we evict someone for not paying their rent, this is always the last resort.

Lettings



56

Homes let

2.8

Average number of weeks homes were empty

Anti-social behaviour



25

Reports of anti-social behaviour

We received 25 reports of low-level anti-social behaviour. None were too serious and we were able to finish investigating all of them.

ed during 2011-2012

Tenant satisfaction

76%

Overall satisfaction
Only 6% dissatisfied

80%

Get value for money
London average is 73%

79%

Satisfied with repairs

77%

Agree their views are taken into account

85%

Feel they are kept informed

92%

Satisfied with their neighbourhood

84%

Satisfied with the condition of their home

79%

Satisfied with the quality of their home

How you rate us

We used a status survey designed by the National Housing Federation to find out what you think of our services. During the year, 50 of you returned forms to us.

You told us that, overall, you are satisfied with us as your landlord. The full breakdown showed:

- 76% very or fairly satisfied
- 18% neither satisfied nor dissatisfied
- 6% dissatisfied (compared to 10% the year before)
- no-one was very dissatisfied.

Your repair

Every month, we also phoned a sample of residents after their repair was completed, to find out how it went.

We found a very pleasing 99% of residents were satisfied with their repair.

Complaints

4

Complaints received

We are proud to say we received only four housing management and maintenance complaints, compared to six the year previously. We resolved them all within our targets.

Contact us

Repairs enquiries



Phone Sadique Ali on 020 8815 4219

Phone Ibrahim Khan on 020 8815 4212



Email maintenance@nlmha.com



Report your repairs online at www.nlmha.com

Rents enquiries



Phone Amanda Hunt on 020 8815 4208

Phone Ikbal Hussain on 020 8815 4206

Phone our new staff member,
Imtiaz Ahmed, on 020 8815 4207

Enquiries about tenant participation, estate issues or anti-social behaviour



Phone Sajna Begum on 020 8815 4205

All other enquiries



Phone NLMHA reception on
020 8815 4200



Fax us on 020 8806 6854



Email us at info@nlmha.com

Write to us



North London Muslim Housing Association

15b-15c Urban Hive
Theydon Road
Upper Clapton
London E5 9BQ

Visit our website



www.nlmha.com



Who to contact in an out-of-hours emergency

Gas leaks

National Grid 0800 111 999



Water leaks/burst pipes

Thames Water 0848 920 0800



Heating/hot water/boiler breakdowns

Carillion 01245 459 800
(formerly called rgf)



All other out-of-hours repairs

North London Muslim HA 020 8815 4200



Bulk rubbish removals

If you have large items of furniture or other items to get rid of, your local council will collect them, if you call them on the number shown below. Please do not leave these items in the bin-stores. When people do this it creates problems for the bin-men, who cannot move the bins, so that your bin area cannot be cleaned.

Hackney 020 8356 6688 (free service)

Newham 020 8430 2000 (free service)

Waltham Forest 020 8496 3000 (free service)

Tower Hamlets 020 7364 5004 (free service)

Enfield 020 8379 1000 (£25 charge for up to six items collected)

Community Skips 020 8356 3344

Other useful information

National Debtline 0800 800 4000
www.nationaldebtline.co.uk

Childline 0800 1111
www.childline.org.uk

Samaritans 08457 90 90 90
www.samaritans.org

HomeSwapper
www.homeswapper.co.uk

National Domestic Violence Helpline
0808 2000 247 (24 hours, confidential)
www.nationaldomesticviolencehelpline.org.uk

