



Residents' News Update

Winter 2017



Pay your rent, or risk losing your home

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Our Vision:

To make a positive difference to our residents' lives through the provision of quality and affordable homes to those who are in need.



Our Mission:

To provide quality homes and services, strengthen and build communities, and improve the lives of our residents.



We wish all our residents a very happy holiday season and a Happy New Year.

Seasons greetings from us all at NLMHA



Introducing car parking enforcement

We are now restricting parking and we have issued parking permits at some of our estates.

These permits are only available for residents who have an up-to-date rent account with no arrears. We reserve the right to take back your permit if you owe us rent.

Annual gas checks and servicing

We carry out an annual gas check to make sure your appliances are running efficiently and safely.

Please make sure you are in for our contractor's appointment. A wasted journey costs time and money. We may have to pass on the cost to you.



Communal areas must be kept clear

London Fire Brigade warns that personal items left in corridors, stairways, entrances, gas cupboards and meter cupboards are a major safety risk.

Your tenancy agreement says that you must keep communal areas clear.

Your belongings could:

- cause a fire
- make a fire more serious or spread more quickly
- get in the way of people trying to escape from a fire, or
- make it harder for the emergency services to get to a fire.

In 2013-14, more than 500 fires started in communal areas.

So, please keep all your items inside your home, including your buggy, bicycle, doormat and flower pots.

Be aware that for everyone's safety, we will remove items from communal areas and your service charge will increase.



Check your carbon monoxide monitor

Carbon monoxide monitors are designed to warn you if your gas appliances begin to give off dangerous gases.

Please check that your monitor is working, by pressing the button to trigger the alarm.

If your monitor is not working, please call the office immediately to let us know.



Damage caused by a leak? You need contents insurance

We insure the buildings you live in, but not your personal items.

If your belongings were damaged by a leak, our policy would not cover it.

You might also be personally liable if an overflowing bath or a leak from your own home damaged your neighbour's belongings.

We recommend taking out contents insurance to cover these risks. Your policy would also cover you for fire, theft, vandalism or accidents.

You will find there are special insurance policies for people who rent their homes.

To get a good deal:

- search comparison websites like www.confused.com or www.gocompare.com for a choice of low-cost policies, or
- check out the My Home scheme provided by the National Housing Federation with Thistle Tenant Risks. Phone 0345 450 7288 or go to www.thistlemyhome.co.uk

Your policy will cover your furniture, TV, clothing, carpets, electrical items and household items like crockery.

It may also cover the cost of replacing the locks if your keys are lost or stolen. And the cost of replacing the contents of your freezer.

If you need help to sort out contents insurance call the office.



Help to manage your rent arrears and other debts

If you are behind with your rent, call the office as soon as possible. We can help you to stay in your home, while you pay what you owe.

Making a Payment Plan

If we see that you genuinely cannot afford to make a single catch-up payment, we will offer to make a Payment Plan agreement with you.

We will take no further action, providing you pay what you owe in agreed instalments.

Remember that rent arrears are a priority debt. If you don't pay, you could lose your home.

Tackling other debts

If you have other debts, a good advice service can explain your options. The advice services listed next are all free. **Don't use a private company, they will charge you for their advice and it may be poor advice.**

Local debt advice

Enfield Citizens Advice Bureau, Unit 3, 5 Vincent House, 2e Nags Head Road, Enfield EN3 7FN. Drop-in: Tues-Fri from 9.30am. Website: <http://citizensadviceenfield.org.uk/contact-us>

Hackney Citizens Advice Bureau, 300 Mare Street, Hackney E8 1HE. Advice: 020 8525 6350. Drop-in: Mon-Thurs from 8.30am. Website: www.eastendcab.org.uk/Hackney

Newham Citizens Advice Bureau, 71a Coolfin Road, Custom House E16 3AP. Tues-Thurs am, call 020 8525 6379 for advice or an appointment. Website: www.eastendcab.org.uk/Newham

Newham Council debt advice surgery, Stratford Shopping Centre, from 10am, last Thurs of month. Call: 020 8430 2041. Website: www.newhammoneyworks.co.uk

Tower Hamlets Citizens Advice Bureau, 32 Greatorex Street, Whitechapel E1 3NH. Advice line: 020 7247 1050. Drop-in: Mon-Weds, from 9.30am. Website: www.eastendcab.org.uk/Tower-Hamlets

Island Advice Centre, Island House, Roserton St, Isle of Dogs, E14 3PG. Drop-in: Fri 10am to 12 noon. Advice line: 020 7987 9379 (Mon, Tues, Thurs, 10am to 12 noon). Website: <http://islandadvice.client-projects.net/>

Waltham Forest Citizens Advice Bureau. Advice line: 0300 330 1175. Call to find your nearest drop-in session. Website: <https://www.citizensadvice.org.uk/local/waltham-forest/>

Online services

Consumer Credit Counselling Service. Go to www.cccs.co.uk for online tools, or call 0800 138 1111 (Mon-Sat from 8am).

National Debtline, online guides or webchat, www.nationaldebtline.co.uk, or call 0808 808 4000 (Mon-Fri from 9am, Sat from 9.30am).



Moving out does NOT cancel what you owe

We aim to collect all the rent you owe – even after you have moved away from your NLMHA home.

If you leave owing us money, we will contact you as soon as we can. We may agree to let you repay what you owe in small weekly amounts.

If you refuse to pay, or we can't easily find you, we will bring in a recognised debt recovery agency, which may mean additional charges.

For more information, call the office.



Save money - find a cheaper energy provider

If you want to pay less for your gas and electricity, you need to switch providers regularly. You can do this even if you have a pre-payment (key) meter.

If you don't switch regularly, you are probably paying too much – especially if you get energy from one of these 'big six' companies.

- British Gas • EDF Energy • npower • E.ON UK • Scottish Power • SSE



You will need your last energy bill to make a switch.

Your bill shows how much energy you use and how much you pay at the moment.



You can compare prices in different ways.

- You can phone My Home Energy on 0800 0014 706 or go online to www.myhomeenergy.org.uk – This is a scheme for social housing tenants run by the National Housing Federation (NHF) in partnership with Green Star.
- You can use any comparison website, such as www.confused.com, www.gocompare.com or www.moneysupermarket.com
- You can join a free money-saving scheme – for example, the Money Saving Expert Cheap Energy Club.



The Cheap Energy Club set up by TV journalist Martin Lewis has 3.1m members.

As a club member, you can use the website tools to compare what you are paying, find which suppliers are cheapest and start the switch process.

The club will let you know when your tariff is no longer cheap, or when it is time to switch again.

Register free at <https://www.moneysavingexpert.com/cheapenergyclub>



Sign up with your new supplier.

Your new supplier will tell your existing supplier. The switch will normally be completed within three weeks.

Your new supplier will ask you for a meter reading. Your old supplier will send you a final bill and should refund any money they owe you. (It's a good idea to check this.)

Need help? Call the office. Our staff will do what they can to assist you.

Protect your tenancy - pay your rent on time



Pay on time and in full

Your tenancy says you must pay your rent in advance – either a week or a month in advance. You must pay every Monday, if you pay weekly.



Take our advice

- Don't get behind with your rent.
- Don't be tempted to spend your rent money on something else – you could struggle later.
- Start getting ready for Universal Credit.

By the end of 2018, all new claims for the main six working age benefits will move to Universal Credit.

Existing claims will move to Universal Credit from 2019.

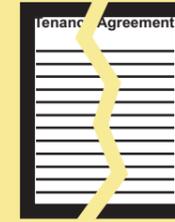
Universal Credit is paid a month in arrears. But you don't get your first payment for six weeks.

The best way you can prepare is to start building up credit in your rent account straight away.

Paying your rent and service charges is your number one responsibility as a tenant



Don't lose your home because of non-payment in 2018



What paying late means

- You are at risk of losing your home.
- You are breaking your tenancy conditions.
- You can't get a transfer or mutual exchange.
- If you're on a starter tenancy, you risk not being given a full tenancy later on.
- If you're on a five-year fixed tenancy you are less likely to get an extension.
- If you're a shared owner or leaseholder, we could put a charge on your lease.

EVICTION NOTICE

Losing your home

Being evicted would:

- leave you owing us rent and court costs – we would pass your debt to a collection agency
- affect your credit rating
- leave you with no home – 'intentionally homeless'
- could put you and your family in temporary accommodation.

What we will do if you fail to pay

Your rent is important



The rent you pay covers the cost of:

- providing you with a home
- looking after your estates
- offering you support if you need it
- managing and repairing homes
- involving you in community activities
- developing new properties.

Our budgets are tight, because the Government introduced four years of 1% rent reductions. To carry on providing good quality homes and services we have to collect every £ you owe.

However, we also want to be fair. We promise to be sensitive to your problems, providing you agree to work with us.

We check your account every week.

If you owe us money, we take action.

1. We write you a warning letter.
2. We may let you pay what you owe in instalments (make a Payment plan)
3. If you still don't pay, we take you to court.
4. If the court agrees, we evict you.

You now have no home.

The council may refuse to help you.

Rent arrears

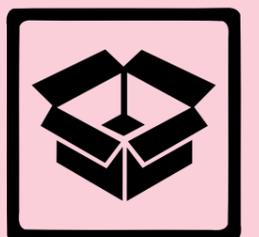
DEBT

Mr J Bloggs
123 Block N
Anyplace Estate
London

£95 rent
+ arrears of
6 x £50



EVICTION



8 cheap tips to keep your home warm

Use these simple ideas to stay warm and save money.

1. Heat your home, not the walls

You can stop your radiators heating your walls, using a roll of tin foil.

Cover a thin sheet of card with the tin foil and place it behind your radiators.

You could make it T-shaped, so it sits on the radiator brackets.

The tin foil will reflect the heat back into your room.

DIY shops also sell ready-made foil insulation.



3. Draught-proof your home

Go round your home and fill gaps wherever there are draughts. Use rolls of insulating tape from a DIY shop to fill in the gaps around windows and doors. Or you could get polythene sheeting (or a ready-made kit) to make DIY secondary glazing.

Ordinary draught-excluders work well in front of doors too. They are easy enough to make. Buy some material off-cuts, sew a simple sausage shape and stuff with old tights or socks.



4. Bleed your radiators

When radiators get trapped air in them, they stop working properly.

Check your radiators are heating evenly and up to the top. If they aren't, you need to 'bleed' the air out.

You will need a radiator bleed key (about £1 in any DIY shop) to open the little valve at the top and something to catch water in.

As you turn the key, you will hear the hiss of air. As soon as you see a drip of water, close it up again.

2. Lag your copper pipes

Putting foam tubes over your hot water pipes keeps the water inside hotter for longer. This makes your heating and hot water more efficient.

You can buy pipe lagging from DIY shops and fit it in seconds.



5. Get your boiler serviced

Your annual gas service is essential for keeping your boiler working well. As our tenant, all you have to do is give our Gas Safe contractor access when we send you an appointment.

We will also be checking that your system is still safe.



6. Keep curtains shut

Your windows are a big source of heat loss. If you have curtains, close them before it gets dark, or when you are out, to keep the heat in.

Thick, lined curtains work best. But for a cheap fix, you could tack blankets behind them.



7. Use the heat of your oven

You've cooked the dinner, but the oven is still warm. Make the most of the heat and leave the door open while it cools. Be very careful that children don't go near the door.



8. Make the most of your controls

Use room and radiator thermostats to keep each room to the right temperature. Use your timer to switch off when you don't need heat. Save on your bills by turning your heating down slightly.



Extra heating benefits

Could you qualify for extra help with your energy bills?

Winter Fuel Payments are paid automatically to everyone born on or before 5 August 1953. The total paid to each household is:

- £200 if you are all under 80, and
- £300 if at least one of you is 80 or over.

Phone 0345 915 1515 for details.

Cold Weather Payments of £25 are paid automatically to some people who aren't working. This applies from 1 November to 31 March, if the temperature is expected to drop to 0°C or below, for seven days in a row.

You are likely to get this payment if you:

- are elderly and get Pension Credit
- have a disability or a disabled child, or
- have children under five.

You can ask about this payment by phoning your usual benefit enquiry number.

The Warm Home Discount Scheme gives an additional £140 off your electricity bill for the winter of 2017-2018, or a discount on your gas bill if your supplier provides you with gas and electricity. If you have a pre-pay meter, you would get a voucher instead.

You qualify for this scheme if:

- you get the Guarantee Credit element of Pension Credit, or
- you are on a low income and get certain benefits, and your energy provider is part of the scheme.

Contact your supplier to find out more.

Cold weather reminder

Please don't:

- pour cooking fats, or
- wash food scraps

down into your kitchen sink.

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





We're here to help you!

You can call our Customer Service Team on:

020 8815 4200

Press 1 for repairs

Press 2 for all other enquiries

Mine Ozdemir and **Esra Demir** take calls on weekdays from 9:30am to 5:30pm, but we are closed for lunch from 1-2pm

Fax the Team on 020 8806 6854. Email customer.services@nlmha.com

Gas boiler, heating and hot water enquiries

Phone Robert Heath Heating on 0203 667 4584

All other repairs enquiries

Phone Haarith Balesaria on 020 8815 4213, or Salim Patel on 020 8815 4211

Email maintenance@nlmha.com

Report your repairs online at www.nlmha.com

Rents enquiries

Phone Amanda Hunt on 020 8815 4208, or

Imtiaz Ahmed on 020 8815 4207

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

Phone Sandra Rodney on 020 8815 4205

Out-of-hours emergencies

Gas leaks

National Grid 0800 111 999

Water leaks/burst pipes

Thames Water 0848 920 0800

Gas heating/hot water

Robert Heath Heating

0203 667 4584

St Andrews heating (E.ON)

0345 302 4312

Other out-of-hours repairs

North London Muslim HA

020 8815 4200

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

24 hrs, 0808 2000 247

www.nationaldomesticviolencehelpline.org.uk

Bulk waste collection

Call Hackney on 020 8356 6688

Newham on 020 8430 2000

Tower Hamlets on 020 7364 5004

Waltham Forest on

020 8496 3000, or

Enfield on 020 8379 1000.



North London Muslim Housing Association

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

Website www.nlmha.com

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