



Residents' News Update

Winter 2011



It's fun being our resident!

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Editor's comment

Season's greetings and welcome to the winter edition of Residents' News Update.

As the weather turns cold, we have included some tips to help you stay well, keep your home warm and cut your energy bills. We also offer some advice on looking after your heart and avoiding type 2 diabetes.

There have already been some changes to housing benefit but, as we explain, more change is on the way in the form of universal credit.

Are you ready for the switchover to digital TV? Check our article to see if there is anything you need to be doing.

Finally, we remind you of all the ways you can get involved in our work. Don't forget, it can be fun to be our tenant!

Tenant audit

To provide you with the services you need and want, we have to keep good up-to-date records about our tenants and their households.

We can only keep good records if you provide us with the information we ask for.

If you think our records on your household may now be out of date, please phone us on 020 8815 4205, so that we can record the new information.

Keeping track of your views

When you complete one of our surveys, what you tell us helps us to improve our services.

We value your feedback and we are constantly updating our records to record your views.

Next time we send you a survey, please take the time to complete it. You will be helping us to do a better job for you.

For more information, call Sajna, our Tenant Participation Officer, on 020 8815 4205.

Christmas office opening times



Friday 23 December 2011

Office closes at 1pm

Monday 26 December 2011 Bank holiday

Tuesday 27 December 2011 Bank holiday

Wednesday 28 December 2011 Office closed

Thursday 29 December 2011 Office closed

Friday 30 December 2011 Office closed

Monday 2 January 2012 Bank holiday

Tuesday 3 January 2012 Normal hours

Always ask for ID

When strangers call at your door, keep yourself safe: always ask for identification.

Criminals often pretend to be from the council, or another organisation, in order to gain entry to someone's home.

All our contractors and staff carry proper ID cards and they will never be offended if you ask to see them. If you are in doubt about someone, call us on 020 8815 4200.

Look after your keys!

As our tenant, you are responsible for looking after all the keys and fobs we provide for your home.

If we have to replace locks, keys or fobs that have been damaged, lost or stolen, we will recharge the cost to you. Please note that we do not keep spare sets of the keys we give to tenants.

For more details, call Sajna on 020 8815 4205.



NLMHA Launches its first Shared Ownership scheme



oriana house
LEYTON HIGH ROAD E10

A GREAT OPPORTUNITY FOR OUR TENANTS TO PURCHASE THEIR OWN HOME.

Situated in the popular area of Leyton, Oriana House is a brand new development of affordable rent and shared ownership apartments being provided by North London Muslim Housing Association.

The scheme is located on the corner of High Road, Leyton and Grange Park Road close to Leyton underground, Leyton Midland Road overground and the A12.

The top floor of the development comprises solely of 6 one and two bedroom high specification apartments with spectacular views, built-in appliances, fitted kitchens, central heating, high quality bathrooms and a roof garden for the shared owners.

Shared Ownership is a government funded scheme which allows first time buyers to purchase a share in a home of their own. The remainder is rented from NLMHA although further shares can be bought in the property until you own your home outright. As this is a government funded scheme the rent is subsidised allowing more people to access home ownership.

For further information please contact our marketing agents Stagnell Fox on **0845 130 4122** or register online on www.stagnellfox.co.uk.

Please note that priority will be given to tenants of North London Muslim Housing Association.



Universal credit – what it means for you

Over the next few years, the Government plans to introduce major changes to the UK benefits system.

After the Welfare Bill 2011 becomes law, universal credit will be introduced from 2013.

What is universal credit?

Universal credit is a single benefit that will replace:

- income-related jobseeker's allowance
- housing benefit
- child tax credit
- working tax credit
- income support
- income-related employment support allowance.

Some other payments may also come under universal credit.

Why the change?

The current system is complicated. The Government says the new system will:

- be simpler to understand
- be cheaper to run
- mean fewer mistakes
- mean less fraud.

How it will be brought in

Anyone claiming benefits after October 2013 will be paid universal credit. People already on benefits will gradually move to universal credit over the next four years.

Winners and losers

The Government says that 2.7m people will be better off under the new system. Around 1m will see their benefit rise by more than £25 per week.

But around 1m will lose money over time, because the Government will not be raising the benefit in line with inflation.

However, if you get a job, or increase your hours, you will be able to keep more of your benefit.

How much you will get

The Government has given no figures yet for how much people will be paid. A basic amount will be paid to people over the age of 25 and a lower rate for people who

- you already earn more than a set amount.

Some of these people will be expected to show that they are preparing to return to work.

You will normally be expected to make your job-search a full-time occupation and take any full-time



are younger. There will be top-up payments for some people who:

- are sick or disabled
- are carers for disabled people
- have children.

There will also be payments towards your rent or mortgage interest payments.

Unless you are in work or qualify for disability payments, your total household income will be limited to £500 a week.

Your benefit will be affected if you have savings of more than £6,000. You will not be able to claim if your savings are higher than £16,000.

Looking for work

Under universal credit, you must look for work immediately unless:

- you have a health condition or disability
- you care for child of five or under
- you are an apprentice

work, at any salary, providing it pays at least the national minimum wage and you can get there from home within 90 minutes. If you have a good work history, you may be allowed to limit your job search to similar jobs for the first 13 weeks of your claim.

Some people may not have to take a job straight away – for example if they are volunteers or need time to arrange childcare.

Refusing a job

The new system will cut your benefit if you refuse a job. If you refuse three in a set period, you could lose benefit for three years.

More information: We will keep you informed as the Government provides more details about universal credit. If you are worried about how the new system might affect you, phone Amanda Hunt on 020 8815 4208.

Larger deductions from your housing benefit

If you are claiming housing benefit and several adults live in your home, you will already be getting less benefit than you did in the past.

The 'non-dependant' deduction was frozen in 2001, but this has now been reversed. From now on it will rise every year. It is expected that this rise will be linked to inflation by 2014.

A 'non-dependant' adult, is anyone in your household who is over the age of 18, but who is not your partner or joint tenant. This includes your adult sons and daughters, and any other adult relatives or friends who live with you, even if they are elderly.

The Government makes a deduction because it assumes that any non-dependant adult in your household is contributing to the cost of your rent.

The amount deducted depends on your individual circumstances and the circumstances of the non-dependant adult. For example, the deduction is not made from some older or disabled claimants, or during term-time if the non-dependant adult is a full-time student.

There is more information about housing benefit payments on the Government's website at www.dwp.gov.uk or on the advice website of the Citizens Advice Bureau at www.adviceguide.org.uk. You can also call in to your nearest advice centre for advice.



Stay warm, save energy

With energy prices higher than ever, many people are going to find it harder to keep their homes warm this winter.

One answer is to make sure your home is more energy efficient. Not only will you save on your heating bills, you will also be reducing your carbon emissions.

Get your heating checked

Serviced heating systems work more efficiently and are less likely to break down when it's cold. This is another very good reason to make sure you give us access to your home for your annual gas service and safety check.

Keep the heat in

You can stop losing heat by taking some simple steps:

- draught-proof your windows with a kit from your DIY store
- keep curtains closed when it starts getting dark
- if your curtains aren't heavily lined, tack a blanket behind them, or use polythene sheeting across your windows as a cheap form of double glazing

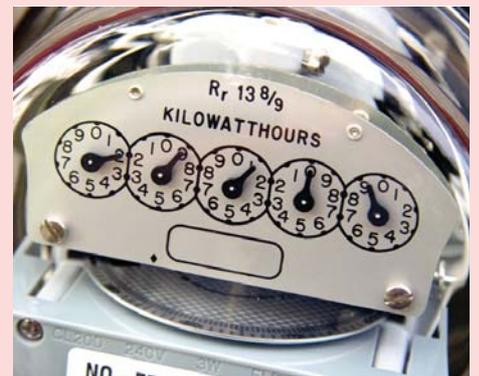
- keep doors shut and use draught excluders
- fix flaps over keyholes and letter boxes
- check floorboards and skirting boards for gaps, and seal them with beading or mastic sealant
- use a radiator key to 'bleed' your radiators and fit reflector boards behind them – tin foil is a good substitute.

Remember not to block air vents. They allow your home to breathe and may keep your heating safe.

Use your heating better

You can save up to 10% on your heating bill by reducing the temperature by just 1°C. Use your thermostat to set the heating in your main living room to 18-21°C (64-70°F). The rest of your home should be at least 16°C (61°F). You may be risking your health if you keep the temperature lower.

Set your timer to put your heating on just before you get up and off



as you go to bed. It's actually cheaper to stay warm for longer, rather than turning your thermostat up high when rooms get cold.

Set your hot water thermostat to no higher than 60°C.

Get help and advice

Charis Grants offers low-income households help with utility debts. Phone 01733 421 060 or email admin@charisgrants.com

Age Concern UK offers older people advice on freephone 0800 00 99 66, or visit www.ageconcern.org.uk

The Home Heat Helpline provides advice on managing your bills and reducing your energy use. Phone 0800 33 66 99 (9am-8pm Mon-Fri and 10am-2pm Sat) or go online to www.homeheathelpline.org.uk

It's fun being our resident!



The after-school clubs and projects we've been running since the start of this year, as well as our fun day events, are very popular with residents – as you can see from this page.

In Hackney, we have been running weekly after-school clubs in partnership with KIEM. The aim of the clubs is to use games, challenges and projects to boost our children's learning.

The children have had the chance to try out gardening, cooking, mask-making, and other arts and crafts activities – all great fun as well as being educational.

We would like to offer something similar to other NLMHA children, so if you would like to set up a project in your area, please phone our Tenant Participation Officer, Sajna Begum, on **020 8815 4205**.



Your chance to get involved

As our tenants, you experience our services first hand, so we are very keen to involve you in our work.

Your feedback helps us to:

- improve our services
- make sure our services meet your needs
- make sure we're accountable, by involving you in our planning and decision-making
- bring long-term improvements to communities
- make sure we know what you think, when we present your views to our partners.

We have a list of ways to include you. Some will take up more of your time than others. We hope there is something on our list to interest you.



To find out more, call Sajna Begum, our Tenant Participation Officer, on **020 8815 4205**. Or email her at sajna@nlmha.com

Low-level involvement

- **Send your comments** to us by email or by letter.
- **Phone** our Tenant Participation Officer.
- **Read** this newsletter and our annual report.
- **Go online** to our website at www.nlmha.com
- **Complete our surveys**.
- **Talk to us** in person when we hold a surgery. We will put the dates up on your estate and write to you.
- **Set up a tenants' group**, or hold an informal meeting so that you can tell us about changes you would like to see.
- **Come to a residents' meeting**. If you would like us to run one in your area, phone our Tenant Participation Officer, who will see if she can arrange this for you.

Medium-level involvement

- **Become a residents' voice**. Be the resident we talk to in your area, or start a new residents' association.
- **Take part in estate inspections**. Join your housing officer and our Tenant Participation Officer to help us identify any repairs that need doing or problems in your area.
- **Attend our area-based tenants' and residents' meetings** to express your views. Contact our Tenant Participation Officer to set one up in your area.
- **Help us draw up a neighbourhood agreement** to set local service standards and help shape our policies and ways of working.
- **Take part in our fundays, activities and training events**. Or work with our Tenant Participation Officer to start something like this in your area.
- **Become a mystery shopper** to test our services and tell us how we could improve them.

High-level involvement

- **Join a focus group** to help us shape our policies and ways of working.
Help us to improve our newsletter and the other ways we communicate with you.
- **Join your Tenants' and Residents' Association**. As a member, we will offer you full training and support. Or you may want to join the committee and play a bigger role, contributing to the decisions made.
- **Join our Scrutiny Panel** to help monitor our performance and shape our policies and ways of working.
- **Apply to join our Board of Management**. As a Board member you would take part in regular meetings to discuss our strategic direction and policies. Our Board has overall responsibility for North London Muslim Housing Association.

Stay well this winter

Whatever your age, you will cope better with the cold winter weather, if you keep yourself healthy. Here are some top tips to stay well this winter.

Eat and drink properly

Eating well gives you fuel to keep warm, so:

- eat at least one hot meal a day – with a good mix of fruit and vegetables, as well as starch
- drink hot drinks during the day and at bedtime – if you are elderly, you could keep a flask by your bed in case you wake up feeling cold.

Take exercise

Staying active is essential for your general health, but it also generates heat and helps to keep you warm.

Consider taking up a sport or an exercise class, or trying jogging or swimming. Healthy people of any age can benefit from being more physically active.

If you are elderly and stuck inside, try not to sit still for more than an hour. Get up and walk around, make yourself a warm drink, and spread any chores throughout the day. Chair-based exercises and simply moving your arms and legs and wiggling your toes are helpful if walking is difficult.



Give up smoking

In the winter, smokers are more likely to get chest complaints. That gives you another good reason to give up. Your GP can give you advice about how to give up.

Have a seasonal flu jab

The Government recommends getting a flu jab if you:

- are 65 years old or over
- are pregnant
- have a serious medical condition
- are living in a residential care home
- are the main carer for an elderly or disabled person who can't do without you
- are a frontline health or social care worker.

If you are over 65, consider getting the one-off 'pneumo' jab too, which helps protect you against pneumonia, meningitis and septicaemia. Ask your GP about it.

Avoid catching colds

You can avoid catching or passing on colds or flu by taking some other simple steps:

- avoid close contact with people who have colds or flu
- sneeze and cough into a tissue, throw the tissue away and wash your hands
- if you don't have a tissue, cough or sneeze into your elbow, not your hand
- don't share drinking cups or straws
- wash your hands regularly, especially if you have touched any surfaces touched by other people – wash with soap or an alcohol-based gel for at least 15 seconds, then dry your hands properly and avoid touching taps or doors, especially in public or work toilets
- avoid touching your face or eyes, or rubbing your nose



- clean shared items such as phones and handles with sanitised wipes.

If you do get sick, stay at home, drink plenty of fluids and get lots of sleep. Over-the-counter medicines can help with your symptoms and green or ginger tea will boost your immune system.

Keep yourself warm

Wear several thin layers rather than one thick one and lots of warm layers when you go out, including gloves and a hat.

Wool, cotton and fleecy fibres are warming. Thermal underwear, warm tights and socks are also a good idea. Keep a shawl or blanket indoors.

Keep your home warm. (We give you more tips on this, on page 5.) The rooms you use should be 21°C (70°F) or more during the day and 18°C (64°F) at night – remember to warm your bedroom before sleeping.

Keep your bedroom window closed at night.

Finally – stay safe

Put guards on any open fires and don't hang washing too close.

Don't sit too close to direct sources of heat.

Get your electric blanket tested at least every three years – ask Trading Standards at your local council about testing events.

Heart to heart

Taking care of your health is important for everyone, but people from some ethnic groups have to be especially careful.

If you are Asian, you have a higher risk of dying from coronary heart disease and a higher risk of developing type 2 diabetes in later life. Diabetes is when there is too much glucose in your blood, which can damage your heart, eyes and kidneys if it isn't properly managed. If you come from an African Caribbean background, you have the highest risk of having a stroke or high blood pressure.

However, whatever your age or background, there are plenty of things you can do to help keep your heart healthy and to avoid developing diabetes – and it's never too late to start.

Stay active

Your body needs exercise. People who are active are less likely to have a heart attack. They are also less likely to be overweight, which increases the risk of developing diabetes.

Being active includes:

- taking exercise classes
- playing a sport
- going swimming
- gardening
- walking
- climbing stairs.

Any physical activity is good for your health, but you should ideally aim to spend at least 30 minutes a day, for five or more days a week, in moderate physical activity that makes you breathe more heavily than normal and makes you warmer. If 30 minutes is too much for you to start with, build up to it slowly – any exercise is better than none.

Eat and drink well

A healthy diet can help to reduce your risk of developing coronary heart disease.

Eating healthily can also stop you gaining weight, so reducing the risk of diabetes and high blood pressure. It can also help lower your cholesterol levels and reduce your risk of some cancers.

For a balanced diet, you need to eat the right amount of foods in different groups.

- Eat plenty of fruit and vegetables. Aim to eat five portions of different fruit and vegetables a day (they can be fresh, frozen, dried, tinned or juiced)
- Cut down on saturated fats (found in butter and lard, pies cakes and biscuits, fatty cuts of meat, sausages and bacon, cheese and cream). Instead, eat small amounts of unsaturated fats (found in olive oil, rapeseed oil, almonds, unsalted cashews and avocados) or polyunsaturated fats (found in sunflower oil and vegetable oil, walnuts and sunflower seeds).
- Eat Omega-3 fats (found in oily fish such as fresh tuna, fresh or tinned salmon, sardines, pilchards and mackerel), because they are known to be healthy for your heart.



- Eat less salt, because it can help raise blood pressure. Be aware that there is a lot of salt in ready meals, takeaways and processed foods. Use less salt when cooking and avoid adding extra salt at meal times.

- If you drink alcohol, drink no more than the recommended limit of three to four units a day for a man and two to three units for a woman.

Lose weight

Being overweight puts you more at risk of high blood pressure, high cholesterol and type 2 diabetes.

Give up smoking

Smoking harms your heart by:

- damaging the lining of your arteries, so that fatty material can build up
- reducing the amount of oxygen the blood can carry round your body
- raising your heart rate and blood pressure
- putting you more at risk of a blood clot.

For more advice go to www.bhf.org.uk (British Heart Foundation) and www.diabetes.org.uk

Are you ready for digital switchover?

Next year, the old analogue TV signals are due to be switched off in London. After that date, to receive the new digital TV signals, you will need:

- an aerial or satellite dish that can pick up the signals, and
- a TV with a decoder.

Aerials

If your block has a communal system that you pay a service charge for, we have checked and upgraded your aerial. If you aren't yet connected, call maintenance on 020 8815 4211.

If you live elsewhere, you must sort out your own aerial. Phone 08456 50 50 50 for advice, or go online to www.digitaluk.co.uk

If you are disabled, or aged 75 or over, you can get more help. Phone 0800 40 85 900, or go online to www.helpscheme.co.uk

TVs

To watch TV after switchover, you will need to add a digital decoding box (a Freeview box) to your existing television, or you will need one of the new TVs with built-in receiving equipment.

Channels

If you receive your signals from an aerial, you can watch the Freeview or Freeview HD channels, providing you have the right box, or a TV with the right decoder built in.

If you receive your signals from a

satellite dish, you can watch the FreeSat channels, or FreeSat HD, providing you have the right box, or a TV with a built-in decoder.

In some areas, you can opt to take out a cable subscription with Virgin Media, or have a satellite dish fitted so that you can take out a Sky subscription. Both of these services give you a large choice of channels to watch, but you must pay a monthly fee.

Whatever you opt for, don't forget you still need a TV licence.



'My Repair' Service for residents

You asked – We did: A fair price for your own repairs and improvements

Last year, we introduced a new service to make it easier for you to carry out repairs that are your responsibility.

As our tenant, you are responsible for a list of simple repairs around your home and for putting right any item that has been damaged or neglected.

You might also want to make improvements to your home at your own expense – but remember, you must always get our written permission first.

We have arranged for Hunter Property Maintenance, one of our approved contractors, to carry out work on your home that is ordered and paid for by you.

They have drawn up a list of jobs with set prices that will normally be cheaper than if you called in an outside contractor.

When you contact Hunter Property Maintenance, they will give you an estimate for the work. If you are happy, they will do the work and charge you for it.

Popular repairs

Jobs you might need doing include:

- having a new light fitting put in
 - tiling walls or floors
 - laying laminated or timber flooring
 - fitting new internal doors
 - fitting curtain tracks
 - paving a rear garden
 - internal painting and decoration
 - installing kitchen appliances, such as cookers, hobs, extractor fans
 - gardening
 - plumbing jobs
 - putting in an external water pipe for watering the garden
- alterations to your kitchen (but don't forget, you need our permission first).



To use this service, please call Hunter Property Maintenance direct on 020 8595 1115 and tell them you are calling 'My Repair'. Please note that this service is only open to residents of North London Muslim Housing Association.

Why you need contents insurance

How would you manage if you were burgled, your home was flooded, your neighbour's pipes burst, or your kitchen caught fire?



You may not realise that your personal items and furniture aren't normally covered by our insurance. If you haven't got contents insurance of your own, you could be in for a shock.

Insurance doesn't have to be expensive. Some companies specialise in providing contents insurance for people on low incomes, for just a few pounds a month. They offer easy ways to pay and allow you to insure low minimum amounts, especially if you are over 60.

The My Home insurance scheme, which is aimed at housing association tenants, is run by Jardine Lloyd Thompson Tenant Risks on behalf of our trade body, the National Housing Federation. Phone 0845 337 2463 to find out more.

Alternatively, you can use the internet to check the prices of hundreds of different companies. Go to www.moneysavingexpert.com (the consumer's rights website), or www.confused.com, or www.insuresupermarket.com

You will be asked to give your postcode and the amount of cover you need, before the system comes up with a list of the cheapest companies. You can then check the full details on each company's website before you sign up.

Don't risk your home – pay on time and in full

Your rent is due in advance every Monday, if you have a weekly tenancy, and on the first of each month if you have a monthly tenancy. If you don't pay your rent and service charges in full and on time, you risk losing your home.

Remember, you are personally responsible for your rent, even if you claim housing benefit.

Owing us rent

If you owe us rent, it is very important that you:

- contact us immediately – get help before the debts gets too large
- respond to our letters, phone calls and visits – please keep any

appointments we make, because the earlier we talk to you, the sooner we can resolve the problem

- either pay what you owe or agree to pay it off in stages
- keep to any agreement you make with us.

If you don't follow these steps, we will serve you with a Notice of Seeking Possession. This is the first stage of legal action to take back your home.

It is not in your interest to force us to take you to court. If you let things get this far:

- It will cost you more money, because we always ask the court to make you pay our costs.
- You will find it hard to get credit in future.

- You and your family risk losing your home.
- You are unlikely to get a new home through the council, because they will consider that you made yourself homeless intentionally.

We only use eviction as a last resort. But, we do evict people who won't pay, or who fail to keep to their repayment arrangements. Don't let this happen to you.



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

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 8536 6688 (free service)

Newham 020 8430 2000 (free service)

Waltham Forest 0800 232 323 (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

