



# Residents' News Update

Summer 2013

**Keep a  
roof over  
your  
family's  
head**

**Always pay your  
rent on time**



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## Editor's comment

Welcome to our latest Residents' News Update. In this issue, you will find the results of our latest residents' survey (see pages 10-11). We're pleased to report that satisfaction with our overall service has risen by an amazing 15%!

Over the past few months, we have spent a lot of time helping you all to prepare for benefit changes. On page 4, we give a welfare reform update, reminding you of changes on the way.

We also explain how our rent payment system will change from October, as we prepare for universal credit. We are bringing in new ways to pay and we will be encouraging as many of you as possible to pay by direct debit.

Luckily, things aren't all doom and gloom – as you will see from our playscheme story (page 5). We have also welcomed new residents, following the opening of impressive new developments in Leyton and Finsbury Park (pages 8-9).

Finally, we hope you are enjoying the lovely weather and planning a great summer.



## You said, We did

### Jenner Road

Tenants at Jenner Road told us they were concerned about security. We have now installed Newton security doors to their block.

### Hana Mews

Hana Mews tenants were worried about poor lighting at their estate. We have now taken steps to improve it.

## Survey prize draw

Four lucky winners!

The winners of our survey prize draw were:

- Mrs Narin Aydemir
- Mr Ukil Ali
- Mr Michael Howard
- Mrs Ruxana Balasaria

We will give each of our four lucky winners £50 in high street vouchers.

Thank you to all residents who completed this year's survey. You will find the results on pages 10-11 of this issue of Residents' News Update.

## Goodbye to Sadique

Our Assistant Technical Officer, Sadique Ali, has left for a post with another housing association.

We would like to thank Sadique for his hard work with us and wish him all the best for the future.

## Why not use ours!

Do you need to make an online housing benefit claim, but don't have a computer?

If you come to our offices, we are happy to let you use ours – and we can provide someone to help if you need this.

To arrange a time, phone Imtiaz Ahmed on 020 8815 4207.

### Online Benefit Claim and Calculator

#### You and your household

Do you live with a partner as a couple?

A partner is:

- your husband or wife; or
- the person you live with as if you are husband or wife; or
- the person you have a same-sex civil partnership with; or
- the person you live with as if you have a civil partnership.

Answer 'Yes' if your partner lives or works away from home.

Yes  No

# Why you need contents insurance

We insure our buildings, but not your personal belongings.

To cover the items you own against fire, theft, loss or damage, you need your own contents insurance.

As our resident, you can sign up to affordable home contents insurance through the My Home scheme.

My Home offers low premiums and easy payment methods. Depending on your postcode, standard cover starts from £1.85 a fortnight if you are under 60 and £1.24 a fortnight if you are 60 and over.

For a little extra, you can insure:

- items like your mobile phone, watch, jewellery or laptop computer when you take them outside your home – this is called 'Personal Possessions' cover and it is limited to £500 per claim
- your wheelchair, mobility scooter or hearing aid
- your shed or greenhouse.

You can also extend your accidental damage cover.



**My Home**  
Contents Insurance

Call My Home to apply for cover, or to ask for a free information pack, setting out all exclusions and limits. Phone lo-call 0845 337 2463 from your landline. (However, it may be cheaper to call 01628 586189 from a mobile.)

# Fire safety tips at home

Keep your family safe from fire, by following a few simple tips.

### Prevent fires

- Don't smoke in bed.
- Keep matches and lighters away from children.
- Don't put clothes to dry or sit too near heaters.
- Don't overload sockets.
- Make sure you check your smoke alarms regularly.

### Before bed

- Make sure cookers and heaters are turned off.
- Remove plugs from sockets (except your fridge).

### Kitchen safety

- Don't overfill pans and fryers.
- Never leave pans unattended.



- If oil catches fire, turn off the heat – don't move the pan or throw water on it.

### Make plans

- Make an escape plan in case you have a fire.

- Keep escape routes clear inside your home and never leave items in shared areas.
- Keep door and window keys close by.

### If you have a fire in your home

- Get everyone out.
- Dial 999.
- Crawl under smoke and fumes.
- If a closed door is hot, the fire is on the other side. Stay put and block gaps with towels. Call for help from a window.

### If there's a fire in your block

- It is usually safer to stay inside your home. Ring 999 for advice.
- Never use the lift in a fire.

# Benefits update

If you claim benefits, here are some of the changes that may affect you.

## The bedroom tax

If you are of working age and have more bedrooms than the rules allow, your housing benefit is cut.



- You lose 14% of your full rent – or 14p in every £1 – for one bedroom too many.
- You lose 25% of your full rent – 25p in every £1 – for two or more bedrooms.



## Personal independence payment

For people who are ill or disabled, disability living allowance (DLA) is being replaced by the personal independence payment (PIP). Not everyone will qualify for PIP.

In our areas, PIP was introduced for new claims on 10 June 2013.



If you are already getting DLA, you will be assessed between October 2013 and 2018 to see if you have enough points for PIP.



## Help with council tax

The council tax benefit has been replaced by schemes run by local councils. Most benefit claimants of working age have to pay more.

Depending on where you live, the minimum council tax you now pay is:

- Enfield – 19.5%
- Hackney – 15%
- Newham – 20%
- Tower Hamlets – no change from last year
- Waltham Forest – 8.5%



Some groups of people do not have to pay – call your local council to find out if this includes you.

## The benefit cap

There is now a limit on how much benefit you can claim in total.

- Single people with no children can only get £350 a week.
- Single parents and couples can only get £500 a week.

The Benefit Cap is applied by cutting your Housing Benefit.



Some disabled and other people are not affected.



## Universal credit

Universal credit will be a single monthly payment to replace:

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

Some areas around the country are already trying out universal credit. They don't yet include areas where our residents live.

Universal credit will start for all new claimants during 2014. If you are already claiming, you will move to universal credit some time before 2017.



## Do you need advice?

We can get you the advice you need and help you look at your options.

For details, phone NLMHA's office on **020 8815 4200**.

# Playscheme shows the sky's the limit

Sky Tutors ran a busy and enjoyable playscheme club for us in April.

16 youngsters from our Windrush Close, Gosse Court and Hana Mews estates took part in a lively week of playscheme activities during the easter break earlier in the year.

The young people were bussed over to the Britannia Leisure Centre each day for a busy programme that included plenty of sports, healthy lifestyle sessions and lively discussions on the environment, living on estates and being a good neighbour.

As well as running playschemes for us, Sky Tutors also provide our popular homework club.

Playschemes like the Sky Club are great fun for the young people and also help us to make sure their estates stay peaceful during the school holidays.



# Rent payments are changing

Between 2014 and 2017, most of our residents who are claiming benefits will move over to universal credit (see page 4).

This will bring big changes to the way you pay your rent.

## How to work out your monthly rent:

Multiply your weekly rent x 52 weeks. Divide the total by 12 months = Your monthly rent

Our new 'Always pay your rent on time' campaign will encourage you to rethink your spending priorities and pay your rent first. Remember, **rent is the most important bill you pay.**



## Universal credit and your rent

The Government wants universal credit to be more like a salary, so that people get used to budgeting.

- ✗ You will no longer get separate payments (housing benefit) to pay your rent – one regular amount will cover all your benefits.
- ✗ Your rent will not normally be paid directly to us.
- ✓ You will be responsible for paying your rent yourself.
- ✓ Your rent will still be due in advance – as set out in your tenancy agreement.
- ✓ Universal credit is paid monthly in arrears – so you will need to budget carefully.

### Don't forget:

To keep a roof over your family's head, you must always pay your rent on time.



## Ways to pay your rent from October 2013

In October, we are changing the rent payment methods for all our residents – whether or not you claim benefits. The new ways to pay are listed below.

### Direct debit

Pay monthly, direct from your bank, building society or credit union current account. We recommend paying by direct debit.



### PayPoint

We will issue new rent payment cards from 1 October 2013. You will be able to use your card to pay at any local shop, garage or post office showing the PayPoint sign.



### Phone

From 1 October 2013, you will be able to pay by debit card if you phone a special number. You will need your new rent payment card, so you can read out your rent account number.



### Cheque

You will still be able to pay by cheque at our office.



### Bank giro credit

We are phasing out paying-in books and will not be replacing them once they run out. Instead we will give you a book of bank giro credits – so that you can pay at a bank or post office.



### Standing order

If you currently pay by standing order, we will encourage you to move over to a direct debit. With a direct debit, you don't need to start again each time your rent changes.



## Direct debits – the safe and easy way to pay your rent



In future, we will encourage you to pay your rent monthly in advance by direct debit.

### Paying by direct debit means:

- You pay your rent direct from your bank, building society or credit union current account.
- You are less likely to fall behind with payments.
- When your rent changes,

your bank handles this for you – but we will always write first.

### How we will help

From 1 October 2013, we will start contacting residents to offer you help with setting up a direct debit.

- We will help you get a bank

account if you don't already have one.

- We will help you with the direct debit forms for your bank.
- If you claim universal credit, we will help you to set up your direct debit so that your rent is always paid two days after your benefit reaches your account.



# New homes for new residents



## Finsbury Grange in N4

Close to the popular green space of Finsbury Park in the London Borough of Hackney, we own the freehold to Finsbury Grange – a newly built scheme with 130 homes.

We manage 59 of these homes as general needs housing for social rent and four of the homes at higher 'intermediate' rents.

Paradigm Housing are selling the remainder of the homes in the private market and to shared owners.

Schemes like Finsbury Grange allow us to provide homes for a wide cross-section of local people – with different housing needs.



## Oriana House in Leyton

New residents at Oriana House in Leyton came to our first consultation event in May.

Oriana House is a striking new development, with the elegance of an ocean liner. It takes up a triangular site at the junction of High Road Leyton and Grange Park Road.

There are 30 homes for social rent and six shared ownership flats at the scheme.

The foundations of Oriana House include a time capsule with contributions from the local primary school and Leyton Orient Football club.

The time capsule was buried by Cllr Chris Robbins, leader of Waltham Forest Council, at the official opening of Oriana House earlier in the year.



# Resident satisfaction survey for 2012



↑15%  
**91%**

Overall satisfaction with NLMHA



↑9%  
**86%**

Satisfaction that we take residents views into account



↑5%  
**89%**

Satisfaction with overall condition of property



No change  
**79%**

Overall satisfaction with repairs



↑9%  
**88%**

Satisfaction with overall condition of home



↑6%  
**94%**

Satisfaction with our general enquiry service



↑3%  
**88%**

Satisfaction that we keep residents informed



↑3%  
**95%**

Satisfaction with your neighbourhood



↑14%  
**86%**

Satisfaction with value for money

# Contact us

## Repairs enquiries



Phone Sohail Hussain on 020 8815 4219

Phone Ibrahim Khan on 020 8815 4212



Email [maintenance@nlmha.com](mailto:maintenance@nlmha.com)



Report your repairs online at [www.nlmha.com](http://www.nlmha.com)

## Rents enquiries



Phone Amanda Hunt on 020 8815 4208

Phone Imtiaz Ahmed on 020 8815 4207

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](mailto: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](http://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

**Robert Heath Heating**

0203 667 4584



## 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](http://www.nationaldebtline.co.uk)

**Childline** 0800 1111

[www.childline.org.uk](http://www.childline.org.uk)

**Samaritans** 08457 90 90 90

[www.samaritans.org](http://www.samaritans.org)

**HomeSwapper**

[www.homeswapper.co.uk](http://www.homeswapper.co.uk)

**National Domestic Violence Helpline**

0808 2000 247 (24 hours, confidential)

[www.nationaldomesticviolencehelpline.org.uk](http://www.nationaldomesticviolencehelpline.org.uk)

