



Residents' News Update

Summer 2015



In this issue:

- Be our next volunteer
- Six new Scrutiny Panel members
- Are you ready for Universal Credit?
- Gardening at Finsbury Park
- Extra classes for Waltham Forest
- Youngsters raise money for charity
- Mrs A moves nearer to family
- The Big Lunch In Holly Street

Our Vision:

NLMHA will maintain its place in the top quartile performers of our peer group in London and continue to build a strong reputation as a leading provider of culturally appropriate services.



Our Mission:

To provide quality homes and services, strengthen our communities and improve the lives of local people by adding value, dignity and quality of life.

Be our next volunteer

Volunteering is a great way to learn – and it can really boost your chances of getting a job.

One of our volunteers from last year went on to get paid work.

If you would like to volunteer at North London Muslim HA, phone our Human Resources section to find out more.



Prize draw winners

As a thank-you for completing our resident satisfaction survey, we put your names forward for a special prize draw, with winners selected by the Scrutiny Panel.

The winners were:

- Ms Maryam Mohammed
- Mr & Mrs Okyar
- Mrs Sabrina Mahiout (pictured)

They each won a high street shopping voucher worth £20.

Tenancy checks

We carry out regular checks to make sure our homes are not being sublet.

As a social landlord, we are committed to making the best possible use of our housing stock, so that we can offer our empty homes to the people who need them most.

As a tenant with NLMHA, you do not have the right to sublet your home. If you move out of your home and let someone else live there, you are committing social housing fraud. If found guilty, you could be fined or sent to prison for up to two years.

By carrying out regular home visits, we can check who is living there. If we call on you, we will ask you to provide proof of who you are.

We also use tenancy checks to find out more about your housing needs and to find out what you think of the services we provide at your estate.



Have you kept us up to date?

Our records have to be up to date so that we can contact you and give you the right services.

Please let us know if:

- you change your phone number
- you get a new email address
- you have a new baby, or
- someone moves in or out of your home.



You must get our written permission before:

- you take in a lodger, or
- you swap homes with another tenant.

To keep us up to date, or for more advice, call our Customer Services Team on 020 8815 4200.

New Scrutiny Panel members

We would like to welcome the residents who recently joined our Scrutiny Panel.

The Scrutiny Panel plays an important role at NLMHA.

- It checks our performance against our targets.

- It looks in detail at our policies and ways of working – and suggests ways we could do things better.

- It brings tenant views to the heart of our work.

We really value the time our Scrutiny Panel members spend helping us to improve.

Giving feedback

Panel member Kenneth Grant said: "I'm very happy to be part of the Scrutiny Panel. It's given me the opportunity to express my opinions on how NLMHA are performing, as well as a great opportunity to make improvements.

"The panel also helps us give feedback on good work NLMHA are doing, and encourages them to continue doing so."



Rent increases 2015-16

We will raise your rent in October and send you a letter to tell you the new amount – giving you at least four weeks' notice.

What you need to do

When we send your rent increase letter, you must start paying your new rent on time.

If you pay by standing order, you must tell your bank the new amount.

If you pay by direct debit, we will change the amount you pay automatically.

Rent increase changes

Up until now, we have used a formula drawn up by the Government when we set your new rent.

However, the Government recently announced there would be a change in the way rents are calculated in future. We will let you know once these changes have been confirmed.



Your service charge changes

If you are one of our social housing tenants, we will review your service charge at the same time as we change your rent.

If you are a shared owner or leaseholder, we will review your service charge in April.

We work hard to get good value for money on the estate services you pay for. We are constantly looking for ways to keep our charges as low as possible.



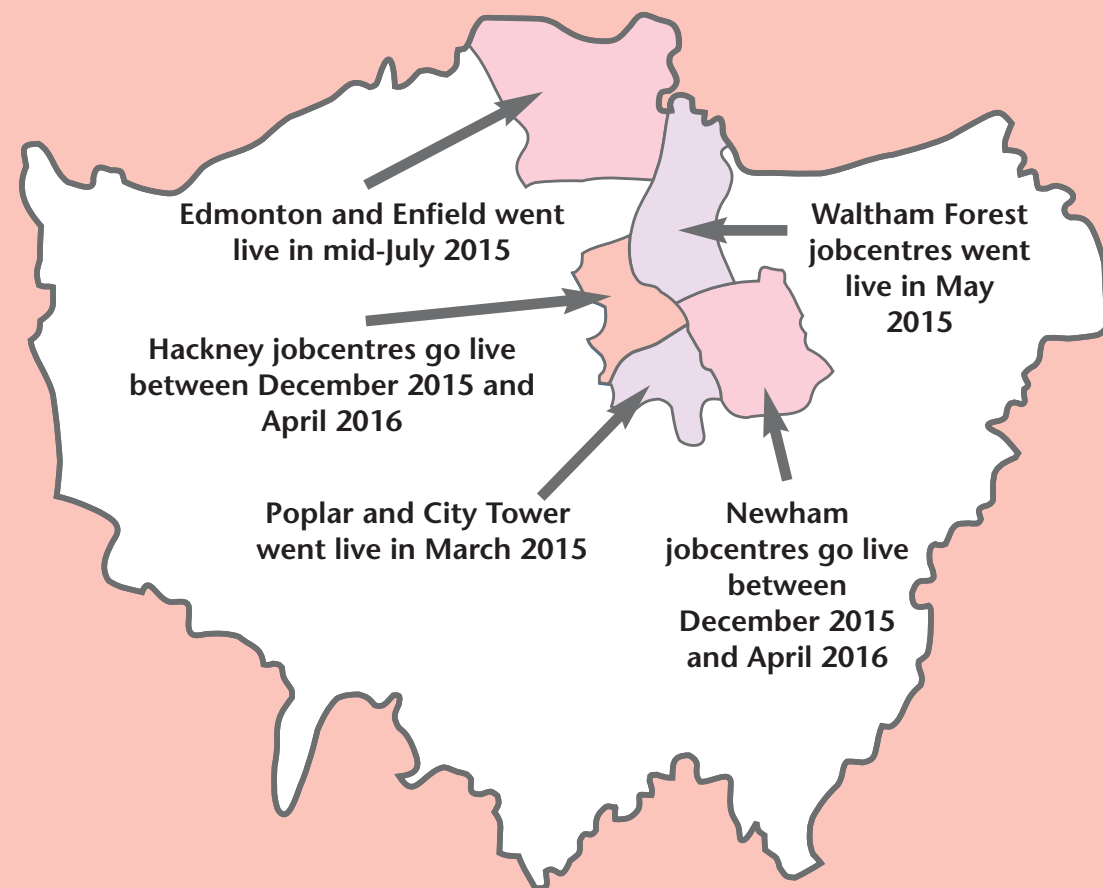
Are you ready for Universal Credit?

What is happening?

Universal Credit will eventually replace Jobseeker's Allowance, Income Support, Employment and Support Allowance, Working Tax Credits, Child Tax Credits and Housing Benefit.

It is being introduced first to **new single claimants with no children**. When it goes live, depends on which jobcentre you use.

Universal Credit in the NLMHA areas



There will be more announcements in future, to cover:

- people who use other jobcentres
- people who are already claiming, and
- people with children.

Make sure you're prepared

Open a bank account

You must have a bank account to receive Universal Credit.

A **basic bank account** stores your money and gives you a debit card to use in shops and online. You will be able to set up a direct debit to pay your rent and other regular bills. You cannot spend more than you have in the account.

By the end of 2015, anyone will be able to get a basic bank account and there will be no charges if a payment fails because you don't have enough money in your account.

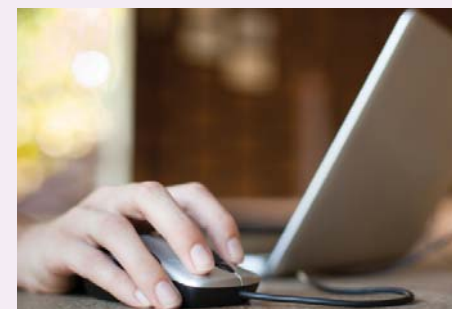
All the main banks offer basic bank accounts. To open a bank account, you will need to prove who you are and where you live.



Be ready to claim online

Claims for Universal Credit have to be made online.

If you don't have access to the internet, you can come to our office. Jobcentres, many children's centres and libraries have computers you can use for free.



Be ready for payment a month in arrears

Under Universal Credit – as with most jobs – you are paid a month in arrears.

When you claim Universal Credit there will be a five-week wait till your first payment. You may be able to get a short-term advance to cover the gap, but it will be a one-off.

There are things you can do to prepare for the change.

- Start to budget monthly – call us if you would like advice.
- Start paying your rent by monthly direct debit – if you can't pay a month in advance just yet, consider paying a little extra each month until you are a month in credit.

For more information, call us on 020 8815 4200.



Making a mutual exchange

To improve your chances of a move, we recommend considering a mutual exchange with another tenant.

What is a mutual exchange?

A mutual exchange is when two social housing tenants decide to swap their homes.

You can swap homes with any tenant in the country, but you must get written permission from both landlords first.



To swap homes, you must have:

- a secure tenancy, or
- an assured tenancy, or
- a fixed-term 'affordable' tenancy (your swap partner takes on the remaining term).

You cannot swap homes if one of you has a starter tenancy or a temporary tenancy.

We may also say no if:

- you owe us rent
- you or your household have a history of anti-social behaviour
- your swap partner would badly under-occupy or over-occupy your home
- your home is designed for someone with disabilities and your swap partner does not need this facility.

When you ask for a mutual exchange, we will give you our answer within 42 days.

How to find a swap

We are partners with HomeSwapper, which means that you can use their services free. HomeSwapper provides a register of people who want to swap homes.

Once you are registered, the service matches you with any possible swap partners and sends you their details. It is up to you to arrange visits and decide if you want to swap.

For more information, call our Customer Services Team on 020 8815 4200.

Mrs A moves nearer to family

Mrs A and her family are really delighted with the new home they moved into after unexpectedly making a mutual exchange.

"I joined the Homes website some time ago and I wasn't logging on, because my flat was brand new and I only really wanted to move to be in a house nearer family and the children's schools.

"Then I received a message from someone asking if I'd be interested in viewing their property," Mrs A told us.

Mrs A says her new-build four bedroom flat "was lovely – and contemporary looking", which was why she hadn't been in a desperate hurry to move.

But she was interested because

the journey to her children's school took 35 minutes by bus.

"The property was a house with Family Mosaic and it needed a lot of work. But it was close to family and in a good neighbourhood, so I wanted to swap. When the other woman saw my flat, she was overwhelmed and loved it too!"

Mrs A was very grateful for the support she got from her NLMHA housing officer, who was "just great at keeping me informed". The whole process took about six weeks.

Since moving in, Mrs A has done a lot of decorating and fixing – but



her family (she has four children) are very happy with the move.

She says: "I would definitely recommend a mutual exchange. Some people said 'Why would anyone want to move from a house to a flat?' – but the one thing I've learned is that other people want different things. I think you should go ahead and ask – or you'll never know!"

Gardening at Finsbury Grange

In June, we worked with professional gardeners and residents to revamp the flower beds at Finsbury Grange.

It was an enjoyable day and, as well as being a good way to get the younger generation involved, it gave us a chance to talk to the grown-ups about their views.

We wanted to see the children develop a sense of ownership about communal areas. They each chose a plot near their own flat and planted a plant, watered it and labelled it with their name.

We had a youth engagement worker with us, who used different ways to get the children to think about looking after all the communal areas. The high point was a poster competition, with three winners.

Meanwhile, we carried out extensive consultations with our residents to explore ways we can continue to improve our services. We thanked them for taking part by holding a raffle draw.



Extra classes for Waltham Forest

In Waltham Forest, we found there was a demand for more educational support – to assist children in the months leading to their end-of-term exams.



Over a three-month period, Sky Tutors ran two Saturday morning sessions for us, giving the young people – especially those revising for their GCSEs – additional support with all their core subjects.

This project benefited children from Oriana House, Ambleside Close, Marconi Road and Ansar Gardens. We provided a pick-up and drop-off service to encourage them to come every Saturday.

The project also helped us to build a relationship with the young people and we were able to work with them to sort out other issues.

Youngsters raise money for charity

Ashiya Bhura and her friends Rahila and Ruwayda Abu Baker collected £530 for charity on Saturday 11 July – selling home-made cookies, fruit and sweets from a stall outside their estate.

The trio, who live at Gujarat House in Stoke Newington, raised the money to mark Ramadan – just as they did last year.

Ashiya said: “Last year, we only decided to do it a day or two before and we raised £333 – but this year we planned it a week in advance and made £530. We gave the money to Palestine last year and this year it’s going to orphans in need.

“We put in £100 of our own money to buy the ingredients, then we donate the rest. We do get questioned about which charities it’s going to, but we do our research before the event and I have a certificate from last year, to show we did pass it on.

“This year, I originally wanted the money to go to Orphans in Need. But when I did my research I found they take a 20% cut. So I think it will go to the Ummah Welfare Trust for their

orphan sponsorship campaign – because they will use 100% of the money.”

Ashiya puts part of their success down to Gujarat House’s great location on Church Street. Just down the road is Clissold Park, so lots of people pass by. But we think their lovely display was also a big draw.

Sajna Begum, our Estate Management & Tenant Participation Officer says: “We would really like to encourage other residents to use their initiative to plan events like this – remember, NLMHA can act as a catalyst to support you.”

To find out more, phone Sajna on 020 8815 4205.



Celebrating community at the Big Lunch in Holly Street

Residents from the Holly Street estate in Hackney got together on Sunday 7 June for a Big Lunch event.

The residents were able to get their ideas off the ground thanks to support from all the estate’s landlords, including NLMHA.

On the day, the residents enjoyed a barbecue, bouncy castle, fun activities, henna art and face painting. We also used the day to talk to them about some of the projects we are planning.

Sajna Begum, our Estate Management & Tenant Participation Officer said: “The Big Lunch was a great day, with a great sense of community cohesion and social interaction.”



Help speed up our lettings

When you move out, the quicker we can re-let your home the better it is for everyone.

If we can turn round an empty home quickly, it means:

- we lose less rent money, and
- the waiting tenant can get settled in earlier.

What you can do

We aim to re-let empty homes within 21 days. Help us meet this target by doing a good job of cleaning your home, clearing away rubbish and finishing any minor repairs before you leave.

Remember that if you leave your home dirty, full of rubbish and in need of repair, we may charge you to put things right – or even take you to court.

What we will do

We concentrate on carrying out the important checks and repairs that are our responsibility. Before we let a home, it has to meet our re-letting standard.

We will check that:

- it is clean, secure and free from leaks
- the gas and electrical services are safe and working well
- the kitchen and bathroom are in good repair, and
- the walls and ceiling are in good condition, so the new tenant can decorate if they need to (we can provide decorating vouchers).

To find out more about leaving your home or our re-letting standard, call our Customer Services Team on 020 8815 4200.



How we keep your communal areas safe

By law, we have to make sure your building and the communal areas at your estate are safe,

The law says we must deal with hazards and carry out fire risk assessments. We also have to make sure escape routes are clear.

This is why we don't allow you to leave any of your personal belongings in hallways, stairwells, electricity cupboards or shared lofts. This includes toys, bikes, buggies, plants, doormats, shoe

racks, bins, picture frames and white goods like freezers.

Your belongings could:

- make it difficult for people to get out in a fire
- create new pockets of fire – for example, glass objects and the tyres on bikes or buggies can explode at high temperatures
- give off thick smoke.

Are you covered?

As your landlord, we are responsible for insuring the building you live in, but not your personal items.

We strongly recommend taking out contents insurance to cover unexpected events such as:

- fire, explosions, damage caused by violent weather
- burglary, and
- flood or damage caused by leaks.

A contents policy would cover almost everything you would take with you if you moved.

You can also pay a bit extra to protect against accidental damage or cover high-risk items, like your mobile phone, when you are outside your home.

You should always compare prices before signing up to insurance but, as our resident, one option is to get insurance through the MyHome scheme, run by the National Housing Federation.

Call for a quote on lo-call 0845 337 2463 from your landline – though 01628 586189 may be cheaper from a mobile.

Your cut-out-and-keep guide to repairs responsibilities

Who repairs what?

	Our responsibility	Your responsibility
 Blocked sink or toilet		✓
 Condensation	Ask our advice	✓
 Lighting in communal areas	✓	
 Lighting in your home (inc. security lighting)		✓
 Lightbulbs in your home		✓
 Beeping smoke alarm (needs new battery)		✓
 Blocked gutters	✓	
 Lost keys		✓
 Window will not close	✓	
 Broken glass in windows and doors		✓
 Internal doors and handles		✓
 Minor crack in plaster in your home		✓
 Broken shower head or hose		✓
 Leaking roof	✓	
 Loss of power	✓	
 Replacing a blown fuse		✓
 Problems with your hot water or gas	✓	(Call Robert Heath Heating on 020 3667 4584)
 Decorating outside your home	✓	
 Decorating inside your home		✓

For more details, call the Customer Service Team on 020 8815 4200.

Chain your cooker

For health and safety reasons, your freestanding cooker must have space around it and be chained to the wall.

A chain will prevent your cooker from tipping forwards – for example, if you balance food on an open oven door – so, do please follow this simple and inexpensive advice.



Flame failure devices

Since 2008, it has been illegal to install a gas hob or cooker in a flat, if it has no flame failure device.

Flame failure devices detect when a flame goes out and automatically cut off the gas.

If you have an old-style gas hob or cooker and you get it repaired, your gas engineer will put a notice on it saying 'not to current standards'. You can still use your appliance, but if you replace it, you must get one with a flame failure device fitted.



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



Abeer and **Hulya** 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 Sohail Hussain 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 Tausif Bham on 020 8815 4205



North London Muslim Housing Association

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

Website www.nlmha.com

NLMHA is not responsible for any of the external websites, or their contents, featured in this newsletter.

Out-of-hours emergencies

Gas leaks

National Grid 0800 111 999

Water leaks/burst pipes

Thames Water 0848 920 0800

Gas boiler, heating and 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, confidential
0808 2000 247
www.nationaldomesticviolencehelpline.org.uk



Please recycle this newsletter when you've finished reading it.