



# Residents' News Update

Summer 2014

*Lighting up people's lives  
inspiring generations!*



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# Editor's comment

Welcome to the summer issue of Residents' News Update.

In this issue, we say thank you to Ahmed Mapara who retired in May. We also report on our performance during 2013-14 – showing higher tenant satisfaction in several key areas.

We're now asking interested residents to become estate champions – to help us improve local services and satisfaction levels.

## Coming soon: Text messaging

**We will soon be introducing a new text messaging service.**

To make sure you can receive important reminders and messages from us, please make sure you let us know your mobile phone number.



## NLMHA keeps Investors in People award

**We are proud to report that we retained our IIP silver award when we were reassessed in March 2014.**

This achievement demonstrates our commitment to staff learning and development, and that we have a culture of consultation and inclusiveness.

It also proves that our staff are committed to achieving success for the organisation.



**INVESTORS  
IN PEOPLE**

## Our contractors always carry ID cards

**Burglars in our areas have been pretending to be repairs contractors to get inside homes.**

Our staff and contractors carry ID cards, so always ask to see them. If you suspect someone, call our office or phone the police on 999 or 101.

## Update your details

**New phone number? New email address?  
New baby? Changes in your household?  
Don't forget to let us know!**

We need up-to-date details, in case we need to contact you – especially in an emergency.

### Can we talk to someone else?

If you would like another member of your household, or a friend, to speak on your behalf, please write to us giving your permission.

### Don't forget

You need our written permission if you want to:

- swap homes with another tenant, or
- make improvements to your home.

For more information, phone Customer Services on 020 8815 4200 or email the team at [customer.services@nlmha.com](mailto:customer.services@nlmha.com)

## A big thank you as Ahmed Mapara retires

**Our previous Chief Executive, Ahmed Mapara, retired on 30 May 2014. He had been with this great organisation for the past 23 years.**

We pray that Ahmed has a happy, fulfilling and healthy retirement.

Aziz Rahim, who joined NLMHA in June 2003, is now acting up in the role of Chief Executive.





# Play with a purpose

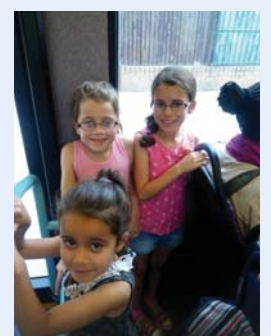
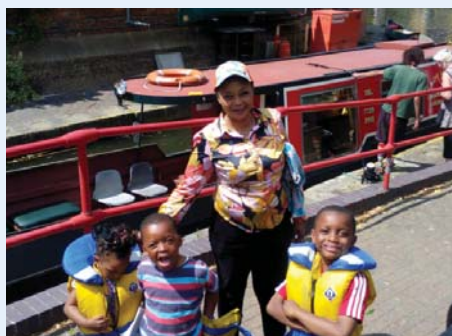
**Sky Tutors have been running some very popular play schemes for us in recent months.**

Children, parents and carers from Oriana House, Ambleside Close, Marconi Road, Hana Mews, Windrush Close and the newly built Finsbury Grange Estate have taken part in after-school clubs, weekend clubs and other activities.

The play schemes have done a great job at bringing people together from different communities – strengthening community cohesion by helping neighbours and their children understand each other better.

The schemes are also welcome on our estates, because residents see them as a good way to keep young people occupied, so that they don't turn to anti-social behaviour.

The fun days and events are designed to give everyone a sense of belonging and to bring people from different backgrounds together. We are creating opportunities for every child to achieve their potential, so that we can have a strongly positive influence on their future contributions to society.





# Some notes about



Remember: paying your rent should be your main priority as our tenant.



**DIRECT  
Debit**

## Direct debit is the best way to pay

With a direct debit, you can pay your rent monthly, on time and in full – and you won't need to do any queuing!

- You pay your rent direct from your bank, building society or credit union current account.
- You are less likely to get behind with payments.
- When your rent changes, your bank handles this for you – but we will always write first.
- If either we or your bank make a mistake (which is unlikely), you get an immediate refund.

### We can help you to:

- set up a bank account
- complete the direct debit forms
- make sure your rent is paid two days after your universal credit goes into your account.

For advice, call the Housing Management team (see back page).

# Don't risk losing your

**Homes for social rent are in short supply. Don't risk losing your home by breaking your tenancy agreement.**

### Anti-social behaviour

We take anti-social behaviour very seriously. Don't let people in or around your home cause a nuisance.

We expect you to be reasonably quiet, dispose of your rubbish properly and take proper responsibility for your children.

You are responsible for taking care of your property and maintaining your garden. We won't put up with damage to property, people selling or using drugs, or drunken

behaviour. We will also take serious action against anyone who is racist, abusive, threatening or violent.

If you or a member of your household behaves badly, we can take you to court. In the most serious cases, you could end up being evicted.

### Rent arrears

If you owe us rent, you are at risk of losing your home. Although we always try to help, we can and do evict

# paying your rent

## Other ways to pay

### Standing order

Arrange for your bank to pay us direct.



### PayPoint

Use your new rent payment card to pay at any local shop, garage or post office with a PayPoint sign.



### Phone

Phone us on 020 8815 4200 to pay using your debit or credit card.



### In person

You can also pay in person by calling in at our office with your debit or credit card.



Please note, we don't handle cash at our office.

## What to do when your housing benefit changes

**If you hear from the council that your housing benefit has changed – get in touch with us straight away.**

We will be able to tell you how much you need to pay each week.

Don't forget, you must always tell the council if your circumstances change, so they can review your housing benefit.

## Getting a refund

**If you overpay your rent, you may be able to get a refund.**

We will be happy to give you a refund – providing your account is in credit (by a week or month depending on your payment method) and providing you have a good payment history.

## When you owe us rent

**Contact the Housing Management team as soon as you can.**

We can help you find a solution – including letting you pay what you owe in instalments. We may be able to help you claim other benefits, and help you get training and support to get you back to work.

# home

people who won't pay their rent. If you are evicted, the council may not help you find a home – and other landlords may turn you down. You will also have a bad credit score, so that it could be difficult to get a loan or even a mobile phone contract.

We will pass on your debt, including court costs, to a debt collection agency.

To avoid things going this far, please call the Housing Management team as soon as you have problems, so they can help you get back on track (you will find their contact details on the back page).





# Gas: the invisible killer

**Lots of homes rely on gas for heating, hot water and cooking. But faulty gas fires, boilers and cookers can be deadly. They can cause gas leaks, fires, explosions and carbon monoxide poisoning.**

By law, we have to check all your gas appliances once a year, to make sure they are safe. We will send a qualified gas engineer to your home to carry out this free check.

Before the engineer calls, you will get a letter saying when they are coming. Please let them know if you won't be in and make a new appointment.

If you don't give our engineer access to your home, we will have to take further action, because it is our responsibility to make sure you and your neighbours are safe.

**Gas checks:** If you smell gas, call the National Gas Emergency Service on 0800 111 999.

**Make sure you give us access for your free gas safety check**



## Discretionary Housing Payments towards your rent

**Discretionary Housing Payments (DHPs) are extra money from your council to help you pay your rent and other housing costs if you're affected by the bedroom tax or the benefit cap.**

If you're struggling to pay your rent because of welfare reform changes, apply for a DHP now.

The funding is limited and councils give priority to

people with disabilities who live in specially adapted properties – but there is still some money left.

### Make a strong case

To improve your chances, you should give the council full details about your situation. For example, you should tell them if:

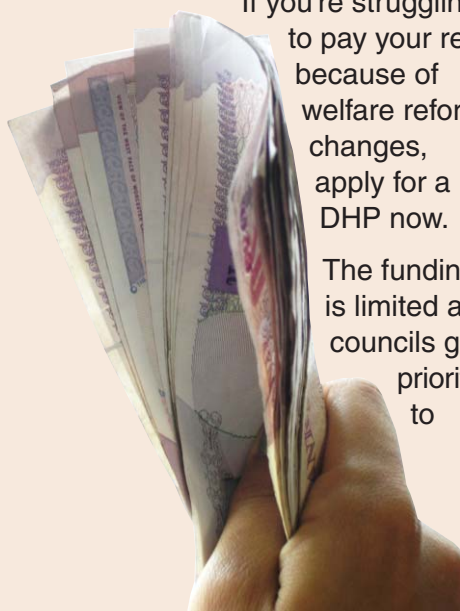
- you have health-related costs, or you need an extra room because of sickness, disability, or to store essential medical equipment
- you have extra costs because you travel to hospital or to care for a relative or friend

- your work-related travel costs have increased because you had to move because of housing benefit changes, or
- you are likely to become homeless if you don't get a payment.

Be aware that:

- you normally have to reapply every 13 weeks
- there is no guarantee how much you will get
- you will only get help with your rent – not your service charges, or other payments
- there is no right of appeal.

For help to make a claim, or advice about welfare reform, call the Housing Management team (see back page).



# Good neighbours

**We don't choose our neighbours, but we do have to get along with them. Here are 10 tips to make sure you have a great relationship with your neighbours.**

- 1 Behave towards others the way you hope they will behave towards you.
- 2 Be tolerant. Some noise is inevitable – especially if you live in a flat. Be understanding about children playing outside.
- 3 If you have a problem, stay calm and talk to your neighbour. People often don't realise they are causing a problem.
- 4 Try to understand your neighbour's viewpoint.
- 5 Does your lifestyle clash with your neighbour's? Are you up late, when they are up early? Be thoughtful about what this means.
- 6 Warn neighbours if you're having a party.
- 7 Always keep noise down as much as possible.
- 8 If you have older children, make sure you know what they are up to.
- 9 Always park with consideration for others.
- 10 Don't leave your rubbish out too early – it will attract vermin and may smell unpleasant.



## Some repairs are your responsibility

**As your landlord, we are responsible for keeping your home in generally good condition and for making sure the property is safe.**

We provide a repairs service for most of the day-to-day repairs you need doing to your home. But some things are your responsibility.

We expect you to carry out repairs such as:

- changing fuses or light bulbs
- replacing broken bath chains, locks, toilet seats and tap washers
- replacing lost front door keys, and
- sorting out blockages in your home

You are also responsible for any repair needed because something has been broken or neglected by your household. If you cannot do the repair yourself, we will do it for you and send you the bill.

We regularly decorate the outside of your homes. However, you are responsible for decorating the inside of your home and maintaining your garden.

For a complete list of tenant responsibilities, see your tenancy agreement or the Tenants' Handbook. If you are unsure, call our Repairs & Maintenance team (see back page).

# Do you have contents insurance?

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

**For a little extra, you can insure:**

- items like your mobile phone, watch, jewellery or laptop computer when you're not at home
- your wheelchair, mobility scooter or hearing aid
- your shed or greenhouse.

You can also pay for accidental damage cover.

As our resident, you can choose to sign up to affordable home contents insurance through the My Home scheme, which is run through the National Housing Federation.

My Home offers low premiums and easy payment methods. For a pack or to find out more, phone lo-call 0845 337 2463 from your landline. (However, it may be cheaper to call 01628 586189 from a mobile.)



**My Home**  
Contents Insurance

# Estate management update

**Our Estates Team are responsible for carrying out safety checks at your estates.**

They will regularly:

- test all fire safety equipment – including fire alarms, smoke vents and emergency lighting
- check communal fire doors and make sure the correct signs are clearly displayed
- identify any repairs needed and inform the Repairs and Maintenance Team
- make sure communal areas are clear – with no tenant items left out.

We will be speaking to residents about how best to keep you up to date with our safety checks.

Our Repairs and Maintenance Team work with a specialist fire risk assessor to check our blocks meet fire safety regulations. We also get a fire alarm technician to carry out regular checks throughout the year.



Tausif Bham (centre) inspects an estate with residents.

Your housing officer will visit your block regularly to meet residents, carry out an estate inspection and make sure there are no problems. You are very welcome to join them – or to ask for a meeting for your block. Give us a call on 020 8815 4200.



## HomeSwapper: The best way to get a move

**Since January, four North London Muslim HA households have successfully found a move through HomeSwapper.**

Whether you need a larger home for your family, or a smaller home so that you can stop paying the bedroom tax, the national online HomeSwapper scheme is by far the best way to find a new home. Because we are one of their landlord partners, you can use their service for free.

First you need to go to [www.homeswapper.co.uk](http://www.homeswapper.co.uk) to register your details and your home. Then you can start searching online for a swap.

If you need help from our staff or would like to use our computers phone the office on 020 8815 4200.

## Bulk rubbish removals

To get rid of large items like furniture, call your local council on the number below. Leaving large items in the bin stores stops the refuse collectors from emptying the bins.

**Hackney** 020 8356 6688 (free)

**Waltham Forest** 020 8496 3000 (free)

**Newham** 020 8430 2000 (free)

**Tower Hamlets** 020 7364 5004 (free for Housing Benefit claimants, or £15 charge, up to five items)

**Enfield** 020 8379 1000 (£25 charge, up to six items)

**Community Skips** 020 8356 3344

## Football tournament & cricket league

**Been watching the World Cup and the cricket?  
Now's your chance to feel like  
you're part of it.**

We're considering setting up a football tournament and cricket league, if enough tenants want to take part.

To register your interest, call us on 020 8815 4200.





# Become an estate champion

## We're looking for residents who want to keep an eye on their estates.

As an estate champion, you would play an important role in helping us to keep your estate clean, safe and attractive.

You would:

- work closely with our Estate Management Officer, helping to carry out inspections on your estate
- make a list of the repairs needed to the communal areas at your estate – if necessary, you could email us a photo

- tell us about any problems
- contact the council if the bins aren't collected
- report any fly-tipping or dumping
- tell us about anti-social behaviour
- work with residents on your estate to build a strong sense of community
- be on the look-out for volunteers interested in gardening projects and local events.

You would also benefit by:

- taking part in free training
- developing skills in problem-solving, team-working and communication

- boosting your CV
- gaining a sense of pride in your estate
- making friends in the area.

To become an estate champion, you would need to:

- be aged 18 or over
- be one of our residents and not in breach of your tenancy conditions
- be interested in improving life on your estate
- be available for at least an hour and half every month, during the hours of 9am to 5pm, on a Monday to Friday (but this can be flexible).

To find out more, call the office on 020 8815 4200.

# Tenants evicted for sub-letting

## We have recently evicted two of our tenants for illegally sub-letting their homes.

Under the Social Housing Fraud Act 2013, it is now illegal to move out of your home and give someone else the keys.

If you do this, we will go to court for permission to end your tenancy and we will evict whoever is currently living in the property.

However, be aware that in the most serious cases a court has the power to fine you up to £50,000 and/or send you to prison for up to two years.

### How we check our homes

We carry out tenancy audits to make sure the right people are living in our homes. A tenancy audit is when our staff call in

person to check who is living where. If they carry out an audit on your estate, they may ask you to show them your passport or other documents, so that you can prove you are who you say you are.

We also share information with other local landlords, the police and local authorities.

Sub-letting often causes problems for neighbours – and you may be the first to spot that a property is being sub-let.

If you think that a home near you is being sub-let, please phone the office to let us know about it. We will understand if you prefer not to give your name.



# How well we perform

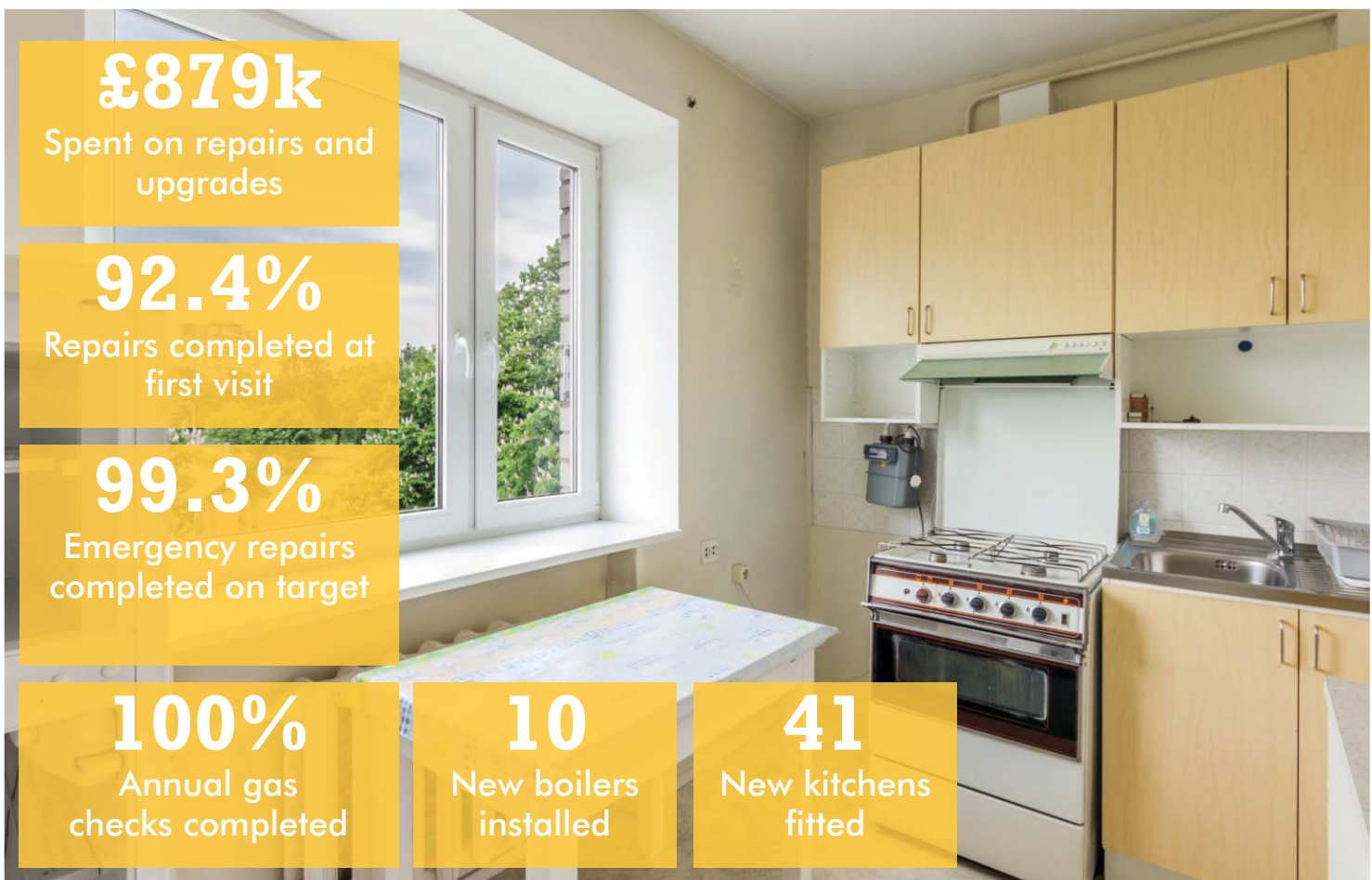
## Our housing stock



## Rent collection



## Investing in your homes





# ed during 2013-2014

## Your satisfaction levels

We received only 14 complaints during 2013-14. All were resolved on target.

**93%**

Satisfied with us  
as landlord  
up 2%

**95%**

Satisfied with  
general enquiries  
up 1%

**91%**

Satisfied with value  
for money  
up 5%

**90%**

Agree we keep  
you informed  
up 2%

**97%**

Satisfied with  
neighbourhood  
up 2%

**90%**

Satisfied with state  
of property  
up 1%

**90%**

Satisfied with  
quality of home  
up 2%

**84%**

Satisfied with  
overall repairs  
service – up 5%





# 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](mailto:customer.services@nlmha.com)

## Repairs enquiries

(Gas repairs) Phone Robert Heath Heating on 0203 667 4584

(All other repairs) Phone Sohail Hussain on 020 8815 4213, or Salim Patel on 020 8815 4211

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, 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](http://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

### Heating/hot water/boilers

Robert Heath Heating  
0203 667 4584

**Ener-G Switch2** 0333 321 2010

**St Andrews Heating (E.ON)**  
0345 302 4312

### All other out-of-hours repairs

North London Muslim HA  
020 8815 4200

## 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** 24 hrs, confidential  
0808 2000 247  
[www.nationaldomesticviolencehelpline.org.uk](http://www.nationaldomesticviolencehelpline.org.uk)



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