



North London Muslim
Housing Association

Tenants' Newsletter



An eventful day in
our community

Children at Priory Court enjoying their funday

Also in this issue

- Home content insurance
- Home fire safety
- Homeswappers
- Fundays all around
- How can you get involved.
- Beat the credit crunch

AFFORDABLE HOUSING: WHAT IS THE BEST WAY FOR ME?

NEW BUILD HOME BUY

A part-buy part-rent scheme, also known as shared ownership, aimed at helping first time buyers get on the property ladder. People can buy more shares of the property when they can afford it.

WHO'S ELIGIBLE:

Anyone unable to buy outright can apply. Priority is given to council and housing association tenants, eligible key workers and other groups such as first time buyers.



OPEN MARKET HOMEBUY

If you wish to find your home on the open market and are able to raise 75% of the purchase price. The other 25% of the property is bought using interest free loans from the government and approved lenders. If the owner sells or stops being a key worker, the loan has to be paid back.

WHOS ELIGIBLE:

Social tenants and those on housing registers, key workers and some other priority first time buyers.

FIRST TIME BUYERS INITIATIVE

Similar to Open Market Home Buy but for the first time buyers purchasing a home that has been built as part of a FTBI development. One or two-bed homes are bought with an affordable mortgage and government assistance. When the home is sold the government is entitled to a share of the sale proceeds.

WHO'S ELIGIBLE:

First time buyers who are key workers or other priority groups who cannot afford to buy.



To find out if you may be eligible to get a low-cost affordable home or buy or rent contact housing options, the one stop shop funded by government. Registration is free. Tel; 0845 230 8099 or go online at www.housingoptions.co.uk.

HomeSwapper 
The mutual exchange solution for tenants and landlords

HOMESWAPPER

Want to move? Try HomeSwapper.co.uk

HomeSwapper is a service to help you swap your home with another tenant. HomeSwapper is the largest mutual exchange service in the UK and over 70% of new members are matched automatically to one or more potential swaps within 24 hours, because the opportunity to find a swap is increased by the facts that:

- HomeSwapper has over 46,000 members and growing. Any tenants from any social landlord can register. You can swap with tenants of any registered social landlord.
- HomeSwapper covers all of the UK, so you can find swaps locally or nationally.

You can search for homes at www.HomeSwapper.co.uk without registering and search results even include maps to help you work out the location of the home you may want to swap to.

If you register, Home Swapper will automatically search every night for potential new swaps that meet your requirements and these can be viewed in your private area of the website at any time.

Paper free Newsletter?

Would you prefer to receive copies of this newsletter by email? We are happy to send out newsletter as email attachments. Just let us know your preference by emailing us at info@nlmha.com and in the future we will send you electronic copies. You can also use that email address to tell us events and items of interests that you would like to see included in the future newsletters.

PET POLICY

Tenants are not allowed to keep a dog on the premises, unless it is required for assistance, such as a guide dog or a hearing dog and where there is evidence that the tenant



or a member of his or her family needs them, in which circumstances permission will normally be given.

The tenant may keep on the premises a small bird or birds in a cage or fish in an aquarium. If a tenant wants to keep any animal other than a dog at the premises, then the tenant must get prior written permission from the Association.

This permission may be withdrawn at any time by the Association at its discretion. Any animal kept at the property must be kept under control so as not to cause a nuisance or annoyance to neighbours.

Paying your rent

It is important that your full tenancy details on quoted on personal direct rent payments including your name and tenancy number. This is especially important for tenants making electronic payments, giro and standing order payments.

If you wish to discuss further please contact your housing officer.

One debt that can make you homeless!

Rent , make it your priority.

ARE YOU ENTITLED TO HOUSING BENEFITS?

These new leaflets may be of interest to you. They are available from www.benefit-leaflets.org

If you do not have access to a computer ask at your local library. You can get information on:

- Help with rent and council tax for pensioners
- Help with rent and council tax for young people of working age
- A guide to housing and council tax benefit for students
- Can my housing and council tax be backdated?
- What to do if you think the decision about your housing benefit or council tax benefit is wrong
- A guide to discretionary housing payments
- A guide to housing benefit, council tax benefit, overpayments and debt

BENEFIT FRAUD!

While we are very keen to promote housing benefit to those who need it, we equally want to stop people who are committing benefit fraud. If you believe that someone is claiming benefit they are not entitled to, please help us by phoning the national fraud hotline on 0800 328 6340

POTS, PLANTS AND DOORMATS

Communal areas, such as hallways and staircase should be kept free from all obstructions, so that in the event of a fire, you, your family, visitors and neighbours can make a speedy and safe exit from the building. Although pots, plants and doormats look nice, they may hinder escape in an emergency. Please do not obstruct the walkways, hallways and staircases with anything that can be tripped over.



LIGHTS OUT IN COMMUNAL AREAS

Please call the office to report communal lights out- don't think your neighbours will have done, because they are probably thinking you have. The cleaners usually carry spares and we will get them replaced as soon as possible.



Home fire safety

These simple tips are from Royal Berkshire Fire & Rescue Service. Please follow them to see how you could significantly reduce the risk of a fire in your home.

Smoke alarms

You're twice as likely to die in a fire at home if you haven't got a smoke alarm. When you have a smoke alarm you must:

- make sure you check the battery once a week;
- replace the battery every year (unless you have a ten year alarm); and -replace the whole smoke alarm every ten years.



Cooking safety

Most fires occur in the kitchen because people leave things unattended.

- Don't let yourself be distracted when cooking.
- Don't cook if you've been affected by alcohol or drugs.
- Don't put oven gloves or tea towels down on the cooker after you've used them.
- Always clean the grill pan after using it and make sure grease doesn't build up in your oven.



Smoking safety

More people die in fires caused by smoking than in fires with any other single cause.

- Never smoke in bed - if you fall asleep, you could drop the cigarette and set light to the bed clothes.
- Don't smoke if you're drowsy - again, it's too easy to fall asleep.
- Don't leave a lit cigarette - it could overbalance as it burns down, land on furniture or carpet and start a fire.
- Always double-check that you have stubbed out your cigarette.
- Use proper ashtray.
- Keep lighters and matches out of reach of children.



Candle safety

Candles are being used more often in the home and it is important that you enjoy them safely to reduce the risk of fire.

- Always put candles on a heat-resistant surface and in a proper candle holder.
- Position them away from curtains.

- Don't place them under shelves.
- Keep clothes and hair away from the flame of the candle.
- Leave at least 10cm between two burning candles.
- Don't leave them burning overnight. Double check they are completely out.



Electrical safety

It only takes one old or poorly wired plug to start a fire.

- Watch out for hot plugs and sockets, fuses that blow for no reason or flickering lights, as these are all signs of loose wiring. Check if the fault is with your appliance.
- Don't overload sockets - if too many appliances draw power from one socket it can start overheating.
- Throw away damaged cables.
- Never run cables under mats or carpets—they can wear through and no-one will know.
- Turn off and unplug electrical appliances, like the TV, when you're not using them.



Escape Plan

Plan ahead in case you do have a fire in your home.

- Plan together - include everyone who lives in your home, especially children, older people and lodgers.
- Choose an escape route.
- Think about a refuge if you can't escape through your planned route.
- Make sure everyone knows where you keep keys.
- Practice the plan.

LONDON FIRE BRIGADE

London Fire Brigade are carrying out free home fire safety visits and will also fit a free smoke alarm where needed. If you would like a visit or would like a visit or would like to arrange a free home fire safety visit on behalf of a member of your family or a friend please check with them first and then contact the London Fire Brigade by:

- Calling free on 08000 28 44 28
- Email smokealarms@london-fire.gov.uk
- Faxing 020 8536 5913



Fires in the home are the main cause of fire deaths. The London Fire Brigade campaign targets vulnerable people in boroughs throughout London where fires and fire deaths are high. Getting a smoke alarm, regularly testing and maintaining it, as well as planning your escape route in the event of a fire can dramatically decrease the risk of death or serious injury. Please do not hesitate to get in touch.

Many of our tenants live in blocks with communal areas. Reduce the risk of fire in your communal area by following the tips below:

<u>What</u>	<u>Why</u>
Door mats should be placed inside your fronts doors and do not on the communal landing.	To avoid a trip hazard when trying to evacuate the building in an emergency.
Loose carpets and mats should not be put in communal hallways and corridors.	Another trip hazard.
Recycling boxes should be kept in your flat and not in communal hallways or near the main entrance/exit doors.	These boxes could obstruct an escape route. They are also potential source of fuel or a starting point for a fire.
Furniture and curtains should not be placed in communal areas unless they are fire retardant.	These are sources of fuel or a starting point of a fire. They could also obstruct your means of escape.
Buggies and cycles must be stored inside the flat.	These could obstruct your escape too.
Do not store anything flammable near a door or window.	If a fire started you would not be able to escape.
Do not prop open doors and make sure doors are closed at nights.	A closed door prevents fire and smoke from spreading.

Home Contents Insurance

We realise home contents insurance may be the last thing on many tenants' minds, especially when there are so many other outgoings. However, imagine a life where you are able to have affordable insurance premiums which you can pay as you go, giving you the peace of mind that in bad situations your home contents are covered, leaving you to concentrate on the things that really matter in life.

10 reasons to choose the My Home contents insurance scheme

1. Flexible regular pay as you go payment options by cash. Also direct debit, cheque postal order, and credit/ debit card payment options available.
2. No fuss, quick and easy to apply either by completing a simple application form or contacting us by telephone.
3. Realistic sums of insured available.
4. No excess (you don't pay the first part of the claim).

5. Covers theft, water damage, fire and other household risks.
6. Covers damage to internal decorations.
7. Covers accidental damage to sanitary fixtures such as toilets and washbasins.
8. Covers damage to external glazing for which you are responsible.
9. Covers lost or stolen keys and freezer contents.
10. You don't need to have special door or window locks.



Typical Claims Example

A family suffered severe water damage in their home due to a burst pipe, their landlord repaired the burst pipe and damage to plastering but without home contents insurance the family would not have been able to replace their carpets, furniture and personal possessions or even redecorate their home.

In another instance a tenant found that the contents of their freezer had spoiled due to the failure of the electricity supply, fortunately this tenant also had insurance cover. (Cover excludes the deliberate act of gas/electricity supplier.)

How much will the insurance cost?

Typical premium examples:

For a sum insured of 10,000 pounds, where the applicant is aged under 60 and choosing to pay by cash weekly the premium would start from £ 0.93 to £ 2.10 depending on the postcode.

For an applicant over 60 years of age the premium would start from £ 0.84 to £ 1.99 depending on the postcode.

Paying the premium monthly by cash, monthly by direct debit or annually can make saving.

For further information please contact 0845 337 2463

Women's group

The tenant participation officer has been working on creating groups within estates. This in turn will encourage neighbours to get to know each other and build bridges. These groups aim to help improve the quality of life for tenants and increase resident involvement, with the aim of making their estates a place that they are proud to live in.

A new women's group within Colthurst Crescent has been established. There are 12 members of this group. The group started off with having coffee sessions where everyone discussed changes they would like to see in the estate and what they want to achieve as a group. It gave them all the opportunity to get to know each other and share any talents they have. These were all running in tenant's houses, in a rotational process. The group started doing baking and cooking sessions. We then organized for yoga classes which have been running every week.



PRIORY COURT ANNUAL FUNDAY

Priory Court Annual Funday was a great success with over 100 tenants attending the event. We had a bouncy castle, face painter, fire brigade, a clown, climbing wall, manicure stall, arts & craft, stalls held by different RSL's and much more. We all tried our very best to promote the services that are available in the Priory Court community centre. Our maintenance officer attended this event therefore tenants had the opportunity to report any maintenance issues they may have had.

Priory Court Activity day

Priory Court community centre event was a very useful enjoyable day. It was aimed at unemployed people living in the local area. The day's attraction included various information stalls in multi agency programs. NLMHA had 4 stalls, which were set up and run by our tenants. 2 tenants made traditional dishes, 1 was selling books and 1 was doing henna art and face painting. The event had over 7 stalls providing information on vacancies available, courses running, help with creating CV's and much more.

Colthurst Crescent funday

Colthurst Crescent event was a great success. Majority of the tenants from this estate helped work towards and attended this event. We had a bring a dish table, which gave tenants the opportunity to share dishes from their traditional backgrounds. There was a drawing competition to promote recycling within the estate. The winner had received a MP3 player. We also had musical statues, musical chairs, pass the parcel and more games for children. The mental health provision attended this event and had one to one consultation with tenants. They had done group massaging with children and adults. This

taught everyone techniques of relaxing and also encouraged community cohesion.



Shahjalal House Funday

This event was enjoyed by many. We had 2 members from the learning trust who attended. They worked with the children to do activities. This included t-shirt painting, candle decorating, cake decorating, flower making and a lot more. We also had a board member who attended the funday, this gave tenants the opportunity to voice their opinions and pass on any changes they feel will benefit them.

How you can get involved

North London Muslim Housing Association is committed to working with tenants to ensure that the service provided is the best possible for its tenants. You, as a tenant of the Association, can tell us how we can improve the service we offer and we welcome your involvement. With your help we can ensure that we meet the needs of our tenants and the wider community.

We aim to achieve this in three different ways. Firstly we will give you as much information as possible so that you understand how we work. Secondly, we will consult with you regularly. Thirdly we will encourage all our tenants to participate actively through tenants' groups or the Tenants' Forum.

We will always consult you on any matter that affects your home or your tenancy for example when undertaking major building work and improvements.

We will seek your views on the service we provide and the effect our activities have on your area. This includes regular tenant satisfaction surveys, letters and meetings.

There is no need to wait until we approach you. You can always approach us, individually or in a group, about any aspect which affects you or which you would like to change or influence in some way.

Tenants & Residence Associations (TRA)

Some of our tenants belong to Tenants' Associations. Tenants' Associations are a good way of ensuring that tenants are well represented and they also let tenants become actively involved in the running of their homes or estates. You don't have to meet formally as an official association however; you can meet informally to give people a chance to get to know each other.

If you want to set up a residents' group or tenants' association we can help you. We can provide you with funding, training and support. We will also give practical support such as photocopying and sending letters.



The forming of a tenants' association is not as difficult as it may sound and allows the Association to understand better local concerns. Together we can make positive changes where necessary and it can be a good opportunity for tenants to get together and create a more caring community.

Why start a TRA?

There are many reasons why people living in one area may get together to form an association. For example:

- To get involved with your neighbours and the housing association in managing your estates.
- To contribute your knowledge and expertise.
- To arrange social events (e.g. consultation meeting, a street party, keep-fit etc.)
- To gain a sense of 'community', by meeting and helping other people.
- To keep people in the area informed of all the issues that affect them.
- To get involved with what other groups may be doing.

If you would like the further details please contact our tenant participation officer Sajna Begum on 020 8815 4205.



Tenants Forum

North London Muslim Housing Association has a newly established tenant's forum. This consists of few tenants from each estate. Our tenant reps will be voicing the opinions for their communities. In our first meeting our tenant reps discussed how the association can improve our services. They felt our website needs to have more information including job vacancies and mutual exchanges. We discussed the aims and objectives of having a tenants forum. All tenants are welcome to our meetings.

RESIDENT INVOLVEMENT STATEMENT

At North London Muslim Housing association, we are determined to meet the highest standards in customer service and we understand that effective resident involvement is vital if those standards are to be achieved and maintained.

Why do residents need to be involved?

As a provider of housing it is essential that residents are involved to make sure that the services we provide are efficient, effective, provide value for money and meet the needs of our residents.

What are the opportunities for getting involved?

There are a range of opportunities for residents to get involved, including:

- Resident groups in estate based properties.
- Resident groups from street properties.
- Womens group.
- Estate Walkabouts.
- Mystery shoppers.
- Policy Forums.
- Resident meeting/ consultation.
- Surveys.
- Resident Board Members.

How will we support resident involvement?

We will provide both practical and financial resources to support resident involvement including dedicated staff (Tenants Participation and Community Development Officer)



and budget, a resident training programme, and the reimbursement of expenses.

How will we communicate with residents?

We will use our resident feedback to ensure we are meeting the communication needs for them, using clear and accessible methods.

We will publicise the ways in which residents can get involved through the residents' newsletter, publications, direct mail and our website.



Will residents always be involved in reviewing North London Muslim Housing Associations services?

We have a programme to review all our services and will make sure that residents are involved in all those reviews.

We will also make sure that all residents are advised of the results of the reviews and the actions to be taken.

Will residents be involved in major building works and new homes?

If we are carrying out building works to individual, we will make sure residents are kept informed and involved.

We will also involve residents in the development of new homes through residents feedbacks, surveys and scheme specific review meetings.

Will residents be involved in developing our policies?

We will make sure that residents are fully involved in the development of our operational policies through specific Residents' Forum.

We will check changes in policies through surveys.

Will residents be involved in setting Customer Service Delivery Standards?

We will make sure that residents are fully involved in the development and monitoring of service delivery standards, including timeframes for answering the telephones, responding to correspondence, and responding to repair request.

How will you monitor Residents Involvement?

We will make sure that the Resident Involvement Statement is reviewed annually and is monitored by resident representatives and resident groups.

This will be backed up by our resident satisfaction survey every year. North London Muslim Housing Association has a rolling programme of carrying out tenants satisfaction on 20% of its housing stock, which is undertaken by an independent organisation to find out the views of our residents.

BEAT THE CREDIT CRUNCH

Don't let debt spiral out of control. Start controlling your finance. Take advantage of the free debt advice services offered by voluntary or charitable associations, such as: National Debt line 0808 808 4000 or advice UK on 020 7407 6611.



11 Money Saving Tips

1. Budgeting is the key

Sit down and look at your monthly finances. Write down your monthly incomings and outgoings. Which expenses are essential and which can be reduced even stopped. Set yourself some achievable targets and stick to them.

For an online household budget planner- www.moneymadeclear.fsa.gov.uk/tool/budget_calculator.htm

2. Increase your income

Are you missing out on benefits you entitled to? It is estimated that nearly 5 billion pounds of benefits and tax credits are unclaimed each year.

Make sure you are getting what you are entitled to, call into your local Job Centre Plus. Alternatively, do it yourself at www.entitledto.co.uk.



3. Start saving for a rainy-day

If you are not putting money aside for emergencies, then you should be. Shop around for a good rate of interest at a high street bank or alternatively open a credit union account and start saving regularly as much or as little as you wish, when it suits you.

4. Don't get ripped off when getting a loan

Borrowing from expensive lenders means you will pay much more interest than you ever need to. Avoid using doorstep lenders, pawns brokers, money shops, cheque shops and higher purchase shops. There is always a much easier and cheaper alternative at your local credit union:

Hackney Credit union:
020 8986 6868 or
www.Hackneycreditunion.co.uk

Waltham Forest Community Credit Union:
020 8520 8740 or www.wfccu.org



5. Shop around and switch suppliers

Shop around for cheaper utility companies, insurance, mobile phone tariffs, credit cards, mortgages and transport options. Many people stay with their current suppliers out of habit. Try putting aside a couple of hours to shop around and you could save hundreds.

Try an online comparison sites such as www.switchwithwhich.co.uk or www.uswitch.com.

6. Don't use cash machines that charge

Don't get charged to access your own money by using independent cash machine often located in petrol stations, pubs and convenience stores.

These machines charge you between 1 pound and 1 pound 85p per transaction. Try planning your cash needs in advance and only withdrawing from free cash machines.

7. Stub out the cigarettes

Never mind the health implications, guilt and the smell. Your 20-a-day habit could be costing you nearly 2,000 pounds a year. For help giving up, visit your local GP, pharmacy.

8. Do you really need all those channels?

The full satellite TV package, with all those pricey movie and sport channels included, could be costing you well over £650 each year. Try cutting back to a more basic package or even better try Free View.

9. It's the little things each day

You can save a lot of money by making numerous small changes each day.

For example, make sure you get an Oyster card when using public transport or even better, walk or cycle. And if you take your own lunch to work you could easily save over 15 pounds each week.

10. Cancel any store cards

Store cards are a rip-off with rates of up to 30% APR. If you don't pay off your balance in full each month, you'll be racking up a debt on a card that charges you such a huge rate. Cancel them and concentrate on paying of balances.

11. Get on top of your financial records

Always open all your letters and bills and don't put off actioning them. Spend time sorting out your records and make sure you keep all important financial documents, particularly your bank statements. Always shred any documents which have your personal information. It is important you check your bank statements every month. Remember banks and financial institutions do make mistakes and identify fraud is an ever increasing problem!

CRIME PREVENTION!

We would like to say a big **'thank you'** to our resident at Holly Street Estate, who saw lead being stolen from the porch. The police were informed and consequently the thieves ran away. Please note that there are organised teams of thieves active in London. They have been targeting on stealing lead from properties. Unfortunately some of our units have been targeted.

Please inform the police if you have experienced or seen this operating in your area. It is an urgent matter that needs to be dealt with.



SUBLETTERS BEWARE !

There is a rolling program where we carry-out tenancy audits throughout our area of operation. We also have many good tenants who 'shop' their neighbours for subletting. Subletting, is where someone moves into one of our properties with the permission of our tenant but not the association's.

It is a breach of the terms of our tenancy agreement and we do not allow it. Whenever we find out about subletting, we serve notice on the tenant to seek possession of their property and have them evicted if necessary.

Raffle Raffle Raffle

Repairs Return Raffle

Every time a maintenance job is raised we provide our tenants with a returns slip. This slip provides us with feedback on how good or bad a job has been done.

'If you don't say we wont know'

Please enter this raffle. All you have to do is continue filling in the forms. And you will

be entered for this raffle.

Every six months there will be 4 winners, who will be receiving £25 each.



New Staff

Sajna Begum is our new Community Development and Tenant Participation Officer.

'As the new Community Development and Tenant Participation Officer I am very interested in speaking to you all regarding the estate you live in. It is through communicating we can all come together and share our views and comments. I would like to encourage and request you or a member of your family to come forward with any suggestions and views at any time.' Sajna



Shelly Begum our new PA to the Chief Executive and Human Resources Officer

New Properties for NLMHA

NLMHA has worked with Circle Anglia in securing 12 newly developed properties at Seven Sisters Road in Hackney.

This the first of NLMHA properties to benefit from sub-regional nominations. It is a government initiative where nomination rights are given to neighbouring boroughs.



Competition

If your under 16, and are aware of the latest social issues affecting young people. Please come forward and enter our competition. All you have to do is write an essay and you could be a winner. Your essay will only need to be 300 words. Our Tenants representatives from our forum will be selecting 3 winners. With cash prize starting from £50.

Closing date: 31st October 2008
Awards presented: December 2008

Entries to be sent to Sajna Begum at NLMHA office.

Your Contacts at NLMHA

Maintenance

Marsha Allen: 020 8815 4211 / Ibrahim Khan: 020 8815 4212

Rents

Amanda Hunt: 020 8815 4208

Tenants Participation

Sajna Begum: 020 8815 4205

Estate Issues / Antisocial Behaviour

Ikbal Hussain: 020 8815 4206

Transfer / Mutual Exchange or any other housing queries

Aisha Akhtar: 020 8815 4207

For all other inquiries please call NLMHA Reception on **020 8815 4200**

Useful Information

Bulk Removals

Hackney: 020 8356 6688
Newham: 020 8430 2000
Waltham Forest: 0800 232 323
Community Skips: 020 8356 3344

Please use the above services, which are free of charge and do not dump furniture in bin-stores. This creates problems for the bin men who cannot move the bins. Therefore your bin area will not be cleaned.



Emergency Contact - Out of Office Hours



nationalGrid 0800 111 999
Gas Leaks



Thames Water 0848 920 0800
Water Leak / burst pipes



RG Francis 01245 459 800
Heating / Hot water / Boiler Breakdowns



NLMHA 020 8815 4200
All other out hours repairs

Report your repairs online at **www.nlmha.com** or email **maintenance@nlmha.com**

Other useful information

National Money / Debt Helpline	0808 800 4000	
Childline	0800 1111	www.childline.org.uk
Samaritans	0800 776 600	
NHS Direct	0845 4647	
HomeSwapper		www.homeswapper.co.uk
Domestic Violence Helpline	0808 2000 247	24hr freephone confidential service



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