



# Residents' News Update

Winter 2015



Children enjoying the Cable Car on a visit from their playscheme.

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## 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.



## New homes for E17

We're delighted that our new development of 17 one and two bedroom flats at Vallentin Road in Waltham Forest will be ready for new residents by the end of December.

This is our first development under the 'affordable rent' tenure, which means our new residents will pay 70-80% of the market rent for the area.

## Data protection: Help us keep your information private

Please note that we cannot normally discuss a tenancy or repairs with anyone but the tenant. This is to protect your privacy. We would be breaking the law if we did.

If you need anyone else to talk to us for you, we need your written authorisation.



## Christmas office opening hours

Our offices will close from 1pm on Thursday 24 December 2015.

We will reopen normally from 9:30am on Monday 4 January 2015.

For emergencies when we are closed, call the office number on 020 8815 4200.

Seasons greetings from all at NLMHA

## Service delivery: Tell us your details

To give you the best possible service, we need full details for every named tenant – including a mobile number and email address.

Recently, we made good use of text messaging when there was no water for several hours at one scheme. We were able to keep everyone updated with a quick message to their phones.

### New Year prize draw

We have included a form with this issue of Resident Update. If you complete this form, giving us your full contact details, we will include you in a special prize draw. You could win a £25 high street shopping voucher.

To keep us up to date when your details change, call our Customer Services Team on 020 8815 4200.



# Rents are reducing

The Government has announced that housing associations must cut their net rents by 1% a year for the next four years.

### What this means for you

From October 2016, most of our tenants will have their net rents **reduced**. The same will happen in 2017, 2018 and 2019.

For example, a weekly rent of £100 will be cut to £96.06 by October 2019.

Under the old system, our rent would have **increased** in each of these years – by the rate of inflation (taken as CPI) plus 1%. So you will actually save even more money.

If inflation were rising at just 1% each year, your £100 rent would

have risen to £108.24 a week in October 2019. With 2% inflation, it would have risen to £112.55 in October 2019.

### What this means for NLMHA

We know that many residents are struggling on low incomes at the moment, so we hope this helps to make a difference.

However, it does also mean a large drop in our income. We will need to look for savings and it may make it harder for us to provide the same services or to develop new homes.

# rent cuts

on their way

### Service charges

Your net rent is the amount you pay to live in your home. It does not include your service charge. Service charges will rise or fall as normal over the next four years.

## Pay to stay in your NLMHA home

The Government plans to bring in a new law to raise the rents of higher-paid social housing tenants. They are calling this 'Pay to Stay'.

In London, the change would affect tenants whose total household income is £40,000 or more.

### Market rents

In future, 'Pay to Stay' tenants may have to pay a market rent or similar for their NLMHA home.

Because private rents are high in London, some of our tenants might have to pay a lot more rent.

Although we would be able to keep any extra rent you paid, we think some tenants might struggle to pay the new amount.

The Government is consulting before going to Parliament and housing associations are already explaining that this new policy will cause serious problems.

We will update you, when we hear more about the Government's plans.

## but some tenants may pay more





## Universal Credit update

The Government's new benefit system is still being introduced across the UK.

Universal Credit will eventually replace six working age benefits, including Housing Benefit.

In most areas it is first being introduced for new single claimants with no children.

By the end of November, Waltham Forest, Enfield and Tower Hamlets were all live for Universal Credit. Newham goes live on 15 February 2016 and Hackney on 28 March 2016.

We will update you when we hear that Universal Credit is coming to our areas for people with children.

### Rent payments under Universal Credit

The housing element of Universal Credit will be paid directly to you.

You must still pay your rent at least a week in advance as set out in your tenancy agreement.

We are advising residents to start paying a little extra each week, so they don't get behind when their benefits change. We also recommend that you start paying by direct debit.

### Under-21s

From April 2017, most Universal Credit claimants under the age of 21 will not get support towards their housing costs.

If you are already on Housing Benefit, you should not be affected.

For details about Universal Credit and ways to pay your rent, call us on 020 8815 4200.

## Engaging our young residents

We engaged youngsters from Hana Mews and Cazenove Road in a lively playscheme in October.

Our young residents visited the Cable Car in Royal Docks and enjoyed a variety of sports

including ice skating, football, table tennis, trampolining, basketball and badminton.



## The Benefit Cap is being reduced

From next year, the Benefit Cap is being cut.

In London, the maximum your household will be able to claim is reducing to £23,000. If you live alone, it drops to £15,410.

You will only be able to claim:

- £296 a week if you are single, and
- £442 a week if you are a couple or a lone parent.

If the total benefit you claim comes to more than the cap, your Housing Benefit will be cut. This means you have to pay more of your rent yourself.

We expect the changes to start in October 2016. But it is really important for you to start planning now.

Call the office to find out more about the Benefit Cap.

## Ways to get involved

Help us design and improve our services, by getting involved at NLMHA. Your feedback is really important to us.

### High-level involvement

- Apply to join our **Board of Management** and help to govern our organisation and contribute to our strategic direction and policies.
- Join our **Scrutiny Panel** to help monitor our performance, shape our policies and improve our services.
- Join a **focus group** to help us improve our policies and ways of working.
- Join your **Tenants' and Residents' Association**. We will offer full training and support.



### Medium-level involvement

- Become a **residents' voice** for your area, or start a new residents' association.
- Join us for **estate inspections**.
- Help us draw up a **neighbourhood agreement** to set local service standards.
- Organise or take part in **fundays, activities and training events** (our Tenant Participation Officer can help).
- Become a **mystery shopper** to test our services and report back.



### Low-level involvement

- **Send comments** by email or by letter.
- **Phone** our Tenant Participation Officer.
- **Read** our publications and check out our website.
- Complete our **surveys**.
- **Talk to us** when we hold a surgery.
- Set up a **local tenants' group**.
- Come to a **residents' meeting** – call the Tenant Participation Officer, if you would like one in your area.

Find out more: call Sajna Begum, Tenant Participation Officer, on 020 8815 4205, or email [sajna@nlmha.com](mailto:sajna@nlmha.com)





It's your home and your neighbourhood:

# Be a good neighbour!

It's important to look after your estate, as well as your home. Here are some things to remember.

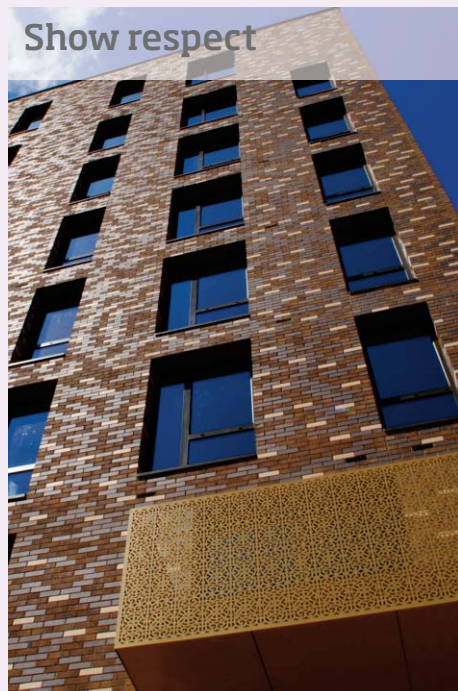
## Don't dump rubbish on your estate

Please don't dump large items like furniture or fridges anywhere on your estate – not even in the shed area.

All the councils in our area will collect large items of furniture and other bulky refuse for free. You will find the numbers to call on the back cover.



## Show respect



## Keep your block safe

If you live in a block, you share responsibility for keeping the building secure.

Unwelcome visitors often get into the block, by following another resident in. To avoid this happening, you should:

- make sure the door shuts behind you – especially in high winds
- if you don't know the person, ask them to use the entry phone to call the flat they are visiting

- report unwelcome visitors to the office or, in an emergency, call the police
- if you get a call on your entry phone from someone you don't know, don't let them into the building.

Do be extra careful over the next month. Thieves are especially active over the festive season.



## Don't throw items from your home

Please don't throw or drop any object from your flat or balcony. If you do this, you could injure someone or damage property.

We will have to take legal action against any tenant who ignores this advice.

# Tips from the maintenance team



## What to do if you smell gas

If you smell gas in your home, take the following action immediately:

- put out any cigarettes or naked flames
- don't turn on any electrical switches or use a phone in your home, as they can cause sparks
- turn off the gas at the gas meter, and
- open windows and doors.

Now phone the National Gas Emergency service on: 0800 111 999. They will make your property safe and tell you what to do. Once they have dealt with the emergency, contact our office or the out of hours contact centre.

## No light or power?

If your lights go out, or your electricity fails, try these simple checks before reporting a repair.

First check your consumer unit or fuse box. It is usually next to the electricity meter. If it has trip switches, check if any have tripped to the 'off' position and put them back on.

If the switch trips again, it is



probably caused by a faulty appliance. Try turning off all your appliances, then checking them in turn to find out which is causing the problem.

## Gas checks

By law, we have to carry out an annual check of all our tenants' gas appliances.

Your tenancy agreements sets out that you must give us access. If you fail to let us in, we will have to take legal action against you and charge you the full cost of doing so.

If you are a leaseholder, you are responsible for getting your own gas check done.

## Keep your gas boiler safe

Carbon monoxide detectors are an important way to keep your family safe. They sound an alarm if your gas boiler starts to leak poisonous gases.

Our gas engineers are instructed to install these detectors in your homes when they call to carry out your annual CP12 gas check and service.

## Making changes to your home

As a long-term tenant of NLMHA, you have the right to carry out alterations and improvements to your home.

Before making any changes, **you must get our written permission first**. Write to the Maintenance Department at our office address (see back page).

We will write back, giving or refusing our permission. Or we will ask you for more information. If we refuse our permission, we will explain why.





# How well we performed in 2014-15

## Investing in your homes

Investing in our housing stock is a fundamental part of our business. It ensures that we have quality homes available to rent and maintains the value of our assets, so that we can raise the finance to build new homes.

We ensure that your homes are fit for purpose and are places where current and future residents will want to live. We focus on maintaining your homes to an agreed standard and providing an effective repairs service.

In line with our corporate goal: "Will manage the association's resources effectively and will ensure security of assets", we target resources to where they can have the greatest impact in raising standards and delivering value for money.

We maintain a comprehensive stock condition database in order to develop investment programmes for cyclical and major repairs.

We spent around **£1m** maintaining and improving our homes in 2014-15.

We installed:

- 52 kitchens
- 16 boilers, and
- 13 bathrooms.

100%  
of gas  
inspections  
completed

95.4%  
of repairs  
completed at  
first visit

99.53%  
of emergency  
repairs  
completed on  
target

## The homes we let

We re-let **10** of our existing rented homes to people in housing need. We do not convert units for social rent to 'affordable' rent as our core value is providing social rented options for the most vulnerable in society and those in housing need.

Our average turnover period is just over **13 days**, compared with 23 days for the housing sector average.

## Developing new homes

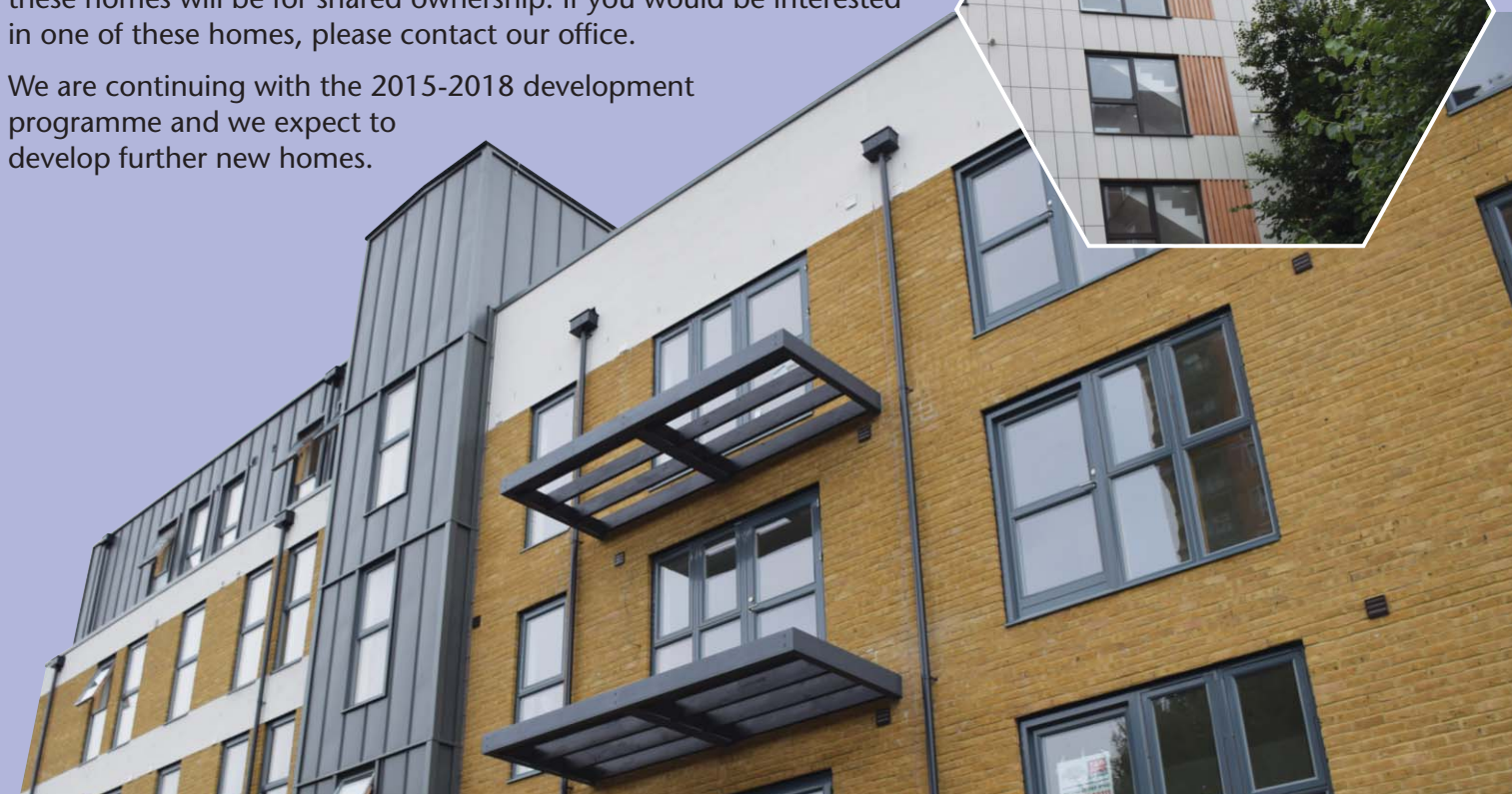
Through our development consortium, North River Alliance, we have been working on three new developments.

We accepted handover of **17** new flats in Vallentin Road in Waltham Forest in December 2015.

In February 2016, we expect to complete **14** new homes in Morning Lane in Hackney.

We are now on site with **20** homes in Lea Bridge Road, Hackney. Half of these homes will be for shared ownership. If you would be interested in one of these homes, please contact our office.

We are continuing with the 2015-2018 development programme and we expect to develop further new homes.





# How well we performed in 2014-15

## Keeping rents on track

We continued to offer advice and support to residents around welfare reform.

We assisted some residents affected by the bedroom tax, and helped others to claim further benefits or access budgeting and debt advice.

We are now preparing residents for Universal Credit, by encouraging you to open a basic bank account, supporting you to make online claims and recommending that you pay your rent in advance.



## Value for money

We remain committed to providing services that represent value for money for our residents, while delivering continuous improvement in the quality and range of homes and services.

Our value for money self-assessment for 2014-2015 demonstrated how we use our resources economically, efficiently and effectively to provide good quality, improving services and homes.



## Working with the community

We held a neighbours' day and a planting event at Finsbury Grange.

Residents from the Holly Street estate in Hackney joined us on Sunday 7 June for a Big Lunch community cohesion event.

We provided play schemes, clubs, extra classes and other activities for youngsters from several estates.

We worked with our partners to provide workshops for jobseekers, as well as English classes.

We carried out only **one** eviction during 2014-2015 – we work tirelessly with residents to make sure that eviction really is the last resort.



## Involving residents

During the year, we continued to work with residents to improve our estates and to increase satisfaction with our services.

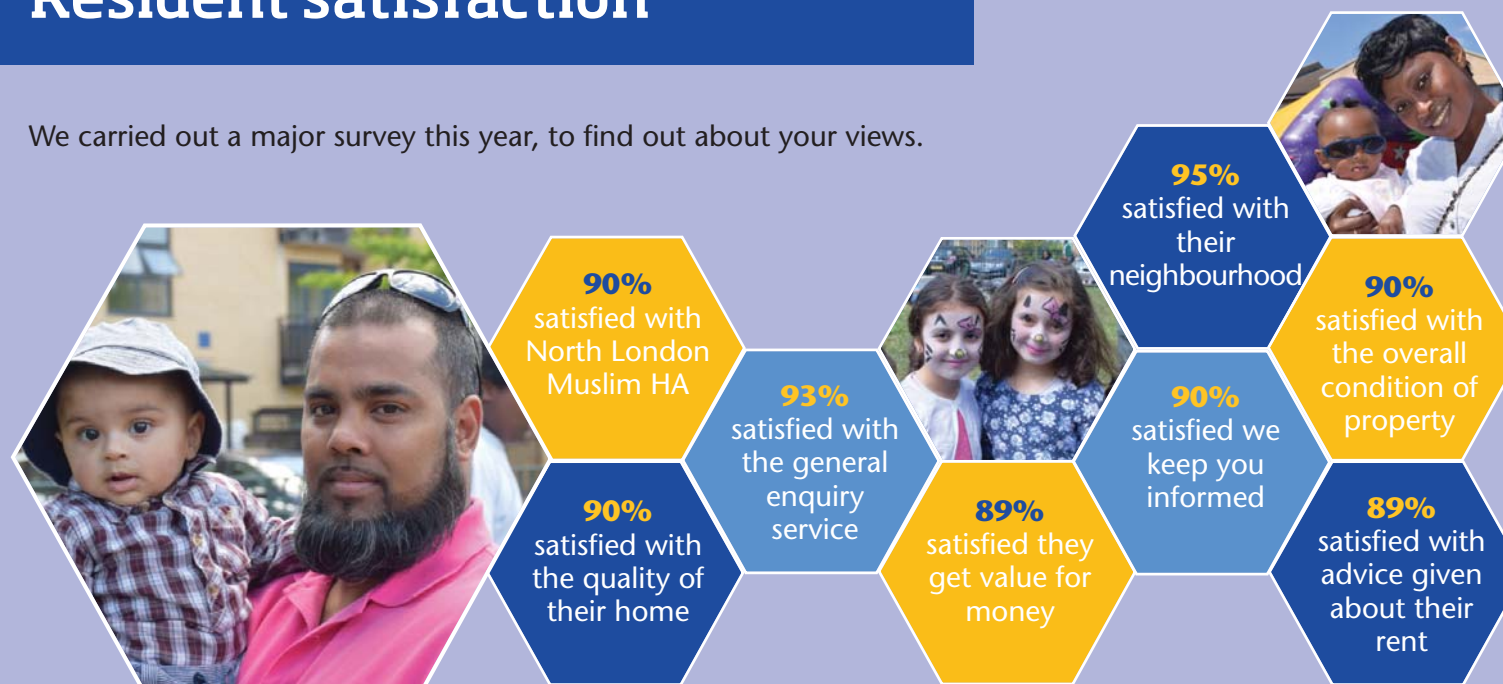
We engaged residents with consultations, advice surgeries, estate walkabouts and resident meetings.

We introduced **six** new members to our Scrutiny Panel to represent residents at our new developments. The panel has been working to shape and improve our services since 2010.



## Resident satisfaction

We carried out a major survey this year, to find out about your views.



## Complaints

We try to provide the best quality services for all our customers, but when things go wrong we aim to learn from our mistakes. Last year, we received a total of **10** complaints and resolved them all to the tenant's satisfaction at Stage 1 of our process.





# 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)

## 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](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 Sajna Begum on 020 8815 4205

## Out-of-hours emergencies

### Gas leaks

National Grid 0800 111 999

### Water leaks/burst pipes

Thames Water 0848 920 0800

### Gas heating/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](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, 0808 2000 247

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

### Bulk waste collection

Call Hackney on 020 8356 6688

Newham on 020 8430 2000

Tower Hamlets on 020 7364 5004

Waltham Forest on

020 8496 3000, or

Enfield on 020 8379 1000.



## North London Muslim Housing Association

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

**Website** [www.nlmha.com](http://www.nlmha.com)

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