



# Residents' News Update

Winter 2016



Residents from Hana Mews and Windrush Close setting off to go bowling last summer.

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Front cover logo and masthead designed by NLMHA residents

## 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.



## Christmas office opening hours

Our offices will close from 1pm on Friday 23 December 2016.

We will reopen normally from 9:30am on Tuesday 3 January 2017.

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

**Seasons greetings from all at NLMHA**

## Free training courses with learndirect

Out of a job? Wherever you live, why not take advantage of free training session run by our partners, learndirect.

Learndirect will assess your English skills, then guide you to the right level of the accredited course you choose. Courses run for two to four weeks.

When you complete your course, we will work with learndirect to support you to find a job. The support will include job search, applications and interview techniques.

To find out more about this scheme, phone Sajna Begum on 020 8815 4200.

### Courses available

- Employability
- Customer service
- English
- Maths
- IT
- Health and social care
- Hospitality
- Retail
- Warehousing

## Survey raffle winners

Janette Durant (pictured with her prize below), Hawa Abu Osman, Shahnaz Ghulam and Perwaiz Akhtar were the lucky winners of £25 high street vouchers in our last status survey raffle draw.

We send out surveys with our newsletters to ask for your feedback on the services we provide. We use what you tell us to make improvements.

You can enter our next raffle by completing our survey and posting it back to us in the pre-paid envelope. This is our way of saying thank-you for your time.



## Don't hold lifts open

Lifts at our estates are being damaged by people who keep holding them open.

Please don't do this. We are now monitoring the situation to see who might be responsible.



# Don't dump rubbish around your estate

Residents and others are dumping bulky waste in the communal areas at some of our estates. This is not acceptable.

If you dump large items of rubbish at your estate – by the bins or anywhere else – you are breaking your tenancy agreement.

If we have to arrange a collection, we are charged. So tenants must take responsibility for arranging their own collection. If you see someone dumping a large item, please call the office, so we can take action.



## Getting rid of electrical items

Bright Sparks recycling and reuse project works in partnership with local councils and will collect any electrical items, small or large, if you live in Enfield, Hackney or Waltham Forest. Phone 020 7993 6554 to request a free collection.

## Council bulk waste collections

- Call Hackney on 020 8356 6688 (free collection of up to five items, four times a year).
- Call Newham on 020 8430 2000 (up to six items collected for £20). Call Tower Hamlets on 020 7364 5004 (free collection of up to five items, twice a year).
- Call Waltham Forest (up to five non-electrical items collected free. Up to three large electrical items, fee starting from £25) on 020 8496 3000.
- Enfield on 020 8379 1000 (collections start from £36.50 for one item – limit of up to three electrical items).

# Six common scams: how not to fall for them

## 1. The Microsoft scam

If you get a phone call from someone who claims to be a Microsoft engineer, **don't follow their instructions**. Their aim is to take over your computer, install a virus and charge you to remove it. Or they may just steal your email and banking details.

## 2. The security details scam

Be wary if you get a call from anyone who says they are from your bank, another company you use, or the police. **Never give any personal or bank security details to someone who phoned you**. Remember, you can't be sure who they are.

## 3. The 'phone-us-back' scam

Scammers sometimes suggest



you phone them back to confirm who they are. But they fail to break the connection when you hang up. After dialling, you will talk to another member of the gang.

## 4. The payment details scam

You get an email (or a web link in an email) that includes a request for personal information about you, or for details of the PIN for your debit card or credit card.

**Never give details by email or follow suspicious website links.**

## 5. The fake invoice scam

**Don't chase a tempting e-Bay item that has been de-listed.** The e-Bay invoice will be fake and you won't get your money back if the goods don't arrive or turn out to be faulty.

## 6. The 'cry for help' scam

Scammers asking for help may call at your door, stop you in the street or email you. Be suspicious, even if an email seems to come from someone you know. Their account may have been hacked.

## Report scams to :

- Action Fraud: 0300 123 2040
- Your local Trading Standards Office via Citizens Advice: 08454 04 05 06
- The police station. Dial 101.

# Welfare reform update

The Benefit Cap in London reduced from £26,000 to £23,000 on 7 November.

**Between now and January 2017, your Housing Benefit or Universal Credit will be checked and recalculated.**

From 7 November 2016, the most a London household can claim is:

- **£442.31** a week if you are a couple or a lone parent, and
- **£296.35** a week if you are single.

If the total you claim is more than this, your Housing Benefit or your Universal Credit will be reduced.

The following benefits are included in the calculation:

- Child Benefit
- Child Tax Credits
- Housing Benefit
- Incapacity Benefit
- Income Support
- Jobseeker's Allowance
- Employment and Support Allowance (except for the support group)
- Maternity Allowance
- Severe Disablement Allowance, and
- Widowed Parent's Allowance & Bereavement Allowance.

If you need support to work out what to do next, call the office.



## New floating support service

We are working in partnership with One Support (part of the One Support Group), to offer a free advice and support service to our tenants.

You can ask for help with:

- filling out application forms
- budgeting
- debt problems, and

- claiming any benefits you might be entitled to.

For more information, please call Sajna on 020 8815 4200.



# The bedroom tax: who has to share?

Your Housing Benefit could be cut if you have a spare bedroom.

The reduction is:

- 14p in every £1 if you have one spare bedroom, and
- 25p in every £1 if you have two or more.

## Sharing bedrooms

The following have to share:

- an adult couple
- two same-sex children under 16
- any two children under 10.

Not expected to share are:

- a third child
- children who can't share for medical reasons or a disability
- a non-resident overnight carer for you or your partner.

You can also have a spare bedroom if:

- you have just become a foster carer, or are a foster carer between placements
- you have a student, or member of the forces in your household who expects to return home.



For more information about the bedroom tax, call the office.

## Right to buy: delayed until at least 2018

The Government's voluntary right to buy scheme for housing association tenants will now be delayed until at least 2018.

So far, five large housing associations have tried out the scheme to test it for the Government. At first, we were told it would roll out to every landlord from 1 April 2017.

Now the Government has announced that it plans to launch a new five-year round of pilot schemes instead. The scheme for tenants around the UK may start before the full five years are up, but not before 2018 at the earliest.

### What is the voluntary right to buy?

Right to buy plans would give every eligible housing association tenant the right to buy a home with special discount – while money was still available.

The scheme would be voluntary for landlords like North London Muslim Housing Association. Our Board would decide which, if any, properties we agreed to sell. If they decided not to sell you



your existing home, you would be able to take your portable discount somewhere else. You would look for a home to buy from another landlord.

If we sold you your home, we would get full compensation for the discount you received.

The first pilot scheme suggests you would need to be a public sector tenant (council or housing association) for at least 10 years. There would be other requirements too. For example, it's unlikely you would be able to go ahead if you had rent arrears.

### Why have the plans changed?

The Government promised that every home sold nationally would be replaced. Their plan was to raise most of the money needed by forcing local authorities to sell their most valuable council houses, when they next became vacant.

The Government now realises this plan needs more testing to be sure it works.

We will let you know more when the plans are clearer.

# Family trips bring co

Throughout the summer holidays, we invited Hackney residents to take part in activities and we arranged trips for the whole family. The events were really good for community cohesion, as the residents enjoyed meeting their neighbours and took the opportunity to discuss community related issues.



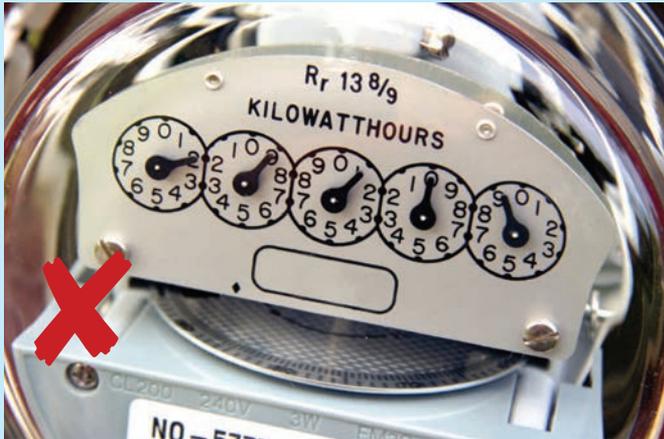
# Communities together



# Smart meters - coming soon

Between now and 2020, your energy suppliers will offer you free smart meters.

Your energy supplier will take away your existing meters (even prepayment ones)



They will install smart meters at your home instead

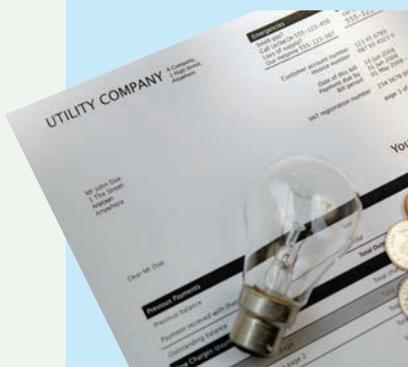
## Helping you save money

- The display on your smart meter shows how much energy you're using and how much you're spending
- You can easily see which appliances are using the most energy



## Fairer billing

- No more estimated bills – you always know what you're paying and what you owe
- You only pay for the energy you actually use.



## No more meter readings

- Your smart meter sends readings automatically using radio waves

## If you prepay for your energy:

- You may be able to pay online or using a phone app – no more keys, cards or late-night trips to the shop
- You can swap to direct debit without having a new meter installed

Find out more online at  
<https://www.smartenergygb.org/en>

# Switch energy providers to save money

Are you paying a high price for gas and electricity? You could save hundreds of pounds by finding a better deal.

## Switch with My Home Energy

The National Housing Association promotes My Home Energy, in partnership with Green Star Energy.

This scheme offers several tariff options for social housing tenants.

You can sign up and save even if you have a prepayment meter.

To compare prices call them on 0800 0014 706 or go online to [www.myhomeenergy.org.uk](http://www.myhomeenergy.org.uk) You will need your latest bill beside you when you make the call.



## Switch with Money Saving Expert

The Money Saving Expert Cheaper Energy Club, set up by Martin Lewis from ITV's Money Show, now saves money for its 2.5 million members, including people on prepayment meters.

To join the club, go online to [www.moneysavingexpert.com/cheapenergyclub](http://www.moneysavingexpert.com/cheapenergyclub) with your latest bill and let the website carry out a full market comparison for you. If you find a good deal, you can then use the links to make your switch.

The club checks whether you are still on the best deal every month and lets you know when it's time to switch. Belonging is free of charge.

If you need help to switch suppliers, or you need access to a computer, call the office. But please be aware, switching is your choice. NLMHA cannot take responsibility.

# Eat a healthy diet to stay fit and well

Avoid colds and flu this winter with these top 6 tips.

- 1** Catch up on your sleep – Experts say we need seven to nine hours a night. So it can be good to follow your natural wish to sleep longer on cold winter nights.
- 2** Drink more milk – Boost your immune system with milk, cheese and yoghurt. They provide protein, vitamins A and B12, and calcium.
- 3** Eat more fruit and veg – Eat five portions of fruit and veg a day. Roast, mash or make soup with winter veg. Dal and other dishes using pulses like lentils are good too. Eat a satsuma or dried fruit instead of sugary treats.
- 4** Top up your vitamin D – Boost your vitamin D
- 5** Take regular exercise to get fit and boost your immune system.
- 6** Eat a hearty breakfast – It's best to start your day with high starch and fibre. Breads and cereals are good. So is traditional porridge – add fresh or dried fruit, instead of sugar.



# Give your home a coat of

To keep your home in good condition, we expect you to decorate it regularly. Here are some tips to help you get started.

## Painting walls and ceilings

You will need:

- filler and a filling knife for cracks
- sandpaper to sand off excess filler
- a paint roller in a plastic tray for the walls
- a paint brush for the edges
- a stepladder
- plastic sheeting or newspaper to cover your floors and furniture
- masking tape to stop paint getting onto light switches or skirting boards
- water and a cloth to wipe splashes, and
- your choice of paint.

## Choosing paint

You can choose:

- matt or silk emulsion (silk has a slight sheen)
- 'bathroom' or 'kitchen' paint can be a good idea for these rooms – they resist damp and mould.



Your DIY store will have lots of colours to choose from. You can buy small tester pots to try them out first.

To decide how much paint to buy. Measure the height of your walls, then measure all round for the width. Height x width will give you the surface area for one coat of paint.

Most jobs need two coats, but you may need more if you are using a dark colour. A more expensive one-coat matt paint is ideal for ceilings.

## Getting started

- Cover your furniture and the floor.
- Make sure your walls and ceilings are clean and dry.
- Fill any cracks using a flat knife. Once this is dry, use the sandpaper to sand it smooth.



## Painting your ceiling

Start by using your brush to paint round the light fitting – you may first want to put masking tape round the fitting to protect it.

Use your brush to paint the line where the ceiling meets the walls. It doesn't matter if you get paint on the wall.

Use a roller to paint the rest of the ceiling. Pour the paint into the plastic tray to fill about a third of it. Don't put too much paint on the roller at once or it may drip.

## Painting your walls

Take down your curtains and put masking tape round fittings.

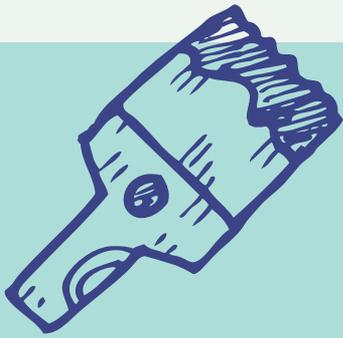
Use the brush for the edges and the roller to fill in between.

Give time for each coat to dry before starting the next.

If you wrap your brush and roller with clingfilm, they will not need to be washed between coats.



# Paint



## Painting wood

To paint doors and skirting boards, you will need:

- sandpaper
- small and large paintbrushes for painting wood
- paint – either gloss or satinwood (you might want to avoid oil-based paints – they go yellow more quickly)
- (if you choose oil-based paint) white spirit to wash brushes

Start by sanding down the existing paint, so that the new coat sticks to it properly. This is especially important if you are putting a water-based satin on top of gloss paint.

Clean the dust away carefully.

Put up masking tape to protect walls and fittings.

Use your small brush to paint narrow areas and edges.

Now fill in with your larger brush.

Give your paint time to dry before completing the second coat. Wrap your brush in clingfilm until you need it again.

Make sure you clean all brushes and rollers carefully, so they can be used again.

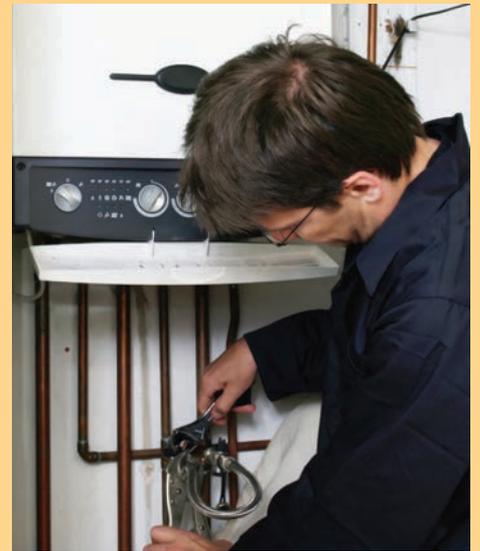
## Gas safety checks

Please make sure you are in for your annual gas safety check.

The check makes sure that your gas boiler is working efficiently and safely.

We are legally responsible for getting it checked.

If you can't be in for your appointment, please give plenty of notice. If you fail to let us in, we may take further action, which could include taking you to court.



## Avoid blocking your toilet

Please don't throw anything except toilet paper into your toilet. If you ignore this, you risk blocking the drains.

### 10 things you should never flush

- Wet wipes – they don't break down like toilet paper.
- Cotton balls, cotton buds, cotton pads.
- Pills you no longer need. They can get into the water supply and harm wildlife.
- Nappies.
- Cigarette ends – they are full



of toxic chemicals that can end up in the water supply.

- Plasters.
- Paper towels.
- Fats, oil and grease. They go solid when cold and block the sewers.
- Dental floss.
- Cat litter. As well as causing blockages, cat waste can pollute the water system with toxins and parasites.

Don't add to our repair costs. Avoid blockage call-outs!





# 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

**Gizem Singirli** and **Esra Demir** 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 Haarith Balesaria 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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