



Residents' News Update

Summer 2016



Hackney residents enjoying a community cohesion day out.

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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:

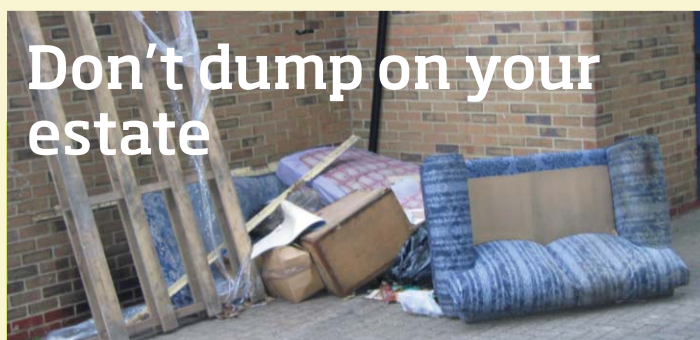
To provide quality homes and services, strengthen our communities and improve the lives of local people by adding value, dignity and quality of life.



Annual gas checks

We carry out an annual gas check to make sure your appliances are running efficiently and safely.

Please make sure you're in for our contractor's appointment. A wasted journey costs time and money. We may have to pass on the cost to you.



Don't dump on your estate

If you have large items to get rid of, please take them to your nearest recycling centre. Or call your council's bulk waste collection service (numbers on the back page).

Dumping rubbish at your estate, can be dangerous and unsightly. If we have to get it collected, it adds to everyone's service charge.

Paying your rent

Thank you to all our tenants who pay their rent on time.

Please make sure you quote your tenant reference number when making a payment to NLMHA, so your payment is allocated correctly. This includes when you pay by standing order.



If you don't know your tenant reference number, call our Customer Service Advisers Ozge or Esra on 020 8815 4200.

If you lose your rent payment card, contact us for a replacement. In the meanwhile, it is still your responsibility to pay your rent by another method.

Government makes changes to the Pay to Stay scheme

The Government has decided to change the way 'Pay to stay' will work for housing associations.

Under Pay to Stay, the Government wanted all social housing tenants with household incomes over £40,000 to pay much higher rents, in line with private renting levels.

Housing associations argued that the scheme would be hard to run and many would not be able to afford the change. So in December 2015, the Government agreed to make the scheme voluntary for housing associations, but not for councils. Council tenants will probably now pay extra rent on a sliding scale.



Find a new home with Homeswapper

If you need to move, the **best option** to consider is a home swap with another social housing tenant.

You can make a 'mutual exchange' if you are an assured tenant.

You must get written permission from both of the landlords before you move.

We can say 'no' if:

- your home is unsuitable for your swap partner, or
- you have broken your tenancy agreement – for example, by not paying your rent.

We will give you our answer within 42 days.

Using Homeswapper

We are partners with Homeswapper, which means you can use their online search for free.

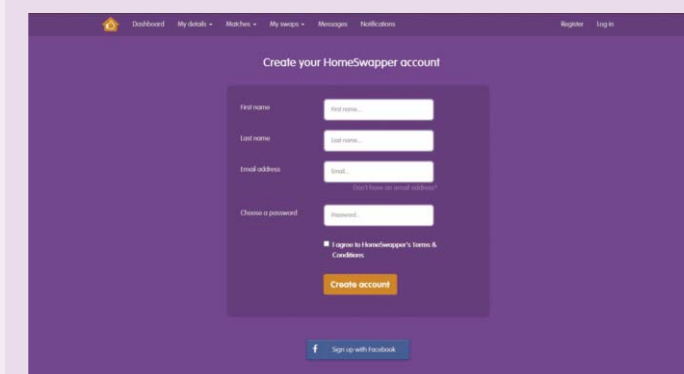
The website has 200,000 home adverts from tenants like you across the UK. NLMHA tenants have successfully moved using Homeswapper.

5 steps to a new home

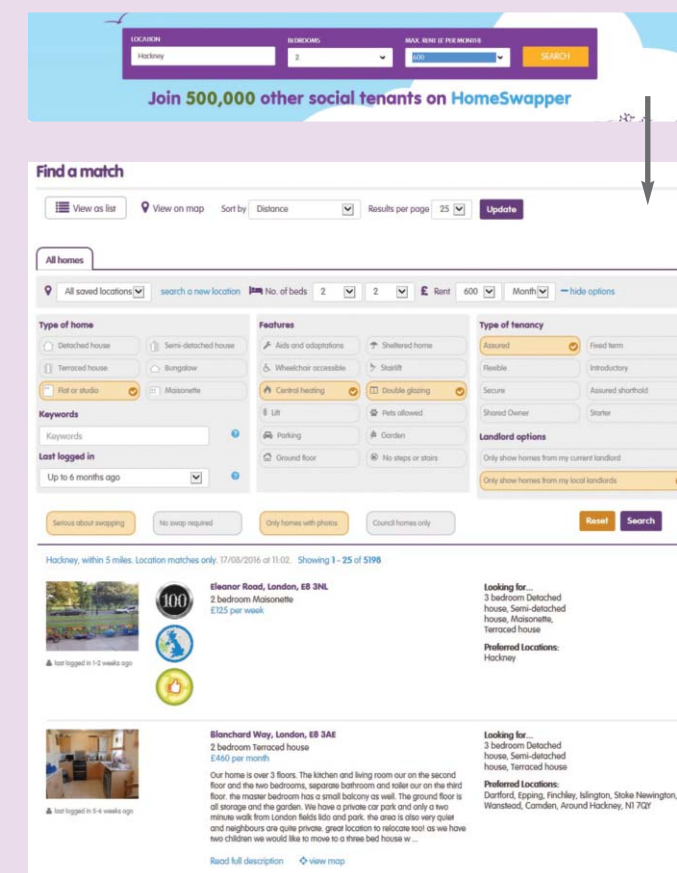
1. Go to the website at www.homeswapper.co.uk



2. Register to use the service



3. Log in and start searching



4. Contact possible swap partners and arrange to visit each other's homes.

5. Call your housing officer, so that we can explain what happens next and consider your application. Your housing officer can also help you to use Homeswapper.

Moving out? Please take everything with you

When you move from your NLMHA home, remember you must take everything with you and leave your home clean and tidy.

If you leave rubbish or personal belongings behind, we have to get our contractors to come in and remove them, before the new tenants can move in. We will pass on the cost of carrying out this work to you.

Welfare reform update

Here are some of the recent changes announced by the Government.

Benefit Cap is cut again

From October 2016, the Benefit Cap is being cut again.

In London, your household will not be able to claim more than £442 each week (which is £23,000 a year).

If you live alone, you will not be able to claim more than £296 each week (which is £15,410 a year).

Your Housing Benefit will be cut if the total benefit you claim comes to more than the cap. You will have to pay more of your rent yourself.

Call the office to find out more about the Benefit Cap. We can make sure you get helpful advice.



Housing Benefit backdates

Since 1 April 2016, you can only backdate a new claim for Housing Benefit by one month, if you are of working age.

It is more important than ever to

make a new claim straight away and backdate it properly.

If you or your partner are over the age for Pension Credits, the limit is now three months.

New rules for long holiday breaks

From 28 July 2016, there are new rules about holidays if you are claiming Housing Benefit.

- You will lose benefit if you go abroad for more than four weeks.

- Anywhere outside Great Britain is now 'abroad' – including Northern Ireland, the Isle of Man and the Channel Islands.
- Someone else in your household may be able to claim Housing Benefit while you are away.
- The new rules don't affect seafarers, the Armed Forces or people fleeing domestic violence.

Non-dependants

If a non-dependant takes a long break, the non-dependant reduction will not apply. However, you might be affected by the bedroom tax.

You can get benefit for longer if:

- a close family member dies (up to eight weeks), or
- someone in your household needs medical treatment abroad (up to 26 weeks).

Remember, you must always tell North London Muslim HA before you spend a long time away.





Rent support changes on the way for people aged under 35

Some people under 35 will get less help with their rent from April 2018. The changes will apply to people claiming Housing Benefit or Universal Credit.

Who this affects

- People living in general housing who sign a new tenancy agreement on or after 1 April 2016.
- People living in hostels who sign their agreement on or after 1 April 2017.

This includes people who:

- transfer or swap homes (make a 'mutual exchange'), or
- renew their fixed-term agreement.

for a private renter, using the Local Housing Allowance (LHA) rate.

- If you live alone, you will only get the Shared Accommodation Rate, which covers the cost of a room in a shared house. It does not cover a self-contained flat.

The maximum amount paid is fixed locally. You can check this figure for your area. Phone your local council or visit their website.

The changes will make the biggest difference to people who live alone.

Some people are not affected

- Disabled people who get the highest or middle rate of Disabled Living Allowance.
- Care leavers aged under 22.
- People who need overnight care.
- People who are at least 25, who have been living in a homeless hostel for three months or more and receiving support.
- Certain groups of offenders, who are aged 25 or over.

Universal Credit: more delays

The Government has announced a new delay in bringing Universal Credit to existing claimants.

Claimants will now move to Universal Credit between July 2019 and March 2022.

Universal Credit replaces all six of the benefits shown below.

Jobseekers' Allowance

Housing Benefit

Working Tax Credit

Child Tax Credit

Employment & Support Allowance

Income Support

Universal Credit

Hackney residents revamp their garden

The communal garden at Jenner Road in Hackney is now a great place for everyone to share – after residents led a gardening event there recently.

As you can see from the pictures below, this event was a great success.

We planted beautiful flowers, as well as strawberry and vegetable plants. We also installed new picnic benches, to create a place for all to enjoy.



Interested in a career in construction?

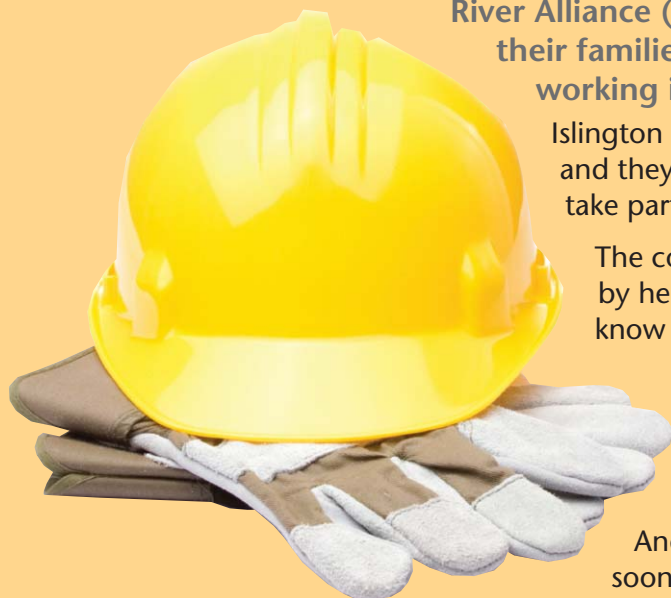
As one of the 10 housing association members of the North River Alliance (NRA) for the past 10 years, our residents and their families can opt to take first steps towards a job working in construction.

Islington & Shoreditch Housing Association (ISHA) lead the NRA and they are offering people living in our homes the chance to take part in a free two-week course.

The course aims to help you land your first job in construction, by helping you with CVs and interview skills, and letting you know about job opportunities available locally and in central London.

If you are currently unemployed and would like to take part, please contact Sajna Begum by emailing sajna@nlmha.com

Andy will register your interest and let you know more as soon as details are available.



Need help to find work?

As a locally-focused business with a social purpose, we use NLMHA's economic strength to help residents get into work and improve their quality of life.

Courses with learndirect

We're currently working in partnership with learndirect in Walthamstow to offer free training sessions for unemployed tenants and residents.

Learndirect start by assessing your English skills. You then see an Advice and Guidance Officer who looks with you at what you already know in the subjects you choose. They can then guide you to the right course. Their programme includes short (two to four weeks long) accredited courses in:

- employability
- customer service
- English
- Maths
- IT
- health and social care
- hospitality
- retail, and
- warehousing.

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.

Below: The learndirect centre in Walthamstow.



A new start for Andreas

Andreas Demetriou has made great use of the free sessions with learndirect.



"I attended the two-week retail training course through learndirect. Also, they helped in finding me a local work placement with the Officers Club retail store."

"After a successful period of work experience, I was given the opportunity to become a permanent member of staff. The confidence this gave me, after being unemployed for nine months, enabled me to find another two casual jobs, allowing for me to sign off from claiming Jobseekers' Allowance."

"Thank you to everyone at learndirect who assisted in this happening. Thank you very much."

Housing inspiration

We directly inspire people about the careers available in housing and beyond.

Our work experience programme is popular with our own residents. We also liaise with local schools to offer placements.

Employer links

We work in partnership with employers.

During September, Tesco, Google and Travis Perkins are all offering offer opportunities to residents and family members over the age of 19.

To take part, you need to have been a resident in the UK/EU for three years or more and be getting working age benefits.



A home of your own with NLMHA

Our latest new development will include homes for shared ownership.

YMCC House on Lea Bridge Road in Hackney will have 10 homes for shared ownership, with four of the units being regular flats and six being 'duplexes' – set out on two floors.

The other 10 flats are for affordable rent, for people put forward by the council.

Homes at the scheme have attractive balconies and the building has a roof terrace. YMCC House sits on the edge of Millfields Park.

As a shared owner at YMCC House, you would buy a 40% share of your home, using a mortgage from a building society or bank. You then pay rent to NLMHA on the remaining 60%.

You would need to provide an upfront deposit and be able to pay your moving costs.

To find out more about shared ownership, or to express an interest in the homes at NLMCC House, please contact NLMHA on 020 8185 4200.



The Board of NLMHA in session.

Join our Board of Management

We are currently looking to recruit a new tenant member for the Board of North London Muslim Housing Association.

As a Board member you would take part in regular meetings to discuss our strategic direction and policies.

You would bring an important tenant viewpoint to the heart of our decision-making.

To find out more, phone Sajna Begum, our Estate Management and Tenant Participation Officer, on 020 8815 4205. She will be pleased to hear from you.

Otherwise, you can email her at sajna@nlmha.com

The new state pension

The Government has introduced a new state pension for people reaching retirement on or after 6 April 2016.

The new pension

- The pension is a single flat rate of up to £155.65.
- There is no couples' rate.
- Second state pensions and top-ups are abolished.

To get the new state pension, you must have at least 10 years of National Insurance contributions. Married women can't claim against their husband's contribution any more.



Retirement age

Your retirement age depends on your date of birth and whether you're a man or a woman.

Since 2010, the retirement age for women has been changing.

- By April 2016, the retirement age for women reached 63.
- By December 2018 it will rise to 65, affecting women born between 6 April and 5 December 1953.
- The retirement age for everyone born after that will gradually rise to 68.

You can calculate your state pension age online at www.gov.uk/state-pension-age

You can request a statement of your NI contributions online at www.gov.uk/check-state-pension, or by phoning the Future Pension Service on 0345 3000 168.

How much state pension you will get

- Up to £155.65 per week if you have at least 35 years of National Insurance (NI) contributions.
- Less if you have 10-35 years of NI contributions.
- Taking a break to raise a family will count towards your NI contributions.

If you qualify for little or no pension, you will need to claim pension credits instead.

Your state pension will also start lower if, for part of your working life, you paid lower National Insurance contributions because you were 'contracted out' of paying for the state second pension. This does not apply if you were self-employed.



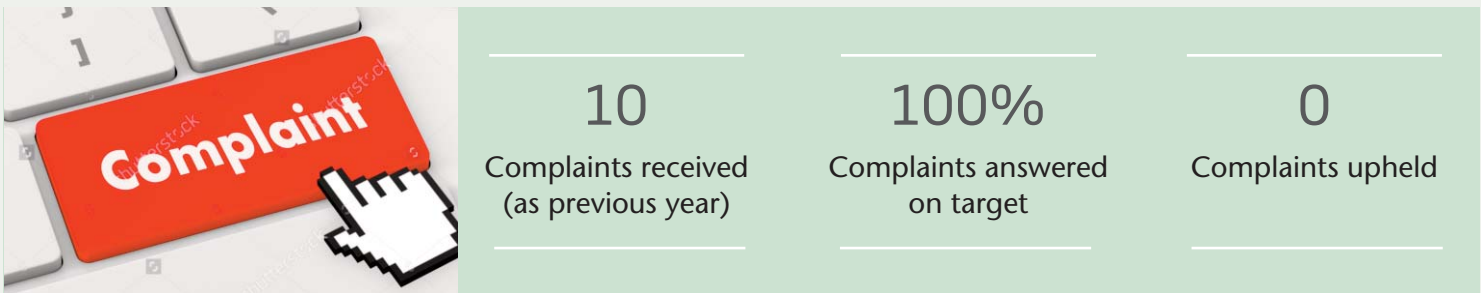
Our performance in 2015-16

Resident satisfaction

We were pleased with the results of last year's residents' satisfaction survey.

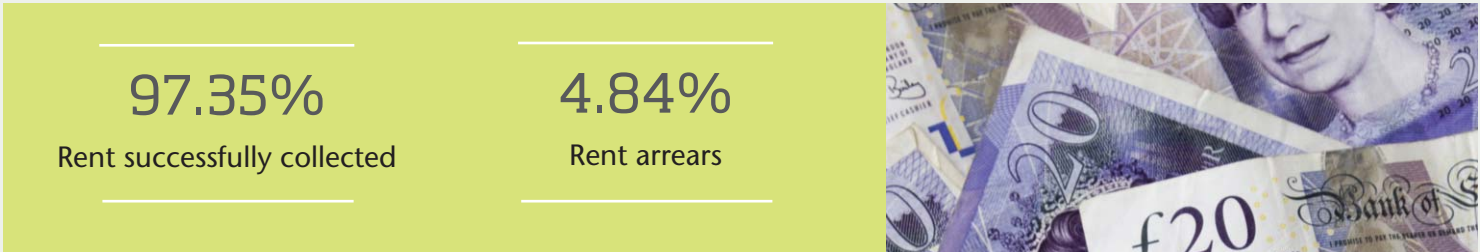


Complaints received



Rent payments

Since April, staff have worked hard on Housing Benefit cases. Our figures for the current year are even stronger.

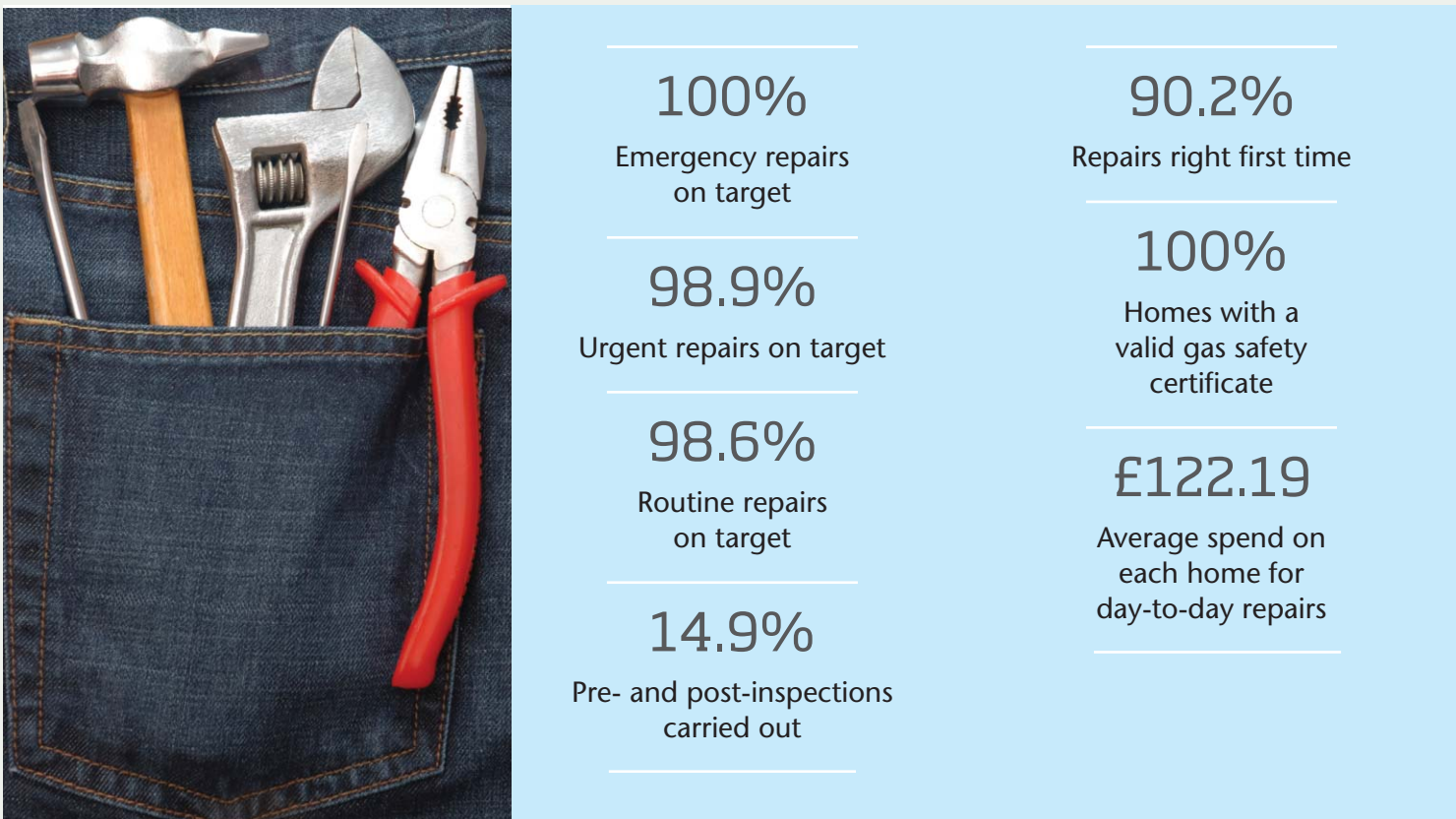


Lettings and empty properties

We aim to turn round our empty properties as quickly as we can.



Repairs and maintenance





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

Ozge Coktas 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

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

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 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

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, 0808 2000 247
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

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Upper Clapton, London E5 9BQ

Website www.nlmha.com

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