



Residents' News Update

Winter 2013

From small beginnings to a blossoming garden



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Editor's comment

Welcome to our winter Residents' News Update.

In this issue, you will see that we've been busy recently, settling in new residents and staff, as we continue to grow.

We're pleased to report that 2012-13 was another good year for NLMHA. You can read about our performance on pages 8-11 of this issue. With resident satisfaction reaching 91%, we have lots to celebrate in our 25th year.

Beware bogus callers

Burglars operating in all your areas have been pretending to be repairs contractors to get inside people's homes.

Our staff and contractors carry ID cards, so always ask to see them. If you are suspicious about someone, call us to check they are who they say they are, or phone the police on 999 or 101.

Paying your rent upfront

New tenants are sometimes surprised when we ask them to make their first rent payment before moving in.

Your tenancy agreement – a legal document – requires you to pay at least one week in advance. If you pay fortnightly or once a month, you must pay two weeks or a month in advance.

Christmas office opening times

Our offices will close from 1pm on Tuesday 24 December.

We will return to normal hours when we reopen at 9.30am on Thursday 2 January 2014.

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

Seasons greetings from all at NLMHA.



Getting ready for universal credit

If you claim benefits, it's time to start preparing for the introduction of universal credit from 2014.

Under universal credit, claimants will get a single monthly payment to replace:

- income-related jobseeker's allowance
- housing benefit
- working and child tax credits
- income support, and
- income-related employment support allowance.

Rent payments

In future, your rent payment won't normally come straight to us. It will be up to you to pay your rent.

To give yourself time to get used to budgeting monthly, we suggest asking the council to start paying your housing benefit direct to you now.

We recommend setting up a direct debit to pay your rent direct from your bank, building society or credit union account each month.

Phone our office on 020 8815 4200 if you'd like help to sort out monthly payments or to open a bank account.

Decorating your home

We decorate the outside of your home, and the areas you share with your neighbours – but the inside of your home is your responsibility.

As our tenant, you agree to do your own minor repairs and to keep your home in good decorative order while you live in it and before you move out.

If you are on a low income, you might be able to decorate more cheaply. For example, the Forest Recycling Project offers reclaimed paint, varnish and woodstains for £1 a litre, from these shops:

- **FRP Centre** 2c Bakers Avenue, E17 9AW. Phone 020 8539 3856.
- **Splash Pillion** Unit 8 Clarendon Buildings, 25 Horsell Rd, N5 1XL. Phone 020 7700 2498.
- **Bright Sparks** 176 Seven Sisters Rd, N7 7PX. Phone 020 7272 9156.



A new community at Finsbury Grange

We've been working with residents at our new Finsbury Grange estate to help them settle into their new homes, meet their neighbours and start taking ownership of their own community.

Twenty youngsters from the estate took part in our holiday playscheme during the October half-term break.

The children and young people, aged from five to 16 years, were taken to the Sobell Leisure Centre in Holloway for two days of sports activities led by Sky Tutors.

Sky Tutors also led discussion sessions around living a healthy lifestyle, being a good neighbour, keeping the estate clean, travelling safely and community unity.

We run these schemes to give children and young people the chance to try out new things and discuss issues around living on their estates.

Finsbury Grange children and parents alike were pleased with the playscheme and this has definitely built community cohesion.



Become an estate inspector – it will help us to raise service standards

Would you like to help keep your neighbourhoods clean, tidy and in good shape? Join us on an estate inspection and rate your area.

Before you become an estate inspector, we'll send you off for free training. Then we will ask you to visit a neighbourhood to check the quality of the cleaning, gardening and grounds maintenance.

Our housing staff regularly carry out random inspections on estates and they will use your feedback to make improvements for your community.

If you would like to take part, call Tausif on 020 8815 4200, to arrange a convenient time.

Meet our new team members

Five new members of staff have joined the team recently, helping us to provide good quality services.

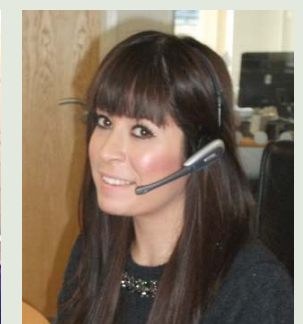
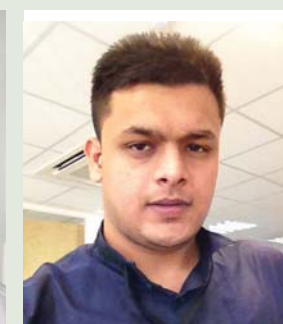
Sohail Hussain and Salim Patel are Assistant Technical Officers, who are working to keep repairs standards high. We have also taken on Haarith Balesaria as a Trainee Maintenance and Housing Officer.

We now have two dedicated members of staff in our Customer Services Department – Tausif Bham and Menekse Gozubuyuk. They are your first point of contact when you call the office.

We have trained Tausif and Menekse to provide an efficient and professional service as they answer all your rent, repairs and housing-related queries.

If our Customer Services Officers can't give you an answer straight away, they will get back to you as soon as they can.

Left to right: Assistant Technical Officers Sohail Hussain and Salim Patel, Trainee Housing and Maintenance Officer Haarith Balesaria, and Customer Service Officers Tausif Bham and Menekse Gozubuyuk.





Anti-social behaviour: Don't lose your home

Our tenants have the right to enjoy their homes peacefully. We will not put up with anti-social behaviour (ASB).

ASB can include:

- regularly playing loud music
- dumping cars or rubbish
- damaging property and buildings, including graffiti
- failing to control your dog
- shouting, swearing, fighting or drunken behaviour
- being racist, abusive, threatening or violent
- selling drugs, or
- throwing things.

You are also responsible for your children, other household members and visitors.

What action we will take

We will always take anti-social behaviour seriously.

If it's a case of neighbours falling out, we will encourage you to resolve things together if you can. In more serious cases, we can go to court to:

- get a possession order, so we can go on to evict you
- demote your tenancy, making it less secure, or
- get an injunction or ASBO (anti-social behaviour order) – ordering you to stop causing a nuisance.

We will also work with the local authority, police and other organisations to tackle anti-social behaviour together.

Don't risk losing your home. With a record of anti-social behaviour, you will find it difficult to get another one.

Sub-letting? You could go to prison

It is now against the law to move away from your NLMHA home and let someone else move in.

Under the Social Housing Fraud Act 2013, a court can fine you or send you to prison for sub-letting your home. In the most serious cases, this could mean a two-year prison sentence and a fine of up to £50,000.

Landlords across the country now share information. We also work

with the police and local councils to help detect fraud. And we carry out tenancy audit checks to make sure the right people are living in our homes.

If you think one of our properties might be sub-let, please phone to let us know. We will understand if you prefer not to give your name.

Stay warm, fit and well this winter

Stay warm

Keeping warm can help prevent colds and flu, as well as more serious health problems.

- **Keep your home warm** – 21°C (70°F) in your main room and 16°C (61°F) elsewhere.
- **Keep yourself warm** – Wear thin layers. Put on gloves and a hat outside. Use a shawl if sitting and hot water bottles in bed.
- **Eat well** – For fuel, eat a mix of five fruit and veg every day, and drink hot drinks.
- If you're 63 or older, check you get your **winter fuel payment**. Call 08459 151515 or go to www.gov.uk/winter-fuel-payment
- If you're on benefits and the temperature drops below 0°C for more than a week, you may qualify for **cold weather payments**. Ask at Jobcentre Plus.

Stay fit

It's tempting to hang around indoors when it's cold. But you should stay active, unless your GP says otherwise.



- **Make good use of your leisure centre**. Go for a swim.
- **Try something new** – Why not try dancing or hiring a Boris bike to ride in the park?
- **Get the kids moving** – Take them to the park and don't forget the football!
- **Take a brisk winter walk**.
- **Try exercising at home** – Make weights with bottles of water or tins. Visit NHS Choices for exercises to try – at www.nhs.uk/Livewell/fitness

Stay well

To avoid getting winter illnesses.

- **Get plenty of sleep**.
- **Keep your immune system healthy** with vitamins A and B12. Low-fat dairy products are a good source.
- **Eat a good breakfast**.
- **Wash your hands regularly** to avoid getting colds from the bugs left on surfaces.
- **Get a free flu jab** at your doctor's if you're over 65 or have a long-term health condition.

How to swap homes (and stop paying the bedroom tax)

A home swap could help you move – especially if you're losing housing benefit because you have too many bedrooms under the new rules.



We are one of the landlord partners to the online HomeSwapper scheme, which means you can sign up and use their system for free.

In eight easy steps, you could find the right swap for your family.



Step 1

Go online to www.homeswapper.co.uk to register your details and your home.



Step 2

Login and go to 'My Pages' to download photos of your home. (Photos increase your chances of getting a swap.)



Step 3

Search for a home by area, size and type.

You can use the automatic search or look through the database by hand.

Be flexible to maximise your chances. You are more likely to find a swap if you are willing to live in different areas and types of home.



Step 4

Select a possible home. Contact the tenant and get more details. Tell them all about your home too.



Step 5

You're both interested in swapping. You arrange home visits.

Stay safe. Have someone with you, or tell someone where you're going and when someone is visiting.

Multi-swaps. If you fall in love with a home, but the tenant doesn't want yours, you don't have to give up on it. You can use HomeSwapper to make a multi-swap, where several tenants pass homes between them. HomeSwapper has helped people find three-way, four-way and even seven-way swaps.



Step 6

You each contact your landlord – you need our permission before you can swap.

Check your swap partner's tenancy – it will be yours when you swap. Ask our advice if you aren't sure what rights you will have.



Step 7

We say 'yes' (but only if you don't owe us rent and your home is suitable for your swap partner). **Be aware:** We and your new landlord won't redecorate outside or inside before the swap. That's up to you.

For more information on swapping your home, phone the office on 020 8815 4200.

What to do about condensation

Condensation is the moisture that forms when warm air touches cold surfaces. You can tackle problems with condensation, using these simple steps.

Produce less moisture

- Cover boiling pans.
- Never use paraffin or portable gas heaters, which produce a lot of moisture.
- Try to dry clothes outdoors.
- Only dry clothes indoors if the room is well aired.
- Don't dry things on radiators.
- Vent your tumble dryer to the outside using a proper kit. Or use a self-condensing dryer.



Keep air flowing

- Check air vents are open.
- Don't stuff rooms with furniture.
- Always use the fans in your kitchen and bathroom.
- Keep kitchen and bathroom doors closed when in use.
- Put cupboards alongside internal walls if you can.
- Don't overfill cupboards.

Keep your home warm

- Stop your home getting too cold. Try to heat your home on low, even when you're out. Heating your home from very cold creates a lot of moisture.
- Put up lined curtains to draughtproof your windows.
- Only use 'dry' heating – such as gas central heating or electric storage heaters.



Why you need to insure your wooden or laminate flooring

Laminate flooring is a floor covering just like a carpet. If you have wooden or laminate flooring, please be aware these count as your personal belongings. They don't form part of the structure of your home.

So if your flooring is damaged – for example, by flooding, burst pipes or a fire – it isn't covered by our buildings insurance.

My Home

As our resident, you can choose to sign up for affordable home contents insurance through the 'My Home' scheme.

For a little extra, you can insure:

- items like your mobile phone, watch, jewellery or laptop computer when you take them outside your home –

this is called 'Personal Possessions' cover and it is limited to £500 per claim

- your wheelchair, mobility scooter or hearing aid
- your shed or greenhouse.

You can also add more accidental damage cover.

For more information or to apply for insurance cover, call My Home on lo-call 0845 337 2463 from your landline. (But 01628 586189 may be cheaper from a mobile.)

You should always compare prices before signing up.

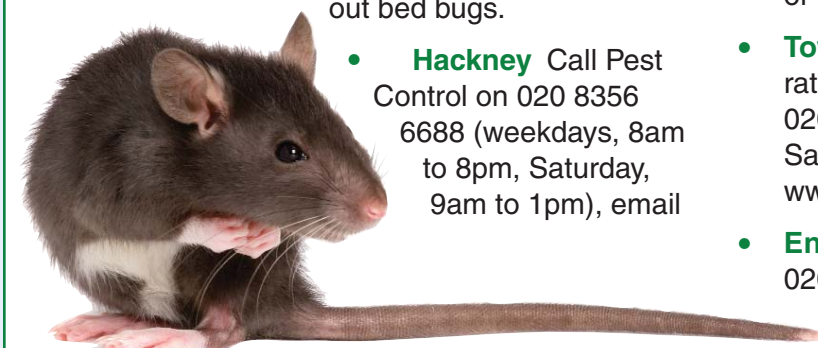


Tackling mice and other pests

Controlling pests in your home is normally your responsibility – but we can sometimes help, depending on the problem and your circumstances.

Before calling our office, check the help available from your local authority. Councils give free advice and they can assist with bed bugs, cockroaches, pigeons and gulls, wasps, mice, fleas and rats.

However, most councils charge to visit your home. Fees average around £65 for pests like wasps, up to around £135 per visit to sort out bed bugs.



- **Hackney** Call Pest Control on 020 8356 6688 (weekdays, 8am to 8pm, Saturday, 9am to 1pm), email

hygieneservicesupport@hackney.gov.uk, or go online to www.hackney.gov.uk

- **Waltham Forest** Some reduced charges if you're on housing benefit. Leaflets and online form at www.walthamforest.gov.uk, or call 020 8496 3000, email wfdirect@walthamforest.gov.uk, or visit the Customer Service Centre, 137 Hoe St, E17 4RT (weekdays 8.30am-6pm, Saturday 9am-1pm).
- **Newham** No charge for rats. Phone the Pest Control Service on 020 8430 4133 (weekdays, 9am to 5pm), email pestcontrol@newham.gov.uk, or go online to www.newham.gov.uk
- **Tower Hamlets** No charges for pensioners or rat control. Call the Customer Contact Centre on 020 7364 5007 (weekdays, 8am to 8pm and Saturday, 8am to 4pm), or go online to www.towerhamlets.gov.uk
- **Enfield** Phone the council's helpline on 020 8379 1000 (weekdays, 8am to 6pm), or go online to www.enfield.gov.uk

Home improvement? Ask first

Don't forget, you need our written permission if you want to make improvements to your home. If you go ahead without permission, you are breaking your tenancy agreement.

You need our okay if you want to:

- add anything – like a conservatory or a garden shed
- fix anything to the outside – including aerials and satellite dishes
- install big items inside – such as new kitchen or bathroom units, stairlifts and shelving, or
- take anything out or knock anything down.

We will try to say yes, but we will always say no if, for example:

- you aren't a permanent tenant, or
- it would damage the property or make it less safe.

Be aware that any changes or additions you make are your responsibility. If you put in a shower, for example, any repairs will be down to you. We may also ask you to put things back how they were before you move out.

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



How well we performed during 2012-2013

More homes for new tenants

We completed two new developments during 2012-13 – branching out from general needs housing to provide our first six homes for shared ownership.

Finsbury Grange

At our new scheme in Hackney, we own 63 homes and manage 67.

Oriana House

We completed Oriana House on Leyton High Road in Waltham Forest.

We own 36 homes at the scheme – 30 of them for general needs and our first six shared ownership flats.

Pictured: Finsbury Grange



99

Completed new homes

67

Homes brought into management

785

Total homes owned and managed

Investing in our homes

We maintain all our homes to a high standard, carrying out good quality repairs and planned upgrades.

Gas contractors

During 2012-13, we worked with Spitalfields Housing Association and Providence Row to choose new gas contractors. Sharing a contract is highly efficient and provides good value for money. We involved residents from all three housing associations in the whole selection process.

Resident satisfaction

We track resident satisfaction with repairs very closely, so that we can refer problems back to contractors and act on resident feedback. During the year, our monitoring and your replies to our 'end-of-work' surveys showed that 92% of repairs are completed on the first visit.

£806k

Spent on repairs and upgrades to existing homes

97%

Annual gas checks completed

92%

Repairs completed at first visit

100%

Emergency & routine repairs done on time

98%

Urgent repairs done on time



26

New kitchens fitted

36

New boilers fitted



How well we performed during 2012-2013

Keeping rents on track



One of the year's key priorities was helping residents stay on track with their rent to protect their tenancies.

We held family events and meetings to prepare people for welfare reform. We also visited estates to provide some one-to-one support.

Over the coming year, we will continue to offer budgeting advice, and help to improve your prospects through good, free, training, education support and work search programmes.

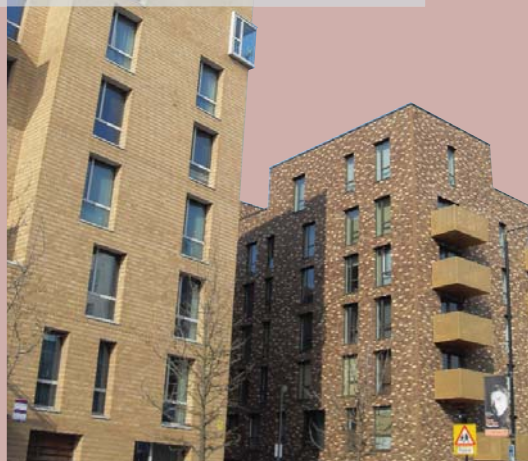
99.6 %

Rent collected

4.07 %

Rent arrears

The homes we let



We let 71 homes during the year – most of them newly built.

We improved our letting times. On average, our properties were empty for just over 1.6 weeks – up from 2.8 weeks the year before.

71

Homes let

1.6 wks

Average time homes were empty

Supporting community life

We continued to work with our partners to run community projects, events and activities for young residents.



We prioritised job training with an outreach project to 200 homes in Hackney, together with North London Muslim Community Centre. We took similar projects to other estates.

We ran courses for 11 residents in partnership with KIS (Keep it Simple), gave Ansar Gardens residents job search support through Seetec and ran IT and job search sessions at our offices.

14

Reports of anti-social behaviour

They were all low level cases, quickly resolved.



More satisfied tenants

Our major resident satisfaction survey for 2012-13 showed improving satisfaction levels across most of our service areas.

Our overall satisfaction rating went from 76% to 91% in a single year – thanks to all the contact we had with residents as we prepared for welfare reform.

The satisfaction figures on this page are taken from the 92 completed survey forms we received.

91% up 15%

Overall satisfaction with North London Muslim HA

79%

Overall satisfaction with repairs

94% up 14%

Satisfaction with general enquiries

86% up 6%

Satisfaction with value for money

86% up 9%

Agree we take tenant views into account

88% up 3%

Agree we keep you informed

8

Number of complaints received

95% up 3%

Satisfaction with your neighbourhood

Pictured: Oriana House

89% up 5%

Satisfaction with state of property

88% up 9%

Satisfaction with quality of home



Contact us

General enquiries



Phone Customer Services on 020 8815 4200



Fax 020 8806 6854



Email 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



Report your repairs online at www.nlmha.com

Rents enquiries



Phone Amanda Hunt on 020 8815 4208

Phone Imtiaz Ahmed, on 020 8815 4207

Phone Ikbal Hussain on 020 8815 4206

Enquiries about tenant participation, estate issues or anti-social behaviour



Phone Sajna Begum on 020 8815 4200

Write to us



North London Muslim Housing Association

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

Visit our website



www.nlmha.com



Who to contact in an out-of-hours emergency

Gas leaks

National Grid 0800 111 999



Water leaks/burst pipes

Thames Water 0848 920 0800



Heating/hot water/boiler breakdowns

Robert Heath Heating

0203 667 4584



All other out-of-hours repairs

North London Muslim HA 020 8815 4200



Bulk rubbish removals

If you have large items of furniture or other items to get rid of, your local council will collect them, if you call them on the number shown below. Please do not leave these items in the bin-stores. When people do this it creates problems for the bin-men, who cannot move the bins, so that your bin area cannot be cleaned.

Hackney 020 8356 6688 (free)

Newham 020 8430 2000 (free)

Waltham Forest 020 8496 3000 (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

Other 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

0808 2000 247 (24 hours, confidential)

www.nationaldomesticviolencehelpline.org.uk

