

Residents' News Update

Summer 2018



In this issue:

- Win a prize for being a good tenant
- Every tenant needs contents insurance
- What different rent types mean for tenants
- New homes with NLMHA
- Easter play scheme
- Join the Scrutiny Panel
- Resident satisfaction survey 2017-18

Our Vision:

To make a positive difference to our residents' lives through the provision of quality and affordable homes to those who are in need.



Our Mission:

To provide quality homes and services, strengthen and build communities, and improve the lives of our residents.

GDPR: Your privacy

The European Union's new rules on data protection ('GDPR') give us all much more say over how our data is used.

GDPR (General Data Protection Regulation) came into force on 25 May 2018.

Every person or company with a database of personal information – including NLMHA – has had to review how they handle data.

Our privacy policy sets out the following.

- What information we collect.
- How we store your information.
- Why we collect it.
- Who we may share it with and why.
- How you can access the information we hold about you.

To find out more, ring the office.



30 years of making dreams come true

As we celebrate our 30th birthday, it is worth reflecting on how far we have come since 1988. We are excited to be within sight of our 1000th home.

With a turnover of around £7 million during the year to 31 March 2018, we delivered strong financial results and an operating surplus of £2.14 million.

As in previous years, this surplus enabled us to maintain our stock of social housing (our priority as a social purpose business) and, crucially, to progress 170 new homes, at six schemes, for people in need of social housing.



Win a prize for being a good tenant

We have an award scheme for tenants who pay in full and on time – and who don't have a history of anti-social behaviour.

If your name is one of three picked in our three-monthly draw, you will get a £50 voucher to spend in Argos or Next.

Every tenant needs content insurance

We insure the buildings you live in, but not your personal items.

We recommend taking out contents insurance to cover your belongings in case of fire, theft, vandalism, leaks or accidents.

You can find insurance by:

- searching comparison websites like www.confused.com or www.gocompare.com for insurance for people who rent their homes, or
- checking out the My Home scheme provided by the National Housing Federation with Thistle Tenant Risks. Phone 0345 450 7288 or go to their website at www.thistlemyhome.co.uk



Gas service checks

Every year, we get our contractors to carry out a check on the gas boiler and appliances in your rented home.

These checks make sure that your gas boiler and other gas items are working safely and efficiently.

Faulty gas boilers can be very dangerous as well as costing more to run.

Leaseholders

If you're a leaseholder, including shared owners, you are responsible for your own home repairs and checks. This means that you must arrange for your own annual boiler inspection.

For more information about gas checks, call the office.

Give our contractors access

Providing you with a good quality repairs service is one of our highest costs as your landlord. Please make the best use of it.

Above all, make sure you are at home for our contractor's appointment.

A wasted journey costs time and money and we may have to pass on to you the cost of a failed visit.



Please dispose of your rubbish properly

Help us keep your estate clean, tidy and hygienic.

- ✓ **DO** keep the bin area tidy.
- ✓ **DO** recycle: paper and card; rinsed cartons (milk, juice, soup); rinsed glass bottles and jars; rinsed tins and cans; plastics – including bottles, caps, pots, food trays and punnets, but **NOT** plastic film, crisp packs or bubblewrap.



- ✓ **DO** call the Council to come and collect your large item. (See back page.)
- ✓ **DO** take all your rubbish with you when you move out.
- ✓ **DO** report anyone tipping rubbish at your estate – get van numbers if you can.
- ✗ **DON'T** leave rubbish bags outside your door. Keep them

inside your home, until you take them to the bin or chute.



- ✗ **DON'T** put mixed rubbish in the recycling bins – 'contaminated' rubbish won't be collected.
- ✗ **DON'T** dump large items like furniture or old appliances by the bins. We add collection costs to your service charge.

What different rent types mean for tenants

When you rent a home, the amount you pay depends on the type of rent charged for the property.

Market rents £££

If you rent a home from a private landlord, you pay a market rent.

Market rents are higher than other types of rent, because they are not regulated.

Market rents are highest in areas where housing is in short supply. So, they are particularly high in London.

Homes for market rent are typically let for six months or a year. At the end of the contract, the landlord can ask you to move and/or raise the rent as much as they want.

Some social housing landlords are now developing new homes at market rents, so that they have extra money to spend on their other homes.

Intermediate rents ££

Intermediate rents came in before affordable rents.

Many key workers were offered homes on this basis on fixed-term tenancies.

The initial rent is set at 80% of market rent and it is reviewed every year.



Social rents £

Most council or housing association tenants pay social rents.

In London, these are typically 50% of private market rents.

Social rents can be 'fair' rents – if you became a tenant before 15 January 1989 – or assured rents if you became a tenant after that date.

Fair rents are registered every two years with the Valuation Office Agency. Assured rents are set by your landlord, using Government rules.

Most tenants paying social rents have lifetime tenancies.

Affordable rents ££

Affordable rents were introduced from 2010.

New homes are developed for affordable rent. In return for funding, social landlords also have to convert some existing homes to affordable rent.

An affordable rent is initially set at up to 80% of market rent. There are annual rises and reductions as for social rents.

Most people paying affordable rents have five-year fixed-term tenancies. At the end of the fixed term, the rent is 'rebased' against private market rents.

Shared ownership rents £££

As a shared owner, you pay rent on the share of your home owned by your landlord. Your rent is initially set as no more than 2.75% of the equity owned by your landlord. It rises every year.

New homes with NLMHA

Our three newest schemes - all due to complete by the end of October 2018 - will provide 83 new homes in north and east London.

Leabridge Road

In Hackney, our new development will provide 20 homes:

- 10 for affordable rent, and
- 10 homes for shared ownership



Leven Wharf

Our development in Tower Hamlets will provide 42 homes:

- 13 homes for social rent
- 12 homes for affordable rent, and
- 17 homes for shared ownership

Vallance Road

In Tower Hamlets, our new development will provide 37 homes:

- 12 for social rent
- 13 for affordable rent, and
- 12 homes for shared ownership



Electric Quarter

Phase one of our scheme in Enfield will provide 21 homes for affordable rent.



Easter play scheme

More than 20 children aged 5 to 14 took part in this year's Easter youth engagement programme.

Our partners, Elevating Success, led a week of activities from 9-13 April, with Finsbury Grange as the pick-up point.

Early in the week there were trips to the Sobell Leisure Centre, Madam Tussauds and the Odeon in Greenwich.

On the Thursday, the young people enjoyed a trip on the London River Thames Cruise – with a commentary about key London landmarks – before boarding the London Eye to view London and try interactive activities.

However, the finale of the week was the favourite, with a visit to Chessington World of Adventures. This was the best attended, with 26 children and 11 adults taking part.

Our play schemes promote community cohesion and provide activities that are not generally available to our young people.



Join the Scrutiny Panel

We're looking for new members to join our resident-led Scrutiny Panel.

The Panel monitors our performance, gives us feedback on policies, suggests ways to improve, helps us to meet our local offer standards and gathers feedback from other residents.

If you would like to get involved in our work, contact the office.



Keep shared areas clear

We don't allow you to keep any personal items outside your home.

Your tenancy agreement says that you must keep communal areas clear. Items such as buggys, bikes, rubbish, doormats and flower pots, could add fuel to a fire or block escape routes.

For everyone's safety we will remove items we find and add the costs to everyone's service charge.

Universal credit- update

Universal Credit is now live in all our areas.

Universal Credit is set to replace the six main working age benefits: Housing Benefit, Jobseekers' Allowance, Income Support, ESA, Working and Child Tax Credits.

New claims



Single person with no children

You now claim Universal Credit.



Couple or single parent with one or two children

You now claim Universal Credit if your jobcentre is Enfield, Newham, Poplar and Waltham Forest.

Hackney jobcentres go live with Universal Credit in October 2018. Until then, claims are for the old benefits.



Family with three or more children

Larger families claim the old benefits for now. Universal Credit is now due to start for these claimants from 1 February 2019.

Existing claims

If you are not already on Universal Credit, you will continue to get the old benefits for now. The Government plans to start moving existing claimants onto Universal Credit between July 2019 and 2023.



However, if you have to update your claim before then, you will move to Universal Credit sooner.

Don't forget: Under Universal Credit, you are responsible for paying your rent yourself. If you don't pay, you risk legal action and you could lose your home.

Resident satisfaction

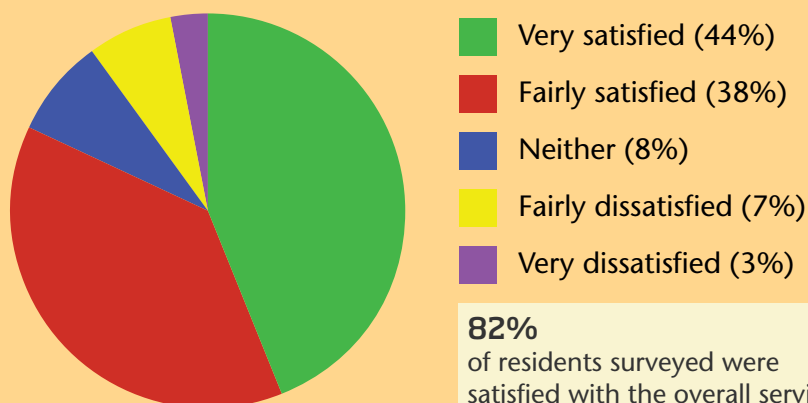
During the year, we carry out a rolling programme of resident satisfaction surveys.

We use the key questions from the industry-standard STAR survey, designed by the National Housing Federation (NHF). This means we can easily compare our results with other housing associations using the STAR survey.

You can see a summary of the results for the 2017-18 financial year on these pages.

We would like to thank residents for taking part in these surveys.

Overall satisfaction with NLMHA as landlord



82%
of residents surveyed were satisfied with the overall service provided by NLMHA

Satisfaction with their home, area and value for money

85% satisfied with the overall quality of their home

80% satisfied with their neighbourhood

74% satisfied with the overall condition of the property

72% satisfied with the value for money offered by their rent



Satisfaction with the services we provide

82% satisfied with their general enquiry

48% satisfied with the advice we gave on moving (47% expressed no view)

59% satisfied with our support for the vulnerable (36% expressed no view)

62% satisfied with the advice they got on rent (31% expressed no view)

50% satisfied with our support for new tenants (34% expressed no view)

on survey: 2017-18

Satisfaction with neighbourhoods

We operate in five boroughs in north east London and have a mix of street properties and homes on estates.

We monitor our homes regularly and we are encouraged to see that most residents are happy with where they live and report few serious problems.

Residents reported big or fairly big problems with:

- rubbish or litter (43%)
- parking (42%)
- traffic noise (27%)
- noisy neighbours (22%)
- drug use or dealing (21%)
- pets and animals (19%)
- people damaging property (12%)
- drunken or rowdy behaviour (12%)
- disruptive children or teenagers (12%)
- vandalism or graffiti (11%)
- racial or other harassment (3%)
- abandoned cars (3%)
- other crime (12%).



Satisfaction with how repairs were provided

72% satisfied with their appointment notification

71% satisfied with the time taken to start the work

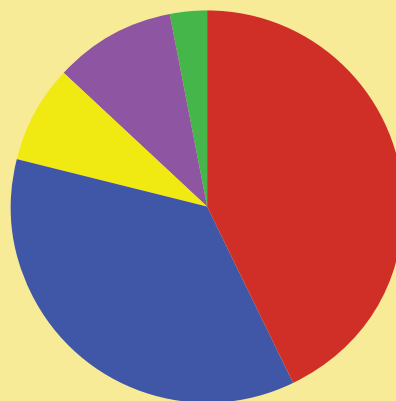
75% satisfied with the time taken to complete the work

82% satisfied with attitude of the worker

80% satisfied with quality of the repair

87% satisfied that dirt and mess were kept to a minimum

Overall satisfaction with the repairs service

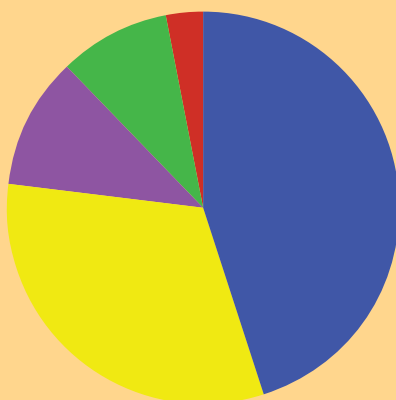


- Very satisfied (43%)
- Fairly satisfied (36%)
- Neither (8%)
- Fairly dissatisfied (10%)
- Very dissatisfied (3%)

79%

of residents surveyed were satisfied with the overall repairs service provided by NLMHA

Satisfied we keep residents informed



- Very satisfied (45%)
- Fairly satisfied (32%)
- Neither (11%)
- Fairly dissatisfied (9%)
- Very dissatisfied (3%)

77%

of residents surveyed were satisfied we keep them informed

Keep pests under control

In warmer weather, pests like rats, mice and insects get more active. So, what should you do?

In general

You are responsible for dealing with problems with pests such as ants, fleas, cockroaches, or wasp nests. You can call us for advice.

In some cases, you may need to involve the Environmental Health Department at your local council. They will probably charge you for the work they carry out.

Pests not welcome

The best way to keep pest nuisance down is to make your home and garden less attractive.

Discourage pests outdoors

Get rid of food sources to put off mice, rats and urban foxes – including food for birds.

Look after your garden, as rodents like overgrown grass and plants. Get rid of any paper or boxes, which make good nesting materials.

Stop pests getting indoors

Try to work out where pests might be getting in and block any holes.

Keep your home clean and tidy

Cleanliness is key to tackling pest nuisance. Clean up straight after meals and keep all food in airtight boxes. Take your rubbish out daily.



Keep things dry

Damp areas are ideal for insects to breed. Keep your home well aired and avoid creating condensation.

Tips for getting rid of pests

Ants

If you see a line of ants, use a wet cloth with soapy water to clear the ants you can see and wipe away the pheromone trail they leave for others to follow. Try to trace the trail back to the outside. If you find the nest, pour boiling water over it.

Rodents and cockroaches

You can buy traps and poisons from DIY shops, but be very careful how you use them if you have children or pets.

Clothes moths

If you have an infestation, empty all your wardrobes and drawers and wipe them out thoroughly with a detergent-soaked cloth to get rid of larvae.

You should then wash or dry clean all your clothes, bedding and curtains. Alternatively, put them in a freezer for 24 hours. You can then hang up sticky moth traps – especially in dark corners.

Council environmental health departments

Enfield

- email pest.control@enfield.gov.uk

Hackney

- email hygieneservices.support@hackney.gov.uk, or phone 020 8356 6688

Newham

- email the Council's wholly owned pest control company at info@LNpestsolutions.com or phone 020 8430 4133

Tower Hamlets

- email pest.control@towerhamlets.gov.uk, or phone 020 7364 5007

Waltham Forest

- email wfdirect@walthamforest.gov.uk, or phone 020 7364 5007

Call in the professionals

You will need specialist help if you have bed bugs, human fleas or a wasps' nest to deal with. Or if you are failing to contain another problem.

Local councils offer services you can trust, but most will charge a fee. You can also compare prices with reputable pest control companies. If in doubt, call the office to ask for our advice.

Clean homes and tidy gardens

Keeping your home in good condition and your garden tidy are part of your responsibilities as our tenant.

Here are some simple tips.

Easy ways to keep your home clean

1. Clean up mess as soon as possible. Once you walk away, you're less likely to return. If you clean up straight away, your home will be clean most of the time.

2. Clean as you go. For example, washing up dishes as you cook is a great way to reduce the pile of dishes left by the sink after meals.

3. Do a bit every day. Even 15 or 30 minutes a day, on one room at a time, will help keep your home cleaner.

4. Tidy up during ad breaks when you're watching TV. It gets you out of your chair and can be a great way to tidy children's toys away.

5. Be organised. Have a convenient place for everything.

6. Get the whole family involved! Children and partners help to make the mess – they should do a fair share of the tidying too.



Easy ways to keep your garden tidy

1. Don't treat your garden as a dumping ground. If you have items you no longer need, you can:

- give them to a charity shop, or join your local freegle group at www.ilovefreegle.org to give them away (you can also pick up items you do need)
- take them to the recycling and rubbish centre, or
- get the council to come and collect them (see back page).

2. Don't run a business from your garden. Car repairs or other work are not allowed.

3. Don't let weeds take over or bushes grow over fences.



4. Do mow lawns, regularly cut back hedges and bushes, and weed borders.

5. Do consider adding plants, shrubs and bulbs. You could grow herbs or you might just enjoy putting in spring bulbs and summer flowers. Remember to involve your children – they often enjoy growing things.

6. Do consider getting a shed to keep things in.



Abandoned cars

Please let us know if you think that a car near your home has been abandoned.

We don't allow untaxed, uninsured cars, and cars in poor repair, to park at our schemes. We will only issue parking permits to residents with the right paperwork for their car.

If you leave any other car at our estates, we will treat it as abandoned.



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

Mine Arslan and **Esra Dag** 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 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

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

Website www.nlmha.com

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