



Residents' News Update

Autumn 2023



Engaging our young people

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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.

Improving your area

We are planning two changes as part of our commitment to continue improving your block or estate.

Firstly, we will be installing fireproof noticeboards at some of our sites, to keep you updated on our news. The noticeboards will give you information about your communal areas, as well as site cleaning updates.

Secondly, we will be installing more CCTV cameras at our schemes, so that we can track any anti-social behaviour incidents and help to keep your neighbourhood safe.



Take care – scams reported

Social housing tenants are being targeted with scam phone calls and home visits.

Please note that we make repairs appointments in advance. Our contractors do not have to phone for your personal details or for access to your home. They will not show up at your home unexpectedly, without an appointment.

When we make welfare calls, we will never ask for personal details. If our staff call at your home, they will carry ID.

If someone claims to be a contractor or a member of our staff, and you feel unsure about them, call us on **020 8815 4200** to check, as soon as you can.

Other common scams

Be aware that other common scams to avoid include criminals pretending to be:

- **your bank** – claiming there's a



problem with your card or account

- **the HMRC** – claiming there's an issue with your tax refund or unpaid bill, or
- **a computer repair or phone provider** – claiming there is a fault with your computer, internet or phone line.

When things don't feel right, you should:

- never give personal details or feel rushed into making a decision
- hang up or close the door if you feel intimidated, and
- ring us, or the organisation in question – but always find the number yourself.

Disposing of your rubbish

Please help us to keep your estate clean and tidy, by disposing of your rubbish and recycling properly.

If you have bulky rubbish to dispose of, please follow our guidelines.

- **DON'T** leave large items of rubbish in communal areas or bin stores. They will not be collected by our refuse collectors. We have to pay extra to get them collected and that cost gets added to everyone's service charge.



- **DO** call your council to collect your items (see the back page for contact details).
- **DO** tell us if you know who is dumping large items – whether or not they live on the estate. We will act on what you tell us, but keep your name and report confidential.

Paying your rent



You can pay your rent by setting up a **Direct Debit**



– contact us to set this up. Or you can set up a regular **standing order*** or make a one-off **bank transfer**.

Our bank details are: HSBC, Finsbury Park, 312 Seven Sisters Road, London N4 2AW.
Account name: North London Muslim Housing Association
Account Number: 91073095
Sort code: 40-06-25

Add your tenancy number as a reference, so that we know which rent account to credit.

*Unlike Direct Debits, the amount you pay will not change automatically when your rent changes. You will need to update the amount yourself.

Use your **rent payment card** at a local store displaying the PayPoint sign, or at any Post Office.



For a new card, email customer.services@nlmha.com, or call us on 020 8815 4200.



We accept **card payments** over the phone on 020 8815 4200.



Your card must have the Visa, MasterCard or Maestro logo.

When to pay

Depending on your tenancy agreement, your rent is due:

- every Monday, a week in advance, or
- monthly in advance.

If you have a problem paying

You must prioritise paying your rent or risk losing your home. If you are having problems, let us know as soon as possible. Email customer.services@nlmha.com, or phone 020 8815 4200.

If you need more support, go to www.gov.uk/browse/benefits, or www.turn2us.org.uk, to use a benefit checker. You may be able to claim additional benefits.

You might also be eligible for a Discretionary Housing Payment from your local authority. This is a top up towards your housing costs. You are most likely to get this if your benefits are capped or you lose benefit because you have too many bedrooms for your household size.

What happens if you do not pay

If you get into difficulty and can't pay your rent, we will contact you and do our best to support you. However, if you keep missing payments or you fail to keep to a plan we have agreed, we will have to take action to take back your home.

We will start by issuing a notice of seeking possession. Once the notice expires, we can take you to court.

If you're having problems paying your rent, always contact us immediately, so that we can help.

Update: cost-of-living crisis

Energy costs

The cap on energy prices has decreased, but standing charges have increased. This means that some people will still pay more for their energy this winter.

However, if you have a pre-payment meter, your energy provider can no longer charge you more than their standard tariff.

If you are of state pension age, you will, like last year, get an extra £300 on top of your normal Winter Fuel Payment. This will be paid in November or December 2023.



Cost-of-living payments

People on low incomes, who get means-tested benefits, are due to receive two further cost-of-living payments of around £300 each. These payments will be made in the autumn of 2023, and the spring of 2024.

If you get disability benefits, you should have received an additional £150 in the summer of 2023.

Winter fuel schemes

Winter Fuel Payments: If you were born before 25 September 1957 and get a state pension or benefits, you get a Winter Fuel Payment each year. For enquiries call: 0800 731 0160.

Warm Home Discount: People on low incomes may get a £150 Warm Home Discount taken off their electricity bill. Enquiries call: 0800 731 0214.

Cold Weather Payments: When the temperature stays below zero for seven days between November to March, people on Pension Credit, Universal Credit, and other benefits for jobseekers, get £25 each week towards their higher energy costs.



Struggling to pay your regular bills?

If you are behind with bill payments, call your provider to agree a plan you can afford.

Energy providers may be able to help with advice or a grant.

Some charities offer help too. To find grants available in your area, use the online search at: www.turn2us.org.uk



Help from NLM

If you need support to access the help listed on this page, call our Customer Service line on 020 8815 4200, to speak to our Tenancy Sustainment Officer.

Our team of housing advisers can also assist you with your claim for Housing Benefit or Universal Credit – and help you check if you could be claiming any extra benefits.

Contact the team by emailing housing.services@nlmha.com, or phone the Customer Service line on 020 8815 4200.

IMPORTANT: You should never switch benefits without getting independent advice first. Some of the old benefits pay more than Universal Credit.

Help from your Council

Hardship or crisis funds: Local authorities have hardship funds for people struggling to meet their day-to-day needs. Check their websites or contact us for further information.

Discretionary Housing Payments: You may be able to get a Discretionary Housing Payment (DHP) from your Council as a temporary rent top up. Call us for advice on how to apply.

A day in the life of Zayd

Housing and Maintenance Trainee Officer

Zayd joined NLM in June this year, after studying for a degree in Sports Business. He works in both the Housing and Maintenance teams as a trainee.

Zayd was already well known to many of our Hackney tenants, as he meets them at the community centre and in the mosque.

Here's what he told us about life in his new role.

"I start my day with a glass of water to get the engine running. A little bit of breakfast (peanut butter toast with banana) and an iron of my clothes, and I'm out of the house. Whilst still a spring chicken, I opt to walk to work.

"Once I've reached my desk, it is important that I have a list of my tasks to complete for the day and the tenants that I must get in touch with.

"Working with the Maintenance team, I go through a host of emails from my tenants, colleagues and contractors, to keep up to date with work at various properties. I am assigned tasks by my fellow colleagues to ensure that we are able to manage the balance of work across our team.

"Our work varies from managing repairs, surveying our properties, processing invoices, and phoning my tenants to gather feedback for repairs at their property. I thoroughly enjoy the practical side of the role, where I visit and assess our properties to offer feedback and suggest actions that must be taken to improve the conditions of our homes for tenants.

"In my first few months, I feel I have steadily progressed, with

some mistakes along the way, in understanding the processes of a Maintenance Officer, so as to guarantee that our tenants and contractors are receiving the help they need.

"In addition, I have days in the week where I work alongside our Housing team. This role, so far, entails dealing with our tenants' rents and arrears, assessing tenants who may need support with paying rent and assisting when required.

"After work, I attend a Qur'an memorisation class and have been doing so since I started university. My evenings consist of playing football, at the gym, or devoting time to my Great-Grandma and the family at home. I seek to value the small things in life that we take for granted, to keep me happy.

"So far, I have enjoyed every



challenge I have faced in my role, and, whilst new to this all, it is essential that I am consistently communicating with my peers to ensure that the job I do is to good merit, that we are dealing with each situation in the correct manner, and that my knowledge of the role is ever growing. It is vital that I am able to maintain good relationships with those I come across, by striving to give my best efforts to keep us all on the right page."



Holiday children's playschemes

School holidays can be a costly time for parents, so we have focused on providing playschemes for young residents over the holidays. We hope that the playschemes have helped our residents and created some great memories for the children who took part. Some of the highlights of the playschemes are featured on these pages.

Finsbury Grange

NLM worked in collaboration with Elevating Success to run a winter playscheme for young residents at our Finsbury Grange scheme.

The playscheme was well attended, with over 20 children from the area enjoying a range of activities.

The highlights of the playscheme included trips to the Lazer Quest, bowling and the Emirates Stadium.



Holly Street

The playscheme at Holly Street was a great success, with the children taking part in various activities across London, including Lazer Tag, the cinema and games in the park.

The playscheme ended with a funday at Evergreen Square, where many of our residents



came out to enjoy the Barbecue, face painting and games.





Marconi Road

The playscheme at Marconi Road gave the children an enjoyable week of outings and activities.

The children took the Emirates Cable Car, went bowling and visited the beach at South End.



Priory Court

Young residents at Priory Court took part in a lively winter lantern parade.



Shahjalal House

Residents of Shahjalal House took part in a consultation event – and enjoyed the great food we provided.



Involving our residents

Resident Scrutiny Panel: new members welcome

NLM's Scrutiny Panel looks at our policies and procedures and helps to scrutinise where we are doing well and where we could improve.

The Panel works closely with the Board and is an integral part of our success as a social housing organisation.

The Panel meets every three months and is always open to new members.

If you would like to share your opinions on housing and could offer some time to the Panel, we would love to hear from you. Please contact us at customer.services@nlmha.com, stating your interest, and we will be in touch.



Consulting on bike sheds and parking

We have been meeting with residents locally to consult on their parking arrangements and to discuss providing bike sheds.

We are doing this because we actively want to involve your communities in improving your neighbourhoods.

As a result, at some sites, we have brought in new parking procedures, to make sure that residents have equal access to the allocated parking spaces.

We appreciate the importance of bikes for our residents and the environment, so we have added sheds to some of our sites. This gives residents a place to safely and securely store their bikes.

Working together for a safer community

Work with us to make your neighbourhood safer.

A safe community is one where everyone is valued and feels respected, and there's no discrimination. Safe communities are stronger and cope better with change.

We aim to build your communities by bringing in additional resources. These improve people's health, promote cohesion through social activities and boost our residents' educational skills.

As our resident, you can also take simple steps to make your area safer.

- Try making friends with your neighbours.
- Organise neighbourhood safety efforts.
- Maintain your property.
- Be careful when out of town.
- Close windows and blinds at night.
- Improve lighting on your street.
- And (above all), if you see anything worrying, say something.



If you do your bit too, we can achieve our common goal – making your community safer.

Stock condition surveys

We are carrying out stock condition surveys to help us plan our future works programmes. Please give access to our surveyors when asked.

A stock condition survey is an inspection inside and outside your home. Inspections help us to assess the age and condition of each part of the building. We carry them out to comply with the Government's Decent Homes standard and to make sure we keep our homes well maintained.

What we will check

A stock condition survey will typically check the following.

- **Outside your home:** the roof, guttering and pipework, walls, windows, doors, fences and paths.
- **Inside your home:** your kitchen, bathroom, heating system, electrics and insulation.

We will also make a note of the general structure of the property and any communal areas.

A survey usually takes around 30 minutes for each flat and up to an hour for a house. Ideally, we need access to every room in your home. We will take some photos

– but they will not include your personal possessions.

The survey will not collect information on any outstanding repairs to your home – it is carried out for planning purposes only. If you need to report a repair, please do this in the normal way.

What we need from you

Our stock condition surveyor will write to give you dates. They will ask you to make contact to agree an appointment.

You don't need to do anything else, as this is a visual inspection. You won't need to move any furniture or belongings before the survey takes place.

When your home is due for works, we will write to tell you. We will give you details about the work and the time it is expected to take.



Fire safety in communal areas

Many fires in flats start because of misuse of the communal areas. That's why it's so important for everyone to use these spaces properly.

You must not leave personal items in communal areas. They risk fuelling a fire or causing an obstruction.

Make sure you never leave these items in communal halls, stairwells, meter or other cupboards.

- Pushchairs and buggies
- Shoes or bags
- Rubbish bags
- Furniture
- Bikes
- Any rubbish bags or bulky items

Our team of Neighbourhood Officers will be carrying out regular estate inspections. They will check for items left in communal areas.

Please be aware that we have the right to remove these items without giving you notice. You must stick to our guidelines to keep your items and your block safe.

If you have bulky items to dispose of, see the back page for council collection contact details.

Managing damp, mould and condensation

ADVICE LEAFLET



Tackling damp, mould and condensation

Damp and condensation can cause black mould to grow in your home. It's a common problem in British homes, but we can work together to manage it.

In this leaflet:

• We explain what causes mould

• We describe the actions we can take as your landlord, and

• We offer advice on reducing condensation in your home.

We assured that we take all cases of damp and mould seriously.

We know that living in a home with mould can be bad for your health. We will work with you to resolve damp and mould issues.

You are welcome to phone NLM for further advice. And if you think there is a problem with the property, please call to book an inspection by our surveyor.

What causes mould

Mould grows in damp homes. So, it is important to keep your home dry to prevent any damp.

Your damp problem could be caused by:

• A leak with the building that needs to be repaired, or

• Poor ventilation and high humidity.

You may need our help to resolve either of these problems.



A problem with the building

A leaky roof, pipe or guttering, or a problem with the plumbing in your home or your neighbour's home can all cause water to soak into walls and ceilings.

In older buildings, some basement or ground floor flats may suffer from rising damp – where groundwater soaks up into the bricks or concrete.

A problem with the structure of the building you live in is your

landlord's responsibility. If you can see a problem like this, you should report it to us as soon as you can, so that we can investigate and take action.

Damp and mould in homes is an important issue, because it can cause severe health implications.

If you see any damp or mould in your home, please report it to us as a matter of urgency.

We also have an advice leaflet, which explains the steps you, and we as your landlord, can take to manage these problems in your home.

You can download this from our website, or contact us for a copy.

Reporting repairs

The Maintenance Team want to remind our tenants and residents that we take our repair responsibilities very seriously. We work hard to keep your home in a safe and generally good condition.

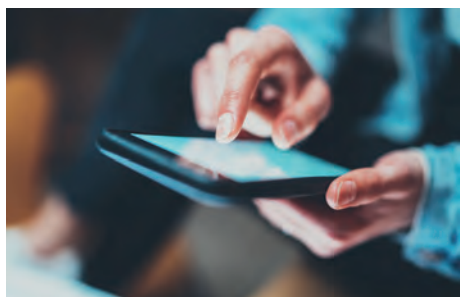
We respond to the majority of your repair requests on the first visit. However, if you are left with outstanding repairs, could you kindly let us know by emailing maintenance@nlmha.com

We will send you a text message when we raise your works order – giving you an order number, the contractor's details and the expected response time. If your mobile number is not on our system, please let us know, so that we can add it.

Help us to help you

You can help us provide the best service if you send us photos, or a short video, showing us the problem or repair that needs sorting out. Ideally, you should give us at least one close-up image and one from a distance.

You can then send these to us by email or WhatsApp (using our special number – 07745 990 915). Remember always to give us your address and your repair details.



How long your repair will take to complete

Our repair response targets are as follows.

Emergency: 24 hours (please remember that someone needs to be at home to give us access)

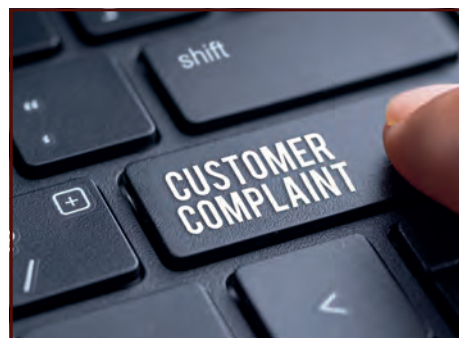
Urgent: 5 working days (our contractor will call to book an appointment)

Routine: 28 calendar days



For more details on our repairs categories and response times, please refer to page 26 of your Residents' Handbook.

If you do not have a copy of the Residents' Handbook, please call us on 020 8815 4200, or email customer.services@nlmha.com to request a copy.



Not happy?

If you aren't happy with the repairs service, please use our complaints process, so that we can investigate and put things right.

Please be aware that if you make a housing disrepair claim through a no win, no fee solicitor:

- your repair problem will not be fixed more quickly
- even if we have got things wrong, you are unlikely to end up with more (or any) compensation, and
- paying your solicitor's costs can take thousands of pounds out of our repairs budget – affecting the amount we can spend on everyone's repairs.

Who is responsible for your repair?

Your tenancy agreement sets out which repairs we are responsible for. There is also a detailed list in your NLM Residents' Handbook.

Our responsibilities

In summary, as your landlord, we are responsible for repairs to:

- the structure, exterior and communal areas of the building
- installations supplying water, gas and electricity to your home
- sanitation – your sinks, baths and toilets, and
- heating and hot water fixtures.

Examples of some of the emergency repairs we cover include:

- electrical faults that leave the property with no lighting or power
- a collapsed ceiling
- no cold water to kitchen sink
- a major plumbing leak, where water cannot be turned off
- a major roof leak
- fire damage
- when a burglary leaves the premises insecure
- blockages that affect the whole property, and
- a complete breakdown of heating and hot water.



Your responsibilities

As our tenant, you are responsible for:

- other minor repairs
- keeping your home in a good condition
- fixing anything that gets damaged by a member of your household or a visitor to your home, and
- giving access to our contractors when we need to do a repair or carry out servicing.

In practice, this means you are responsible for items such as:

- the handles, bolts and catches to your internal doors and cupboards
- installing or repairing your cooker, fridge and other appliances
- sorting out a blocked sink, drain or toilet, if the problem was caused by your household
- putting right any damage caused by your household
- sorting out damage after a



- break-in, including filling minor cracks, and
- bleeding air from radiators.

You can find a more exhaustive list in our Residents' Handbook or in your tenancy agreement.

020

8815

4200

We're here to help you!

Email our Customer Service Team at:
customer.services@nlmha.com

Report your repair by email at:
maintenance@nlmha.com

If you don't have access to email, you can still phone
in your query on **020 8815 4200**

Choose '1' for repairs

- During office hours, select '1', whatever your repair. See opposite for our out-of-hours emergency details.

Choose '2' for all other services

- Select '2' for housing services (including rent enquiries, neighbourhood issues and resident involvement), as well as for accounts payable and any other type of enquiry.

Office hours: Our Customer Service Team take calls on weekdays from 9:30am to 5:30pm. We are closed during public holidays.

You can fax the Team on 020 8806 6854.



North London Muslim Housing Association

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

Website www.nlmha.com

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NLM is not responsible for any of the external websites, or their contents, featured in this newsletter

Out-of-hours emergencies

Gas leaks

National Grid 0800 111 999

Water leaks/burst pipes

Thames Water 0848 920 0800

Gas heating/hot water (24 hours) Robert Heath Heating
020 3667 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
- Enfield on 020 8379 1000.