



# Residents' News Update

Winter 2023



Seasons greetings from all of us at NLM

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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.

## Rent payments

Your rent payments are just as important to you as they are to us.

To make sure your payments reach the correct account, please use only your unique tenancy account number as your reference when you pay by standing order, direct debit or bank transfer. This will help us to minimise errors and staff time when we are allocating payments to your rent and service charge account.

If you choose to pay by debit or credit card and the card you use does not belong to you, the account holder should be present to authorise the payment. This is to avoid any fraudulent activity taking place.

If you do not know your tenancy account number, or you have questions about this, please contact us on 020 8815 4200.



## Festive fire safety tips

During the festive season, many of our residents will be celebrating with family and friends in their homes. Here are our top tips for fire safety.

- **DON'T** overload electrical sockets or adaptors.
- **DO** switch off and unplug all festive lights when you go out or go to bed.
- **DO** keep candles away from your tree and any other flammable decorative items and never leave them unattended.

- **DON'T** cook when you have been drinking alcohol.
- **DO** make sure your cooker is always attended when you are using it.
- **DO** make sure any visitors to your home know how to escape in an emergency.
- **DO** check on older relatives and neighbours and share these tips. They are at greater risk of fire.

For further information on smoke/heat detectors and fire doors please refer to page 10.



## Do we have your correct contact details?

It's normal for people to change their phone numbers and/or their email addresses from time to time.

However, we sometimes cannot reach our residents because the information we hold for them is out of date.

If you have changed your contact details recently, please let us know. Phone the office on 020 8815 4200 or email us at [customer.services@nlmha.com](mailto:customer.services@nlmha.com), so that we can update this information on our systems.

## Festive season opening times

Our office will close for the festive break from 5.30pm on Friday 22 December 2023.

We will re-open for business as usual on Tuesday 2 January 2024 at 9.30am.

Please see the back page for up-to-date information about the emergency service we provide outside office hours.





## 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.



## Help to claim benefits

If you need help to apply for Housing Benefit or Universal Credit, our team of housing officers can assist you. They can also help you check if there are extra benefits you could claim.

Contact the team by emailing [housing.services@nlmha.com](mailto:housing.services@nlmha.com), or phone the Customer Service line on 020 8815 4200.

You can check which benefits you could claim by using the calculator at: [benefits-calculator.turn2us.org.uk](https://benefits-calculator.turn2us.org.uk)



## Food banks and support

If you are struggling to feed yourself or your family, there are sources of support, including food banks, in every one of our boroughs.

**Enfield Council** lists local food support at: [www.enfield.gov.uk/services/your-council/cost-of-living-support/help-with-food](http://www.enfield.gov.uk/services/your-council/cost-of-living-support/help-with-food)

**Hackney foodbank** operates at six sites in the borough. Go to: [www.hackney.foodbank.org.uk/](http://www.hackney.foodbank.org.uk/) Their website also lists other sources of food support. Go to: [www.hackney.foodbank.org.uk/local-places-to-get-free-food](http://www.hackney.foodbank.org.uk/local-places-to-get-free-food)

**Newham Food Alliance** links organisations providing food support and offers referrals across the borough. Go to: [www.newham.gov.uk/advice-](http://www.newham.gov.uk/advice-)



[support-benefits/newham-food-alliance](http://support-benefits/newham-food-alliance)

For support in **Tower Hamlets**, see: [www.towerhamlets.gov.uk/ignl/advice\\_and\\_benefits/cost-of-living/Help-with-food.asp](http://www.towerhamlets.gov.uk/ignl/advice_and_benefits/cost-of-living/Help-with-food.asp)

For a map listing food support in **Waltham Forest**, go to: [https://www.walthamforest.gov.uk/health-and-wellbeing/support-and-community-services-your-area?search\\_api\\_fulltext=food](https://www.walthamforest.gov.uk/health-and-wellbeing/support-and-community-services-your-area?search_api_fulltext=food)



## Help to pay your rent

If you are having difficulty paying your rent, please tell us as soon as you can, so that we can do our best to assist you. Email our housing officers at [housing.services@nlmha.com](mailto:housing.services@nlmha.com), or phone the Customer Service line on 020 8815 4200.

## Government payments

Pensioners will again get extra on top of this year's Winter Fuel Payment. Your household total will be £500, or £600 if one of you is over 80.

People who get means-tested benefits will get a £299 cost-of-living payment next spring.

## Charitable grants

To help pay basic household bills if you're in crisis, search for grants at [www.turn2us.org.uk](http://www.turn2us.org.uk)

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

# How we handle complaints

**We value our residents and we try to provide the best service we can. However, if we don't always get things right, or you experience poor service, please call our team and we will work to resolve the issues you raise.**

If we are unable to sort out a failure in service, or you are still dissatisfied, you can make a formal complaint. We strongly recommend sending an email to [complaints@nlmha.com](mailto:complaints@nlmha.com), but you can also opt to make your complaint in person, on the phone, or in writing.

We will try to resolve your complaint within 10 working days of receiving it. If we cannot do this, we will explain why and give you a new timescale.

We are signed up to the Housing Ombudsman service and we follow their code of practice. Our complaints policy sets out in detail how we handle complaints.

You can download our policy at: [www.nlmha.com/wp-content/](http://www.nlmha.com/wp-content/uploads/2023/05/NLM-Complaints-Policy-February-2023.pdf)



[uploads/2023/05/NLM-Complaints-Policy-February-2023.pdf](#)

If you are unhappy with our complaints process at any stage, you can approach the Housing Ombudsman for advice.

The Ombudsman's contact details are as follows.

**Online complaint form:** [www.housing-ombudsman.org.uk/residents/make-a-complaint](http://www.housing-ombudsman.org.uk/residents/make-a-complaint)

**Email:** [info@housing-ombudsman.org.uk](mailto:info@housing-ombudsman.org.uk)

**Phone:** 0300 111 3000

**Fax:** 020 7831 1942

**Address:** Housing Ombudsman, PO Box 152, Liverpool L33 7WQ. (Email or use the online form for a quicker response.)

**Website:** [www.housing-ombudsman.org.uk](http://www.housing-ombudsman.org.uk)

## Keeping your estates well-maintained and safe

Our staff carry out monthly estate inspections at all our sites.



Checking our properties once a month allows our staff to identify and book any repairs that are needed to your communal areas. At the same time, they also check our fire safety arrangements – and make sure there are no items being left in common areas that cause a fire risk (see page 5).

The Estates Team are also responsible for addressing any anti-social behaviour that residents may be experiencing.

If you are having a problem with anti-social behaviour in your community, please call 020 8815 4200, select option 3 and ask to speak to the Estates Team. They will be happy to help resolve these issues.

# Reminder: your personal items belong inside your home

Some residents are still leaving personal items in communal areas. You risk having us remove them without notice.

We have a zero tolerance approach to personal items left in communal areas, because they cause a fire hazard – and they are also a nuisance to other residents.

When we find these items, we may remove them without notice. We will pass on any costs involved to the person who left the items (if we know who that is), or add it to everyone's service charge.

Please let us know if you see a neighbour leaving items in the wrong place.

Please remember that our **bike sheds/stores** should be used only for bikes, scooters or pushchairs. If you



leave any other items, we will treat them in the same way as items left in the communal areas.

## Bulky rubbish – don't dump on your estate

Our bin stores are for everyday rubbish and recycling only. If you leave large items, we have to pay to get them collected – which adds to everyone's service charge.

To get rid of your bulky waste, use one of the options below.

### Get your item taken away

If you are replacing a large item, such as a fridge or a cooker, get the old one taken away at the same time.

### Recycling

If your item has some life left in it, find someone who wants it. You could join one of these groups:

- the Ferris App ([www.ferrisapp.co](http://www.ferrisapp.co))
- Freegle ([www.ilovefreegle.org](http://www.ilovefreegle.org)), or
- Freecycle ([www.freecycle.org](http://www.freecycle.org)).

You might even see something on offer that you want or need!

### Refuse and recycling centres

You can take items to your nearest recycling and refuse centre for free. You may need proof of address.

### Council bulky waste collection

**In Enfield**, get up to six items collected free. Go to: [www.enfield.gov.uk/services/rubbish-and-recycling/bulky-rubbish](http://www.enfield.gov.uk/services/rubbish-and-recycling/bulky-rubbish)

**In Hackney**, collections start at £20 for up to five items, but are free if you get Housing Benefit. Go to: [hackney.gov.uk/bulky-waste](http://hackney.gov.uk/bulky-waste)



**In Newham**, the charge is £22 for a collection of up to six items. Go to: [www.newham.gov.uk/rubbish-recycling-waste/bulky-household-waste-collections](http://www.newham.gov.uk/rubbish-recycling-waste/bulky-household-waste-collections)

**In Tower Hamlets**, you can get two free collections of up to five items yearly. Go to: [www.towerhamlets.gov.uk/lgnl/environment\\_and\\_waste/recycling\\_and\\_waste/Bulky\\_waste/bulky\\_waste.aspx](http://www.towerhamlets.gov.uk/lgnl/environment_and_waste/recycling_and_waste/Bulky_waste/bulky_waste.aspx)

**In Waltham Forest**, get up to five, large (non-electrical) household items collected free. Go to: [www.walthamforest.gov.uk/rubbish-and-recycling/household-bin-collections/book-large-item-collection](http://www.walthamforest.gov.uk/rubbish-and-recycling/household-bin-collections/book-large-item-collection)  
For free collection of large electrical items, go to: [www.clearabee.co.uk/free-weee-kerbside-service](http://www.clearabee.co.uk/free-weee-kerbside-service)

If you have any questions about disposal, phone our Estate Services Team on 020 8815 4200, or email [estates.services@nlmha.com](mailto:estates.services@nlmha.com)



# Resident engagement

## Take part: join our Scrutiny Panel

**We are actively looking for more residents to join our Scrutiny Panel.**

The Scrutiny Panel meets every three months to discuss the services we provide. Members play an important role by keeping NLM accountable – and by encouraging us to consider new ideas and ways to improve.

The Panel will soon be joining our Neighbourhood Officers on site inspections. This will give members an overview of the work we do at your estates and a chance to talk about what we could be doing to improve your neighbourhoods.



If you would like to get involved, please email us at [customer.services@nlmha.com](mailto:customer.services@nlmha.com) and tell us a bit about yourself and when you are available.

## Focus groups and local champions

**In the New Year, we will be introducing focus groups across our sites.**

Each focus group will invite residents to get together to discuss life in their local neighbourhoods.

Our aim is to give residents a chance to directly influence the the housing and community services they have access to in their area.

In addition to the focus groups, we are looking for local champions. As a local champion, you would be the key point of contact at your estate for our staff. Call us for more details.

## Festive get-together at Cazenove Road

**We are looking forward to hosting this year's festive afternoon at Cazenove Road.**

Last year our residents enjoyed getting together for lots of games and afternoon tea.

It was a great opportunity for our staff to meet up with the residents to hear first hand what

is going well and what could be improved at Cazenove Road. It also gives our residents the chance to get to know their neighbours.

For further details, call the office.



# NHS tips for winter wellness

**NHS London has some simple tips for staying well during the cold winter months, when some health conditions can be worse.**

The cold weather, together with spending more time indoors, can lead to a higher risk of viruses and other diseases spreading. They can also make worse the symptoms of loneliness that some people may be experiencing.

## Stay warm

- Heat your home to a comfortable temperature. The rooms you use regularly, such as your living room and bedroom should be at least 18°C.
- Wearing several layers of clothing will keep you warmer than one thicker layer.
- If you are struggling to heat your home, visit local warm spaces, such as your local library or community centre.

## Stay healthy

- Reduce the amount of time you spend sitting down. It doesn't matter what you do, as long as it's something you enjoy and keeps you moving.
- Eating a healthy balanced diet can help you feel your best and keep your energy levels up.
- Wear shoes with good grip when you go outside to avoid slips and falls on slippery or icy surfaces.



## Stay Connected

- Keep in touch with your friends, neighbours and family.
- Speak to someone if you're feeling under the weather, and don't be afraid to ask if you or they need any help.
- Look out for any vulnerable neighbours.

## Check your medicine cabinet

- Stock up early on prescription medicines as your pharmacy or GP practice may be closed for the holidays.
- Make sure the medication that you do have is still in date.
- Stock up on essential over-the-counter medications for common winter illnesses like coughs, colds, sore throats and general aches and pains. Ask your pharmacist for advice.



## Get vaccinated to avoid illness

**Getting the flu and Covid-19 vaccines ahead of winter are two of the most important things you can do to keep yourself and others around you safe.**

Both vaccines are free if you are aged 65 and over, you are pregnant or you have a long-term health condition.

Children aged two to 16 years can get a flu vaccine. This also applies to children aged six months to 17 years, who have certain health conditions. At the

same time, you should make sure they are also up to date with their MMR, polio and other childhood vaccinations.

You can get a free shingles jab from your GP if you are in one of the right groups. That is:

- you turned 65 after 1 September 2023, or
- (if you turned 65 before that date) you are aged between 70 and 79, or
- you are 50 and above and have a weakened immune system.



# Your moving options

If you need to move, you have a number of options.

## Swapping homes

Unless you have a very urgent need to move, your best option is to find a swap partner.

You have the right to make a mutual exchange with the tenant of another social landlord, providing you get written permission from both landlords first.

When you exchange, you swap tenancies as well as homes. This means that if you swap with someone with a fixed-term tenancy, you will only have security of tenure for the remaining years of their tenancy.

NLM belongs to Homeswapper, so you can register with this national, online, matching service for free. Go to [www.homeswapper.co.uk](http://www.homeswapper.co.uk) NLM residents have successfully used this service. We recommend that you stay active on the site to find the right property.

When you have found a swap partner, you must contact us to



get our written permission before going ahead. We will not withhold permission without a good reason, but we may say no if you or your exchange partner:

- are in rent arrears
- have received a court order for a breach of tenancy, or
- if the home you are leaving is too big or too small for the person or family you intend to exchange with.

Call the office for more information about making a mutual exchange or the other options on this page.

## Internal transfers

If your housing need is urgent and we have a suitable vacancy, we may be able to offer you a transfer to another NLM home.

However, many of our empty homes have to be offered to the council's housing register, so we would advise you to go on your council's register too, if you can.



## Bedroom tax: under-occupying your home

Some residents get reduced Housing Benefit because they are assessed as having more bedrooms than they need. This reduction is known as the bedroom tax.

If your household has changed and your home is now too big, you may be willing to move somewhere smaller. This would reduce the rent you pay and free up a larger home to a family that needs it.

To find out more, email our Housing Team at [housing.services@nlmha.com](mailto:housing.services@nlmha.com), or call the Customer Services Team on 020 8815 4200.

## Your council's housing register

Each local authority keeps a register of people who need a change of home. People are prioritised by housing need.

**In Enfield**, go to: [www.enfield.gov.uk/services/housing/council-housing/apply-to-be-on-the-housing-register](http://www.enfield.gov.uk/services/housing/council-housing/apply-to-be-on-the-housing-register)

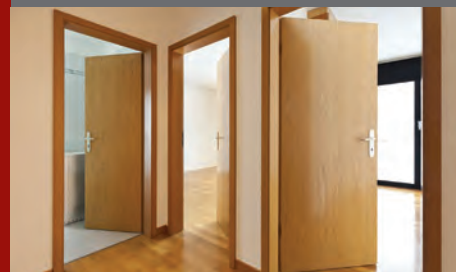
**Hackney's** list cannot currently accept new names, due to the cyber attack. Their new lettings policy states that you would need to be living in an unsuitable home to get on the list in future. If this applies to you, you can email your details to

[neighbourhood@hackney.gov.uk](mailto:neighbourhood@hackney.gov.uk) and they will contact you when the new system goes live.

**In Newham**, go to: [www.newham.gov.uk/housing-homes-homelessness/apply-council-housing/2](http://www.newham.gov.uk/housing-homes-homelessness/apply-council-housing/2)

**In Tower Hamlets**, go to: [www.towerhamlets.gov.uk/ignl/housing/lettings\\_and\\_the\\_housing\\_register/Apply-for-social-housing.aspx](http://www.towerhamlets.gov.uk/ignl/housing/lettings_and_the_housing_register/Apply-for-social-housing.aspx)

**In Waltham Forest**, go to: [www.walthamforest.gov.uk/housing/find-home/council-housing/apply-housing-register](http://www.walthamforest.gov.uk/housing/find-home/council-housing/apply-housing-register)





# Social housing fraud is illegal – don't risk it

**Your home is for you and your family. If you commit housing fraud (also known as tenancy fraud), you risk legal action.**

Housing fraud comes in different forms. Some people commit fraud to make money or as part of a criminal gang. Others break the rules to 'help out' family or friends. We take all forms of fraud seriously and will always take action.

We carry out regular tenancy audit checks – visiting properties to check that the right people are living there. Landlords across the country now share information. We also work with the police and local councils to help detect fraud.

Here are some of the ways people commit housing fraud.

## **Telling lies to get a tenancy**

If you gave us false information when you applied for your tenancy, you have no legal right to your home. We can take you to court to evict you.

## **Taking over a tenancy wrongly**

If the original tenant has died or left the property, you may have the right to succeed to the tenancy, or have it assigned to you – but

you must follow the correct application process.

If you do not do this, you have no right to the tenancy and we can take legal action to take back the property.

## **Sub-letting without permission**

If you rent out part of your home without our permission, you are breaking your tenancy agreement and risking eviction.

If you move out of your NLM home and let someone else move in, you are breaking the law. Under the Social Housing Fraud Act 2013, a court can fine you or send you to prison. In the most serious cases, this could mean a two-year prison sentence, as well as a fine of up to £50,000.

Even if you aren't prosecuted by the police, NLM can still take you to court for an unlawful profit order, making you pay over to us any rent you charged.

## **Key selling**

If you move out and take a large payment for handing over your



keys, you are again breaking the law and risk being fined or imprisoned.

## **Telling lies to buy your home using the right to acquire**

If you give false information to take advantage of the right to acquire scheme, so that you can buy your housing association home, you are breaking the law and at risk of court action.

## **No excuses**

Whatever your reasons for breaking your tenancy agreement and/or the law, you are abusing a system designed to make sure that the people who live in our homes are the ones who most need them. That's why we do all we can to uncover and take action on tenancy fraud.

## **Let us know about fraud**

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.



# Are your contents insured?

**We insure the buildings you live in, but not your personal items. We recommend that you take out home contents insurance.**

If your belongings are damaged by a leak, our policy does not cover this. And if your bath or shower overflows, or there's a leak from your home that damages your neighbour's belongings, our policy won't cover this either.

Taking out contents insurance will give you a payout in cases like these, as well as covering you for fire, theft, vandalism, accidents and even items like lock changes if you lose your keys or have them stolen.

To get a good deal:

- search on comparison websites



like [www.confused.com](http://www.confused.com), or [www.gocompare.com](http://www.gocompare.com), for a choice of low-cost policies for people who rent their homes, or

- check out the My Home scheme, which is provided by Thistle

Tenant risks for the National Housing Federation. Phone 0345 450 7288 or go to [www.thistlemyhome.co.uk](http://www.thistlemyhome.co.uk)

If you need help to sort out insurance, please call the office.

## Help us to keep you safe from fire

**We carry out regular checks and works to keep your home safe from fire – but we need you to play your part too.**

### Smoke/heat detectors

We fit smoke and heat detectors in your to give early warning of a fire. These detectors can save lives. Please do not tamper with them in any way. If your detector is not working, contact our Maintenance Team immediately.



### Fire doors

If you notice any damage to fire doors, including closers that are not working, please report this to the office.

We fit fire doors in communal areas, including the front door to your flats if they open onto a shared corridor.

Fire doors play an important role in a fire, because they stop smoke from passing through landings into homes.





# 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.**

Mould grows in damp homes. So, it is important to start by working out what is causing any damp.

Your damp problem could be caused by:

- a fault with the building that needs to be repaired, or
- (more commonly) too much condensation.

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

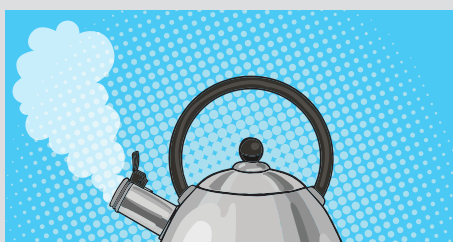
If you think the damp is your home is being caused by a leak, or a plumbing problem, report this to us as soon as you can.

## Problems caused by condensation

The most common cause of damp and mould is condensation. Condensation is the moisture that forms when warm, damp air touches a cold surface. We aim to keep your homes well maintained, including providing you with fans in your kitchen and bathroom, and an efficient heating system. These all help to manage condensation.

In addition, there are some simple ways for you and your family to reduce condensation while you are living in your home.

[www.nlmha.com/wp-content/uploads/2022/12/NLM-Damp-Mould-WEBEMAILv2.pdf](http://www.nlmha.com/wp-content/uploads/2022/12/NLM-Damp-Mould-WEBEMAILv2.pdf) – We summarise the main tips below.



### Make less moisture

- Avoid drying clothes indoors.
- Always use the fans in your kitchen and bathroom – and keep doors shut.
- Cover boiling pans and switch off kettles quickly.

### Remove condensation

- Wipe down damp windows, sills, tiling and shower screens (you could use a rechargeable window vacuum cleaner).
- Consider using a dehumidifier to take moisture out of the air.



### Keep rooms well aired

- Use your fans.
- Always leave window trickle vents open.
- Open windows for at least five to 10 minutes each day.



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 our surveyor for an inspection.

Please tell us if the **Mechanical Ventilation Heat Recovery** system (also known as the MVHR – or passive vent system) is not working. A faulty MVHR can cause condensation.



- Leave curtains or blinds open for at least four hours a day.
- Pull furniture away from walls.
- Avoid overfilling cupboards and wardrobes.

### Heat your home

- Keep every room heated to at least 15 degrees during daytime.

If you are struggling to pay your energy bills, contact us for advice.

### Treat spots of mould

- Use a mould cleaner first.
- Paint walls and ceilings with anti-mould paint - which can stop mould returning for several years.

If these tips are not working for you, please phone 020 8815 4200, option 2, for advice.

**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.

**What causes mould**

Mould grows in damp homes. So, it is important to start by working out what is causing any damp. Your damp problem could be caused by:

- a fault with the building that needs to be repaired, or
- (more commonly) too much condensation.

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

**A problem with the building**

A faulty roof, pipe or guttering, or a problem with the plumbing in your home or your neighbour's home can all cause water to leak into your home. In other buildings, water can enter from rising damp or from groundwater seeping into the bricks or concrete. A problem with the structure of the building gives rise to your damp problem. 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 start by working out what is causing any damp. Your damp problem could be caused by:

- a fault with the building that needs to be repaired, or
- (more commonly) too much condensation.

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

We set these out in our leaflet, which you can download from our website at:





# We're here to help you!

Email our Customer Service Team at:  
**[customer.services@nlmha.com](mailto:customer.services@nlmha.com)**

Report your repair by email at:  
**[maintenance@nlmha.com](mailto:maintenance@nlmha.com)**

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

## Option 1

- Please dial extension number 1 to make a payment.

## Option 2

- Please dial extension 2 to report a repair.

## Option 3

- Please dial extension 3 for all other enquiries.

**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**.

## 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](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)

**Bulky waste disposal** You can  
book a collection from your  
council – check their website for  
details. There may be a charge.

Otherwise, you can take large  
items to your nearest rubbish  
and recycling centre. This is free  
for local people.



## North London Muslim Housing Association

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

Website [www.nlmha.com](http://www.nlmha.com)

Please recycle this newsletter when you've finished reading it.

