



Residents' News Update

Winter 2024



Seasons greetings from all of us at NLM

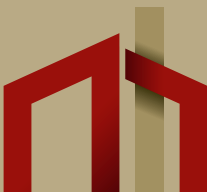
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Our Vision:

To transform the lives of our communities through the provision of high quality, affordable homes.



Our Mission:

Empowering our communities through the provision of safe and secure affordable homes and services.

Farewell & best wishes to Bilal

After 25 years of dedicated service, we bid farewell to our cherished caretaker Bilal. Thank you for your incredible contribution. We wish you every success in your future endeavours.

Festive season opening times

Our office will close for the festive break from 5.30pm on Tuesday 24 December 2024.

We will re-open for business as usual on Thursday 2 January 2025.

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



No more noise nuisance

Please remember your neighbours and be aware of the noise you make – especially if you live in a flat.

Noise that is not serious enough to be anti-social behaviour can still be a nuisance.

So, please:

- avoid jumping or banging on floors
- don't let your TV or music get too loud, and
- try to close doors without banging them.

Your neighbours will appreciate your thoughtfulness.

Rent increase reminder

We raised our rents from 7 October and wrote to all residents to give you advance notice.

Please contact the Housing Benefit office, or update your online Universal Credit account, if you have not yet done so.

If you currently pay your rent by standing order, remember to update the amount. You do not need to take action if you pay by direct debit, as we will adjust your payments. If you need help or have any questions, please call 020 8815 4200 and select option 1.

53-week payments

Your rent is due in advance every Monday. Most years, there are 52 Mondays in our financial year. But this year, because of the way the calendar falls, there are 53 Mondays.

What does this mean for me?

If you get Universal Credit, the DWP (Department of Work and Pensions) is still calculating your monthly rent by multiplying your weekly rent by 52 and then dividing it by 12. You will need to make up the difference between the amount you owe and the amount the DWP pays you each month.

For example, if your rent is £120 per week, your monthly rent due will be £530. But the DWP will only pay you £520. You have to pay the extra £10.

If you pay by monthly Direct Debit, we will make the adjustment for you.

If you pay weekly, nothing changes. You should pay each Monday as usual.

If you get Housing Benefit, your benefit will cover the change.

For more information, or if you are struggling to pay your rent, please call 020 8815 4200 and select option 1.



Welcome to 'My Home'

Following a Scrutiny Panel meeting where we discussed better communication, we recently introduced a great new online service for our residents, called 'My Home'.

My Home gives you access to our services at any time of day or night. You can use it to:

- **Report a repair**
- **Make a payment**
- **See your rent statement**
- **Tell us about a change in your circumstances**

Once you have registered, you can access the service by going straight to: myhome.nlmha.com

We hope to get most of our residents onto the portal by the summer of 2025.

As we transition to a paperless system, all communications for everyone registered on 'My Home' will be sent electronically.

What Elizabeth thinks of the new service

Scrutiny Panel member Elizabeth

Ogunsolo has already signed up and is pleased with the service.

She told us: "The NLM home portal has significantly enhanced my experience as a tenant, by providing a user-friendly platform for managing all my housing needs.

"Paying rent online is really straightforward, allowing me to stay on top of my payments and avoiding high arrears. The ability to check our rent status at any time gives me greater control and peace of mind.

"Additionally, the portal makes it easy to upload documents related to changes in circumstances, streamlining communication with the housing association."

Elizabeth also took the opportunity to pass on some ideas about what else the portal could offer our residents in future.

She said: "For further improvement, it would be nice to receive regular updates about the initiatives and activities organised by NLM. Also, enhanced information on community engagement efforts and opportunities for residents like myself to connect, would foster a stronger sense of community."

Prize draw

Residents who have already registered on My Home will automatically be entered into a prize draw.

To be included in the prize draw, you need to register for My Home by 31 March 2025.

Please register during office opening hours, so that we can send you the link you will need to get started.

If you need training on how to use the My Home portal, or you need help with registering, please call 020 8815 4200 and select Option 3.

Where you can get support:

Many of us are struggling to meet our everyday costs, as energy bills and groceries keep rising. We understand these worries and we are committed to offering support.

We recommend searching online for useful information such as budgeting tips. We can also help you to make the most of support being offered in the community.

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.



Charitable grants

To help pay basic household bills if you're in crisis, search for grants at www.turn2us.org.uk



Places to get help with food

If you are struggling to feed your family, there are sources of support in all the boroughs we work in.

Walthamstow – Rukhsana Khan Foundation, William Morris Community Centre, 6-8 Greenleaf Rd, London E17 6QQ. Phone: 07980 351351. Opening times: Saturdays 10am to 12 noon. If you claim benefits, take proof of your benefits and identity. If you don't claim benefits, ask us to refer you.

Enfield – North Enfield Food

Bank. Call: 07826 542119 for details. You will need a referral.

Newham – The Newham Food Alliance. Call: 07790 975086.

Hackney – Hackney Foodbank, you can call 0808 208213 for a referral voucher.

Tower Hamlets – Bethnal Green Food Bank, Raine's Foundation School Approach Road, E2 9LY. Tower Hamlets residents can drop in on Tuesdays and Thursdays. Call: 07398 776 145. On Wednesdays, residents from other boroughs can also use this service.

If you need a referral, or further help and support around places to access food, please call Sharmin Siddique, our Tenancy Sustainment Officer, on 07787 258883 or send an email to sharmin@nlmha.com



Help and advice available

Winter Fuel Payments and Pension Credit

Not everyone over state pension age now qualifies for Winter Fuel Payments.

You will still get a Winter Fuel Payment if you get Pension Credit or certain other benefits. Now is a good time to check if you are missing out.

Pension Credit

If you are over state pension age and you live alone, or with a partner who is also over state pension age, you can claim Pension Credit to top up your weekly income to the guaranteed level of £218.15 if you are single and £332.95 if you are a couple.

If you get Pension Credit, you will also qualify for Winter Fuel Payments.

Pension Credit premium

If you are severely disabled, you could get an additional £81.50 each week. You would need to be claiming:

- Attendance Allowance
- the middle/highest care component of Disability Living Allowance (DLA)
- the daily living component of

PIP (Personal Independence Payment)

- Armed Forces Independence Payment, or
- the daily living component of Adult Disability Payment, at the standard or enhanced rate.

Call the Pension Credit claim line for advice on: 0800 99 1234.

Mixed-age couples

If you are in a mixed-age couple, where one of you has not yet reached state pension age, you cannot get Pension Credit, but you may, as a couple, get Universal Credit instead.

The younger partner may get other benefits instead, including Income Support, income-based Jobseeker's Allowance or income-related Employment and Support Allowance.

In all of these cases, as the older partner, you will also qualify for Winter Fuel Payments.

For more advice about claiming benefits, call or email us.



Winter Fuel Payments

If you qualify for a Winter Fuel Payment:

- Your household will get £200 or £300 – depending on when you were born.
- You will get a confirmation letter in October or November.
- Your Winter Fuel Payment will usually arrive in your bank account in November or December.

For help, call the Winter Fuel helpline on: 0800 731 0160. You can also call or email us for additional support.



Other funds to keep you warm

This year, there are no cost-of-living payments, because the scheme ended in 2023.

You may still get:

- a **Cold Weather Payment** of £25 added to your Universal Credit, Pension Credit or certain other benefits – if the

temperature drops to zero degrees Celsius or below for seven days in a row, and/or

- the **Warm Home Discount** – this is a £150 discount on your bills if you get the Guarantee Credit element of Pension Credit or if yours is a low-income household.

Resident engagement

Message from our Resident Engagement Officer

Dear Residents,

I'm excited to introduce myself as the new Resident Engagement Officer here at NLM. My name is Shamla Syeda and I'm thrilled to be joining this vibrant community! In my role, I will be dedicated to ensuring that every resident feels heard, supported and connected to the resources and activities we offer.

I come to this position with a background in housing, health and social care, community engagement, wellbeing and support, and childcare. I'm passionate about building strong, inclusive and thriving communities.

Whether it's working with residents to address concerns, planning fun and informative events, or helping create new programmes, my goal is to make sure our community is a place

where everyone feels a sense of belonging and connection.

What you can expect

As your Resident Engagement Officer, my door (and inbox) are always open.

I'll be organising and hosting resident meetings on a regular basis. During these sessions I will be listening to your feedback and collaborating with residents to make our community even better.

Some of the projects I'm most excited about hosting include:

- Planning social events that brings us together and foster community spirit
- Implementing new ways for you to share your thoughts, ideas and suggestions
- Supporting new residents as they join our community
- Hosting regular resident meetings to discuss any

concerns and worries

- Ongoing projects and activities around engagement and training

I'd love to hear from each of you, to learn about your experiences and ideas. Feel free to book an appointment to see me in my office, send me an email at shamla.syeda@nlmha.com, or call me on 07974 462944. You should also look out for news about upcoming community events, where I'll be eager to meet more of you in person.

I look forward to working closely with each of you to ensure our community remains a wonderful place to live, grow and thrive!

Warm regards,
Shamla Syeda, Resident Engagement Officer



Join our Scrutiny Panel

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

If you would like to get involved, please email us at customer.services@nlmha.com



Become an Estate Champion

We're on the look out for residents willing to take on a bigger role on their estates.

As an Estate Champion, you would:

- give us regular feedback on the upkeep of your estate
- take part in estate inspections whenever possible
- help us to tackle problems like bulky waste dumping
- encourage people not to leave their personal belongings in communal spaces like corridors and stairwells
- feed back comments from your neighbours
- help us to tackle anti-social behaviour, and
- generally help us to improve life on your estate.

We provide incentives to thank estate champions for their time.

You said, we did



Holly Street residents asked NLM to organise an October half-term play scheme and we delivered!

The kids had an amazing time enjoying trips to the cinema, bowling, trampolining, laser quest and more. Thank you to everyone who participated and helped make it a success.

Residents' page

In future, we would like to set aside a page in our newsletter for our residents and their children.

Please send in your stories, thoughts, poems, artwork and pictures of anything that matters to you. We will be very excited to receive them!

Tenant meetings

We are in the process of arranging meetings with all our residents across our schemes, so please look out for invites.

For further details, email shamla.syeda@nlmha.com

Coffee sessions

In November, we hosted coffee sessions with our elderly residents, where the warmth of the hot drinks was matched by the joy of creating art and playing board games together.

Residents enjoyed engaging in arts and crafts, showcasing their creativity and having fun in a relaxed social setting. We're already looking forward to our next session!



Competition: redesign our newsletter logo!

Share your creative ideas and help to design a new logo for the front page of our newsletter.

This competition is open to anyone between the ages of 7 and 18.

Please submit your ideas to shamla.syeda@nlmha.com by 31 March 2025.

All entries will be judged by our expert panel of judges.

We will announce the winners in the next issue of our residents' newsletter. Good luck!



Who is responsible for your repair?

Your tenancy agreement sets out which repairs we are responsible for and which are down to you.



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.

Your responsibilities

As our tenant, you are responsible for some simple items and jobs.

Some examples include:

- internal painting and decorating, including the repair of normal plaster cracks
- replacement of broken glass in doors and windows
- internal doors and cupboards, including handles, bolts and catches
- installing or repairing your cooker, fridge and other appliances
- installing electrical points for a landline phone or your own TV aerial
- replacing plugs
- replacing tap washers
- a blocked sink, drain or toilet, if

the problem was caused by your household

- replacing or repairing bathroom fittings, including toilet seats, cabinets, mirrors, shower curtains, unheated towel rails, tap washers and plug chains
- replacing or repairing door furniture and lost keys
- replacing your personal wheelie bin
- fitting curtains, curtain rails, carpets or other floor coverings, shelves, coat hooks
- resetting pilot lights
- bleeding air from radiators
- decorating internal doors, walls and windows
- replacing lightbulbs, fluorescent tubes and fuses
- changing batteries to smoke or carbon monoxide monitors, and
- damage caused by your household or a break-in, including filling minor cracks.



Using our contractors

Sometimes residents pay our contractors to complete repairs for them that are their responsibility.

If you do this, we strongly encourage you to keep NLM informed, so that we can make sure that you are not being overcharged.

Repairs we charge for

We will charge you for:

- carrying out repairs that are your responsibility
- carrying out repairs caused by neglect or damage (for example, if you block a sink)
- being out for an appointment or emergency repair (we will pass on the contractor's fee)
- getting you back into your home if you lose your house keys, and
- putting things back to the way they were if you alter your home without permission.

Services at your estate



Estate inspections

Our Estate Officers visit your schemes once a month to check they are clean, tidy and safe – and to spot repairs that need to be ordered to communal areas. They sometimes attend with repairs or other team members.

If you would like to take part, you would be very welcome.

Please contact estate services so we can share the arrangements. Send an email to customer.services@nlmha.com.



Home too big for you?

Are you under-occupying your home? Do you have more bedrooms than you need?

If you'd like to explore your options, please phone us on 020 8815 4200, or send an email to customer.services@nlmha.com

Personal belongings – a reminder

Please remember that you must not leave personal belongings in communal areas. They are a fire risk.

We are acting in line with much stricter health and safety rules, which have applied since the fire at Grenfell Tower. If we see items, we will remove them and leave a legal notice.

When we remove things, you cannot get them back. This includes bikes, pushchairs, wheelchairs, plants, chairs, shoes and umbrellas.



Health and wellbeing

Feeling low?

Mind

If you need support, you can sign up for free mental health support with Mind.

You don't need a diagnosed mental health problem to access this service, and you don't need a GP referral.

Mind can help you with anxiety, depression, grief, loss, stress, low esteem, loneliness or getting support with

anger management. Call: 0300 102 1234, or email: info@mind.org.uk

GP surgeries

You can also access NHS mental health services through your GP.

Samaritans

Samaritans are ready to help no matter how large or small the issue feels. Call them on: 116 123.



Domestic violence: you are not alone

Everyone has the right to be safe and to live without fear.

Domestic abuse happens in intimate or family relationships. It can be physical, sexual, emotional or financial. It can include neglect, controlling behaviour, forced marriage, honour-based violence, or female genital mutilation.

If you are a woman experiencing domestic abuse, you can call the National Domestic Violence Helpline for free on: 0808 2000 247, or contact Solace Women's Aid on: 0800 802 5565.

IMECE Women's Centre is for Turkish, Kurdish, Cypriot Turkish, and any other Turkish-speaking women. Call them on: 020 7354 1359, or send an email to: info@imece.org.uk



NHS tips for winter wellness

Stay warm

Heat your home to a comfortable temperature. The rooms you use most, such as your living room and bedroom, should be at least 18°C.

Wearing several layers of clothing will keep you warmer than one thick layer.

If you are struggling to heat your home, visit local warm spaces, such as your local library or community centre.

Stay healthy

Spend less time 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, and look out for vulnerable neighbours.

Speak to someone if you're feeling under the weather. Don't be afraid to ask if you or they need help.

Check your medicines

Stock up early on prescription medicines as your pharmacy or GP surgery may close for the holidays. Check your meds are still in date.

Stock up on painkillers and meds for coughs, colds and sore throats.

Our performance in 2023-24



1,137

homes owned and managed, including 68 leasehold

100%

Satisfaction with their new NLM home

62%

Satisfaction with NLM as their landlord

102%

Due rent collected (target: 100%)

3.9%

Current rent arrears (target: 4%)



11

Complaints received



58

Number of homes we let

100%

Complaints resolved on target

100%

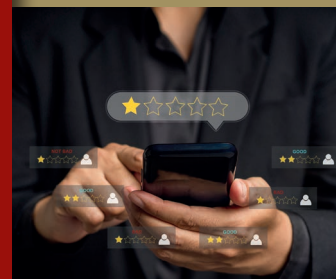
Emergency repairs completed on target (target: 100%)

98%

Urgent repairs completed on target (target: 98%)

4.1 weeks

Average time taken to relet homes (target: 4.4 weeks)



99%

Routine repairs completed on target (target: 98%)

100%

Gas safety certificates issued (target: 100%)





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**

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

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

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 may
be free for local people.



North London Muslim Housing Association

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

Website www.nlmha.com

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