



# Residents' News Update

Spring 2020



Walthamstow community event

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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.



## Check your alarms

Our properties are fitted with smoke and carbon monoxide detectors.

Please check them regularly and let us know if your home does not have all these alarms.



## Treat our staff with respect

Our staff work hard to give you the best possible services, so please treat them with respect.

Please be aware that we have a zero tolerance approach to abuse of our staff. If someone is abusive, we will take clear action to protect our staff member.



## Don't block the doors to your lift

Help us to keep your lifts running well, by using them properly.

If you force the doors to stay open by putting something in the way, you can cause the lift to break down. Please don't do this, as you will cause a nuisance to all your neighbours and add to the cost of repairs.

## Always check ID before letting someone in

To stay safe in your home, you should never let anyone in unless they can prove who they are.

Our staff and contractors all carry ID cards. They will always be happy to let you check them.



# Paying your rent on time

Paying your rent is your responsibility. You must make it a priority.

We expect you to keep your account one month in credit.

If you are not a month in credit, you can make up the difference in instalments. Call the office to make a payment plan.

Missing rent payments is a bad idea.

- If you lose your home, your council may refuse to rehouse you on the grounds that you

made yourself intentionally homeless.

- If we take you to court, you will have to pay our legal costs, even if you aren't evicted from your home.
- You may get a County Court Judgement (CCJ) – an order by a judge to pay what you owe. This can affect your credit rating and your ability to borrow money in future.



- You will still have to pay the debt, even after you have left your home.
- We won't let you transfer or swap homes.

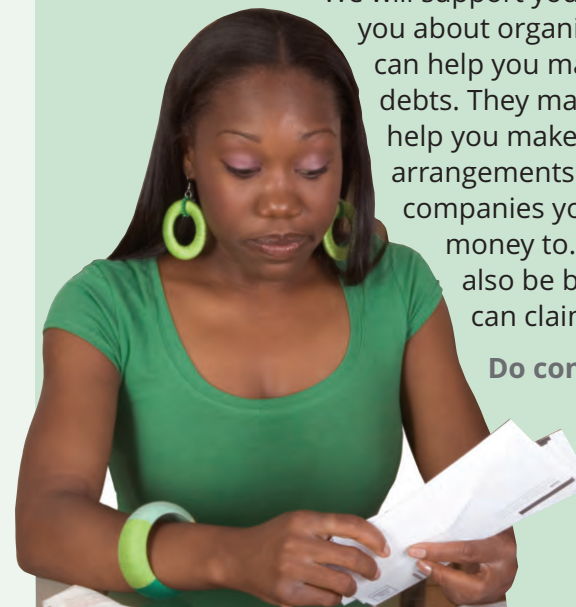
# Getting help with debt

Many of us know how it feels to be in debt.

If you have a debt problem, it's important not to panic. But you can't ignore it either – it won't go away. If you can't pay your rent on time, contact the office as soon as you can.

We will support you and tell you about organisations that can help you manage your debts. They may be able to help you make arrangements with the companies you owe money to. There may also be benefits you can claim.

**Do contact us – we really are here to help.**



## Useful contacts

- The **Citizens Advice Bureau** for free, confidential and impartial advice. Go to [www.adviceguide.org.uk](http://www.adviceguide.org.uk), or phone 03444 111 444.
- The **Money Advice Service** website at [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk) lists free advice services, or phone 0300 500 5000.
- The **National Debtline** website at [www.nationaldebtline.org](http://www.nationaldebtline.org) gives free advice including web chats, or phone 0808 808 4000.
- The **StepChange** website provides free debt advice at [www.stepchange.org](http://www.stepchange.org), or phone 0800 138 1111.



# Benefits update:

## Universal Credit

If you are of working age, any new claim you make will be for Universal Credit.



Existing claimants are expected to move to Universal Credit by the end of 2023.

You must apply for Universal Credit online.

Your payments will be monthly in arrears.

You must pay your rent yourself. Universal Credit is not normally paid direct to your landlord.

To find out more, call the office.

## Discretionary Housing Payments

If you get Housing Benefit or Universal Credit, you might be able to get extra help from your council's Discretionary Housing Payment (DHP) fund.

You could get priority if:

- you're affected by the bedroom tax or the benefit cap
- you need ongoing help with your rent because someone is disabled and your home is adapted to meet their needs, or
- you need short-term help because you are at risk of losing your home due to an unexpected financial crisis.

To find out more, call the office.



## Extra payments for disability

PIP (Personal Independence Payment) is replacing DLA (Disability Living Allowance).

PIP is an extra benefit for people with disabilities or long-term health problems, aged 16-64.

PIP pays between £23.20 and £148.85 every week. The amount you get depends on how your condition affects you.

You will need to apply for PIP if:

- you make a new claim
- your DLA ends – some people have to renew their claims
- you turn 16
- your condition changes, or
- the DWP sends you a letter telling you to move from DLA.

You will usually have to go for a health assessment first.

Many people get offered less money under PIP than they got

under DLA. You may need to appeal the decision. In 2019, three out of four people who appealed were successful. Call the office if you need support.

If you are under 16 or you were born before 9 April 1948, you can keep getting DLA.

Once you reach state pension age, you can claim Attendance Allowance instead. This pays either £58.70 or £87.65 a week, to help with personal support. Attendance Allowance is not means-tested.



## Older tenants and Housing Benefit

Tenants over state pension age can still claim Housing Benefit towards their rent.

You have to be on a low income and have savings less than £16,000.

Other benefits you claim can affect the amount of Housing Benefit you get.

But if you get the Guarantee Credit part of Pension Credit, your rent may be paid in full.

## Keep your communal areas safe Don't leave your belongings in shared areas



Our policy is clear – we will take action if you leave personal items in common areas.

We take a **zero tolerance approach** to you storing or leaving any items in common areas – including the space beneath the stairs, communal intake cupboards and directly outside your front door. **Our rule includes any item, including shoes, bicycles, pushchairs and doormats.**

We know some of you think these rules are too strict. But imagine trying to get out of your building if it were dark, hot and full of smoke, with people running and panicking. **Even the smallest obstruction could cause you to trip and fall.**

Please note: After this notice, there will be no further warnings. We will remove items with immediate effect. **The cost of removal is added to your service charge.**



## New homes at Vallance Road

Our scheme in partnership with Gateway Housing is almost ready.



We are currently awaiting handover of 37 new homes in Vallance Road, which is in E1 in Tower Hamlets.

This attractive development provides:

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



# Engaging with our residents

We brought residents from our communities together to celebrate during the Christmas period.

## Community Fun Day at Priory Court

We invited residents living at Priory Court in Walthamstow to join us for a Fun Day.



## Celebration at Cazenove Road

We held a party for residents at our sheltered scheme in Hackney.



## Tell us what you think - you may win a prize

We are currently carrying out our annual survey, to record your views on our services.

### Thank you

These surveys help us to track your views on our performance and services over time.

To thank you for taking part, we will hold a prize draw and award £50 shopping vouchers to four lucky winners.

To be included in the prize draw, you must:

- complete the whole survey
- send it to us in the prepaid envelope, and
- make sure we receive it before the closing date, which is 25 March 2020.



## Introducing direct debits

We are pleased to announce that we have now started to take rent and service payments by direct debit.



**Pay on time and in full every month, with a direct debit**

Direct debits are by far the easiest and most convenient way to pay us, because they are payments made monthly, direct from your bank to ours.

The amount you pay will be updated automatically when we change your rent each year. But we will give you plenty of notice before we make the change.

To set up direct debit payments call the Customer Services Team on 020 8815 4200.



# Stop condensation before it starts

If you can wipe off the damp, your problem is condensation. You need to sort this out to stop black mould forming.



## What is condensation?

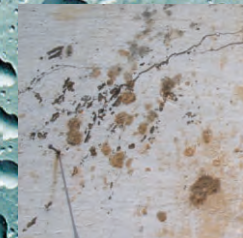
Condensation is damp that appears on windows, walls and elsewhere when moisture in the air touches a cold surface in your home.

The moisture comes from our everyday activities – including cooking, showering, drying clothes and breathing. It is also affected by the weather.

## How to stop condensation

To reduce the condensation in your home, you need to: **make less moisture; keep rooms well aired, and keep your home warm.**

Treat any spots of black mould with a mild bleach solution or anti-fungal spray.



### Make less moisture

- Try not to dry washing indoors – wet washing on radiators creates a lot of moisture.
- Cover boiling pans and turn off kettles quickly.
- If your tumble dryer isn't self-condensing, buy a proper vent kit for it.
- Put cold water in first, if you are running a bath.



### Keep rooms well aired

- Use your bathroom and kitchen fans until the steam has gone.
- Keep bathroom and kitchen doors closed when you are using them.
- Open windows a little and keep trickle vents open.
- Try not to overfill cupboards and wardrobes.



### Keep your home warm

- In the winter, keep your heating on for at least 14 hours a day. As low as 12 to 15 degrees is enough.



# Keep to your repairs appointment – or risk being recharged

Every day, our contractors turn up to several booked appointments to find no-one is home. In future, we will consider passing on their abortive call charge to you. Every missed appointment costs us up to £250.



If you book an appointment with us and later realise you can't make it, please let us know before the date of the appointment. We can always reschedule.

When contractors get to an empty home, they charge for their time. This money and time could be spent on other people's repairs.

**We will consider passing on this charge if you fail to keep to your appointment.**

## Recharges explained

We will pass on a contractor's charge ('make a recharge') in the following circumstances.

- We have to pay for a repair that is your responsibility.
- We have to pay a contractor for a missed appointment.

Missed appointments are particularly expensive if you misuse the out of hours service.

To avoid being recharged, you should do the following.

- Only make appointments you can keep.
- Talk through your repair with us first – if it is actually your responsibility, we may be able to offer advice on how to sort it out yourself.
- If you have problems with your gas or electricity, check you have credit on your meter and call your provider to rule out problems we can't fix.
- Never dump rubbish or large items at your estate – we will recharge for getting it collected.

# How long will my repair take?



**We group all repairs into categories and give a target date for completion.**

We make every effort to complete the work within target – providing you give us access to your home. But we may have to go beyond the target – for example, if the contractor orders parts.

**Emergency repairs** – between four and 24 hours. These jobs present a risk to life or may cause structural damage.

**Urgent repairs** – seven days. These are jobs that affect safety, health or the security of your home, but that aren't emergencies. For example a WC that won't flush properly, or partial loss of heating.

**All other repairs** – 28 days. These jobs are a nuisance, but do not affect safety, health or security. For example, repairs to doors, or minor plumbing problems.



# Parking at our estates

**We've teamed up with CUP Enforcement to manage parking on some of our estates.**

If our new parking scheme applies to you, we have already sent you a letter to explain how it will work.

The main things to note are as follows.

- We only allow one permit for each household.
- We don't issue visitor permits.
- All vehicles must be parked in marked bays.
- To get a permit, your vehicle must be registered to your address.
- If you are behind with your rent, we will not give you a permit.
- We cannot guarantee you a space. Cars are parked on a first-come-first-serve basis.
- We will not accept any liability, or intervene to cancel any legitimately issued parking charge notice by CUP. So, it is important that you meet the guidelines we sent you.

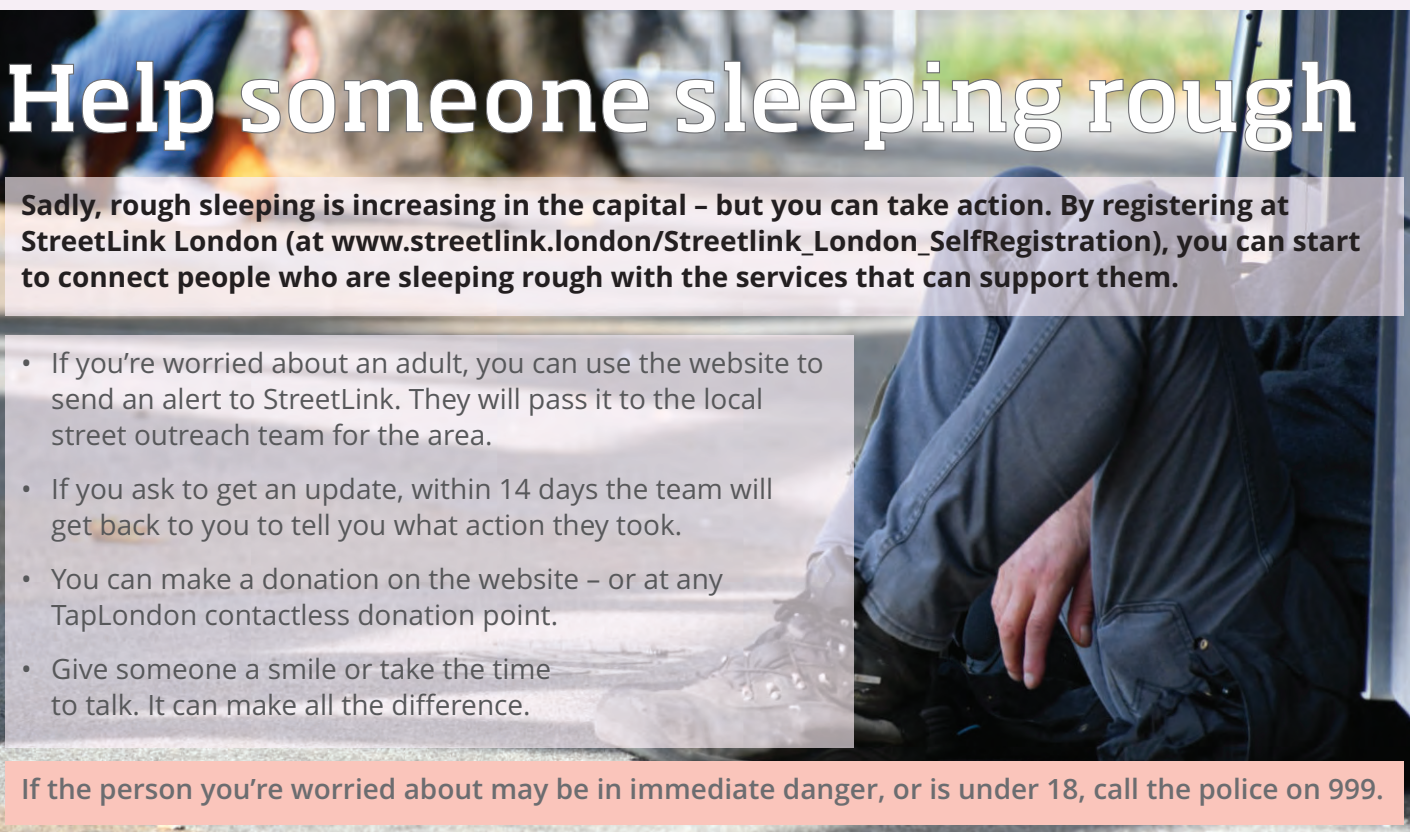


## Help someone sleeping rough

**Sadly, rough sleeping is increasing in the capital – but you can take action. By registering at StreetLink London (at [www.streetlink.london/Streetlink\\_London\\_SelfRegistration](http://www.streetlink.london/Streetlink_London_SelfRegistration)), you can start to connect people who are sleeping rough with the services that can support them.**

- If you're worried about an adult, you can use the website to send an alert to StreetLink. They will pass it to the local street outreach team for the area.
- If you ask to get an update, within 14 days the team will get back to you to tell you what action they took.
- You can make a donation on the website – or at any TapLondon contactless donation point.
- Give someone a smile or take the time to talk. It can make all the difference.

**If the person you're worried about may be in immediate danger, or is under 18, call the police on 999.**



**Gas servicing**  
You must give us access, or we will take further action

**Your annual gas check and service is very important for you and for us.**

As your landlord, we have to carry out the check by law. But it also helps keep you and your neighbours safe from the dangers of a faulty appliance – and it can save you money, as a regularly serviced boiler is more efficient.

### No access

Unfortunately, in a small number of cases, our contractors have been unable to gain access to residents' homes. When this happens, we have to take further action to make sure these checks are done.

Be aware that if you fail to give us access to your home – for a gas check or any other service – you are breaking the terms of your tenancy and we could take you to court.



## Want to alter your home? Ask us first

**If you have an assured tenancy, or you are a leaseholder or shared owner, you have the right to make some improvements to your home. But you need our written permission first.**

Alterations can include things like adding in a shower, making changes to your kitchen, installing a satellite dish or cable TV, or putting up fencing – in fact, any addition or change to the property, or your gas, electricity or water supply.

Be assured that we will not refuse permission without giving

you a good reason. But we will want to make sure that you get good quality work done that doesn't interfere with your neighbours or damage the property.

You must also get any official permission you need, for example from the local authority planning department.







# We're here to help you!

You can call our Customer Service Team on:

## 020 8815 4200

### 1. Repairs

- If you have a problem with your heating and hot water and you have an individual boiler, please select **option 1**.
- If you have a problem with your heating and hot water, and your property is supplied by a communal boiler, please select **option 2**.
- For all other repairs, please select **option 3**.

### 2. Housing services

- For all other services including rent enquiries, neighbourhood issues and resident involvement, please select **option 2**.

### 3. Accounts payable

### 4. All other enquiries

### Office hours

Our Customer Services Team take calls on weekdays from 9:30am to 5:30pm, but we are closed for lunch from 1-2pm. We are also closed during public holidays.

### Did you know?

You can also email your query to [customer.services@nlmha.com](mailto:customer.services@nlmha.com)

Or order your repair by emailing [maintenance@nlmha.com](mailto:maintenance@nlmha.com)

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

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### 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](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)

#### 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.