



Residents' News Update

Autumn 2020



Keeping families safe

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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.

A great new way to pay your rent

We recently introduced Direct Debits, as a new way to pay your rent and service charge.

A Direct Debit is a convenient monthly payment direct from your bank account to ours. Unlike a standing order, you don't need to set it up again each time your rent changes.

To sign up, call us on **020 8815 4200**. We will enter every household that has signed up by 31 January 2021 into a prize draw. Three lucky winners will receive £30 in high street vouchers.

Cleaning service

Your communal areas are being cleaned to our normal schedule.

The cleaners are disinfecting door handles, lift buttons and other touch points. They will carry out deep cleans when this is needed.



We are still here to support you

During the pandemic, we are keeping staff and residents safe by mainly working from home. However, we are still available to support you.

We are doing this by:

- staying in regular contact with our vulnerable and elderly residents
- supporting residents with rent arrears and welfare advice
- signposting residents to other organisations that can offer help
- providing the best possible services – while prioritising health and safety.

Please make sure we have your up-to-date contact details. It is even more important that we can get in touch with you during the pandemic.

Call us on **020 8815 4200** or email your general query to customer.services@nlmha.com

Communal areas

Please help us to keep your communal areas safe by remembering the following.

- You must not store any personal belongings in communal areas. We are still carrying out fire safety checks and we will remove any items we find.
- Only get into a lift with people who live with you.
- Keep your distance (2m/6ft if possible) from others when using shared corridors or stairways.

You must still pay on time

RENT

We recognise you may be facing difficult times, but you must still prioritise paying your rent and service charge.

Remember:

- The pandemic eviction ban has now ended.
- We expect you to keep your account one month in credit.
- If you are behind with your payments, or are not a month in credit, you can make up the difference in

instalments. Call the office to agree a payment plan with us.

- If you fail to pay, we won't let you transfer or swap homes.
- We may take you to court. You would have to pay our legal costs, even if you weren't evicted.
- You might get a County Court Judgement (CCJ). This can affect

your credit rating and your ability to borrow money.

- You could lose your home (but you would still have to repay the debt).
- Your council might refuse to rehouse you on the grounds that you made yourself intentionally homeless.

Managing your finances

If you are struggling with less money, see pages 4-5 for tips on the financial support available during the pandemic.



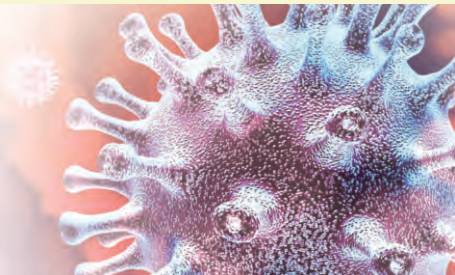
Call us if you are behind with your rent. We will offer payment plans and signpost you for help with your debts. You can also request a call back from our Tenancy Sustainment Officer, Esra Demir, please email customer.services@nlmha.com

Other debt advice services include:

- **Citizens Advice Bureau:** phone 03444 111 444 or go to www.adviceguide.org.uk
- **Money Advice Service:** phone 0300 500 5000 or go to www.moneyadviceservice.org.uk
- **National Debtline:** phone 0808 808 4000 or go to www.nationaldebtline.org

Coronavirus: financial support update

For the most up-to-date details, go to the gov.uk website or www.moneysavingexpert.com



1 Furlough scheme/ Job Support Scheme

The Government has reintroduced the furlough scheme to cover 80% of your wages, up to £2,500 per month, until the end of March 2021. Your employer can opt to top up the remaining 20%.

From December, if you work reduced hours for a small or medium company and you started before 23 September, you can benefit from the new Job Support Scheme, which pays at least 73% of your normal pay, capped for people earning more than £37,000. This will run for several months.

2 Self-employment Income Support

If you are self-employed, the first and second support grants are now closed.

NEW There will be two further grants. The third will cover from

1 November to 31 January and be worth 80% of your average monthly profits. The grant is capped at £7,500.

The fourth grant will cover from 1 February to 31 April 2021. The details will be announced later.

- You qualify for the two remaining self-employed grants if:
- your income was impacted by reduced demand at the time set by each grant (and you will be able to prove it at a later date) – this is a stronger requirement than for the first two grants
 - more than half of your income comes from self-employment
 - your average annual profits are less than £50,000 a year
 - you were self-employed before April 2019, and
 - you are still trading and intend to continue.



3 Work placements for young people

Universal Credit claimants aged 16 to 24 will be able to take up six-month work placements with pay, from October. Talk to your Jobcentre Plus work coach for more details.

Support if you are sick or self-isolating

There is support available if you can't work because you or someone in your household is sick, or if you have been told to self-isolate by a doctor, NHS 111, or one of the contact tracing schemes.

4 Self-isolation payment

- You can claim £500 from your council, if:
- you are told to self-isolate by the NHS test and trace service, and
 - you claim benefits because your income from working is low.

5 Sick pay if you don't claim benefits

You may qualify for £95.85 a week in Statutory Sick Pay (SSP) from your employer, for up to 28 weeks. If you have several jobs you may get SSP from each employer.

You can apply from day one and self-certify for the first week.

To qualify for sick pay, you:

- must be an employee or an agency worker – including some workers on zero hours contracts, and
- earn an average of at least £120 per week.



5 If you don't qualify for sick pay

If you don't qualify for sick pay – including people who are self-employed – you can cover the period you are sick or self-isolating, by applying on online for:

- Universal Credit, or
- Employment and Support Allowance.

Don't delay in making a claim, to avoid missing out.

Universal Credit update

The Government has raised the standard rate of Universal Credit by £20 each week during the pandemic.

Some other changes have now been reversed. While you are claiming, you must normally be actively seeking work. You may also be asked to attend a meeting at a JobCentre Plus office.

As well as the standard allowance, you will get top-ups depending on your situation. For example, an amount towards your housing costs.

For more details ring the Citizens Advice helpline on **0800 144 8444**.

Your circumstances	Monthly standard allowance
Single and under 25	£342.72
Single and 25 or over	£409.89
In a couple and both under 25	£488.59 per couple
In a couple and one of you is 25 or over	£594.04 per couple

New to Universal Credit?

If you are struggling on less money than usual, you may be able to claim Universal Credit. Go to <https://www.gov.uk/apply-universal-credit> to make your claim as quickly as you can.

There is a five-week wait before the first payment, but you can ask for a loan in advance.

For advice, call our team on **020 8815 4200** or Citizens Advice on **0800 144 8444**.

Tips on taking care of yourself

- **Follow official coronavirus advice.**
- **Keep moving** – Take a walk, jog or cycle, or find free exercise videos on YouTube. It's good for physical and mental health.
- **Eat a good diet** – Include five fruit and veg every day. Avoid unhealthy snacks and drinks.
- **Try not to smoke or drink too much alcohol.**
- **Sleep well** – Have a regular bedtime and avoid phones and computers before bedtime.
- **Stay safely in contact with friends and family.**
- **Give yourself space** – Claim some time in a room on your own, if you need this.
- **Focus on what you can do** – not what you can't manage.
- **Get information you can trust** – Don't believe everything you read on social media.
- **Ask for help** if you cannot manage.
- **Keep a list of things to do** – Do the things that are worrying you first to get them over with.
- **Try mindfulness or controlled breathing** – There are free sessions on YouTube.
- **Set a realistic routine** – Take breaks away from your screen, if you're working from home.
- **Work on your finances** – See advice on this page.
- **If you're caring for others, look after yourself too.**



A move across London

We have signed up to the Mayor's Housing Moves scheme, which offers social housing tenants the chance to move to another borough.

If you need a move to be closer to work, training, family or friends, or if your current home is too big or too small for your household, the Housing Moves scheme allows you to bid for homes in other London boroughs.

Once you have registered and we have given our approval, you will be able to access the Housing Moves website and bid for homes owned by councils and housing associations across the capital.

To apply, you must have:

- a secure, assured or fixed-term



tenancy (not including a starter tenancy)

- no rent arrears for at least 12 months
- no history of anti-social behaviour

- no ongoing possession or eviction proceedings.

You can apply for the scheme at www.housingmoves.org – email customer.services@nlmha.com to find out more.

Recycling reminders

Take care not to 'contaminate' the recycling bins with items that should not be there. The correct items for recycling are listed below.



WARNING: If you contaminate the recycling bins with the wrong items, the council may not empty the bins. If we have to get them cleaned, this increases your service charge. If a rubbish or recycling bin delivery is missed, you should contact the council yourself.

Anti-social behaviour Remember your neighbours

While we are all spending more time at home, it's even more important to think before you act.

Be a good neighbour and keep noise levels down – especially when your windows are open.

During the pandemic, please keep your distance when in communal areas such as corridors and stairwells.

If you have concerns about behaviour at your scheme, call us, so that we can investigate.

However, if your problem is noise, you should call Environmental Health at your council, as they have more powers than we do.

If bad behaviour at your estate includes violence or other law-breaking, you should also call the Police.



Take action on rough sleeping by registering with StreetLink London.* You can use their website or mobile app to help link people with services that offer support.

*(www.streetlink.london/Streetlink_London_SelfRegistration)



Virtual Resident Forum

Monitor our performance in key service areas

Check our service standards and monitor estate services

Look at our policies and decision-making

Tell us how we can improve

If you would like to join our next meeting by Zoom, email customer.services@nlmha.com

Watch out for rough sleepers



- If you're worried about an adult, alert StreetLink. They will pass the details to the local street outreach team for the area.
- If you're worried about a child, call the police.
- Smile or take the time to talk. It can make all the difference.
- You can make a donation on the website or at a TapLondon contactless donation point.

What to do about condensation

Condensation is about what happens when warm damp air leaves water droplets on cold surfaces.

Condensation often forms on or inside the double glazing layers of your windows, on your toilet cistern, or on other cold surfaces. Or you may find black mould forming on your walls and ceilings, in your bathroom or kitchen, or around windows.

Condensation is not the same as damp. Damp is caused by a leak, or rain getting in. It often leaves a stain on ceilings or walls that spreads and darkens when it rains.

Steps you can take

- **More ventilation:** Open windows and window vents,

and use extractor fans in your home when cooking, washing up and bathing.

- **Better heating:** Keeping your heating on at a low level reduces the cycle of water evaporating and then condensing on cold surfaces.
- **Less moisture:** Consider a handheld window vacuum, or moisture absorbers – available on the high street or online. Avoid drying clothes indoors.
- **Remove mould:** Follow the safety instructions on an appropriate mould removal product.



Email is better Contacting us during the pandemic

We are still answering phone calls, but while our staff work from home, the best and easiest way to contact us is by email.

You can report your repair to maintenance@nlmha.com

For other queries, email us at customer.services@nlmha.com



Faulty smoke detectors

Please check your smoke and carbon monoxide detectors regularly, to make sure they still work.

If your detector runs off the mains electricity and it isn't working, call us immediately. If your smoke detector is battery operated, you should first try changing the battery.



Coronavirus: repairs reminders

Whether it's a repairs appointment or an annual gas check, you must give our contractor access.

Your repair and your health and safety are important to us. We work hard to make sure our repairs service is as efficient as possible.

However, every day, our contractors turn up to several appointments to find no-one is home.

If you book an appointment with us and later realise you can't make it, or if you cannot be at home

for a gas check, please let us know as soon as possible before the date of the appointment. We can always reschedule.

If you fail to do this and our contractor calls to find you out, it wastes their time and uses up money from our repairs budget.

We will consider passing on their abortive call charge to you. Every missed appointment costs us up to £50.

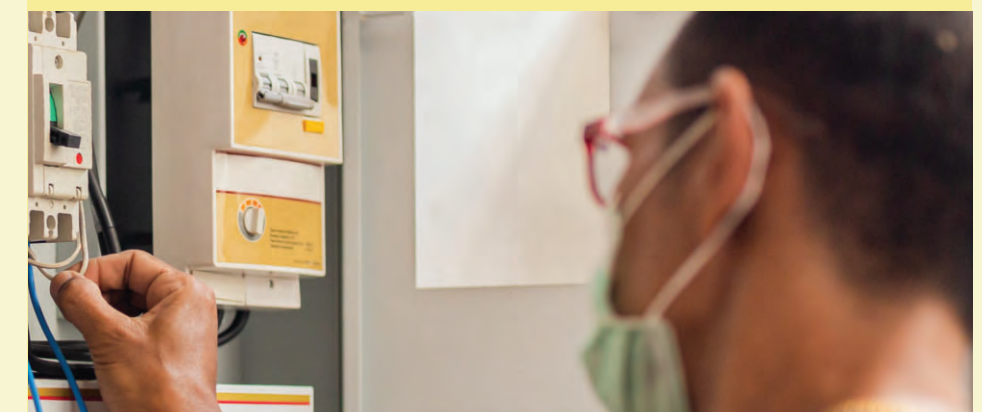


Keep your distance to keep everyone safe

Our contractors are instructed to follow strict coronavirus guidelines and we ask you to do the same.

- Keep your distance while repairs are in progress and wear a mask. Ideally, you should wait in another room.
- Call us to rearrange your appointment if anyone in your household is sick, self-isolating or showing symptoms of the virus.

Call us for advice if you are unsure about these arrangements.



Contractors need parking permits

Our repairs contractors are finding it increasingly difficult to find somewhere to park when they work at your homes.

When you order a repair, please make sure you can offer them a parking permit for use while carrying out the work.

Our performance in 2019-20

Our performance during the year continued to be strong – despite facing the start of the coronavirus pandemic.



Our homes

On 31 March 2020, NLMHA had:

- 855 general needs homes
- 48 homes for shared ownership, and
- 72 managed leasehold homes.

During the year, we completed or acquired 81 homes for general needs and 29 for shared ownership.

Lettings

During 2019-20, we:

- let 70 homes – 56 of them newly built, and
- our average letting took 4.3 weeks.

Rent collection

During 2019-20, we:

- collected 100.3% of rent due, and
- rent arrears stood at 3.54% (our target was 4%)

Repairs

During 2019-20, we met our repairs targets for:

- 100% of emergency repairs
- 99% of urgent repairs, and
- 99% of routine repairs.

We also completed 100% of our gas checks and servicing.

New developments

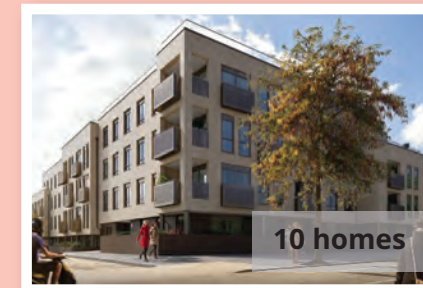
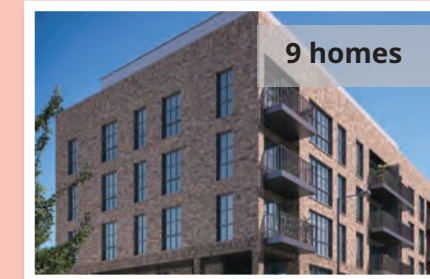
We continued to develop much-needed new homes for our communities in London.

During 2019-20, we completed 58 new homes and 90 new homes were in progress.

Pictured top: Jubilee Street, Tower Hamlets.

Middle row left to right: Church Road, Leyton; Fox Lane, Enfield; Stanway Street, Hackney.

Bottom row left to right: Electric Quarter, Enfield; Seven Sisters Road, Hackney; Hunts Wharf, Hackney.



Rolling satisfaction survey (based on the National Housing Federation's Star survey questions)

87%
Satisfied with overall service

77%
Satisfied with overall repairs service

86%
Satisfied with general enquiries

79%
Satisfied they are kept informed

87%
Satisfied with overall quality of home

77%
Satisfied with condition of the property

83%
Satisfied with the neighbourhood





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**

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.

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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NLMHA 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

Robert Heath Heating
0203 667 4584

St Andrews heating (E.ON)

0345 302 4312

Other out-of-hours repairs

North London Muslim HA
020 8815 4200

Useful information

National Debtline

0800 800 4000

www.nationaldebtline.co.uk

Childline 0800 1111

www.childline.org.uk

Samaritans 08457 90 90 90

www.samaritans.org

HomeSwapper

www.homeswapper.co.uk

National Domestic Violence

Helpline 24 hrs, 0808 2000 247

www.nationaldomesticviolencehelpline.org.uk

Bulk waste collection Call:

Hackney on 020 8356 6688

Newham on 020 8430 2000

Tower Hamlets on 020 7364

5004 Waltham Forest on

020 8496 3000, or

Enfield on 020 8379 1000.