

isha news

the quarterly newsletter for all Islington and Shoreditch and Lien Viet Housing Associations' residents

issue 05 summer 2013

www.isha.co.uk



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Welcome to Lien Viet residents and staff



Lien Viet Housing Association (Lien Viet) and ISHA's Boards have agreed to change the ways we work to provide better and more services to all our residents.

From June 2013, Lien Viet's landlord services will be provided by ISHA. This means that Lien Viet residents will get more services than before.

The main contact number for any service for both Lien Viet and ISHA residents is 020 7704 7300. If English is not your language the person who answers the phone will arrange for any translations for you.

LIEN VIET'S NEW LOGO

The new Lien Viet logo on the front page was the favourite choice of Lien Viet residents. Because we have changed how we work with Lien Viet, you will notice that on letters and other publications both the ISHA and Lien Viet logo will be used.



Paying your rent on time



Our Revenue Officers are currently contacting residents who do not pay their rent in advance.

As a reminder, your tenancy agreement states that your rent is due **every Monday** in advance. Should you wish to pay your rent monthly then we expect you to pay us monthly in advance to make sure that your account does not go into arrears.

If you are having difficulty paying your rent then please contact your Revenue Officer. They can give useful advice to help you sort out problems.



Not in Education, Employment or Training?



Are you:

- **Aged 18 - 24?**
- **Receiving Job Seekers Allowance?**
- **Interested in gaining accredited qualifications and employability Skills?**

Would you like to receive support, information, advice and guidance about employability skills, training and access to gaining accredited learning?

15billion is an organisation that delivers projects to young people and we are currently delivering a '18 - 24 Not in Education, Employment or Training' project offering young people a Level 1 Diploma in Multi-Skills Construction City & Guilds and the opportunity to progress into potential employment! The FREE training Includes:

- Plumbing, Carpentry, Painting and Decorating and more
- PASMA Certification
- Health and Safety in an work environment Certification (Level 2)
- Free PPE equipment provided
- Free CSCS Test and Card
- You will also get FREE clothing, boots and your CSCS card!

We also provide advice and support with:

- CV and Covering Letter writing sessions
- Interview Skills and Techniques
- CSCS Test Mock Exam
- Mock Interviews

If you are not in school, or college, do not have a job or the qualifications you want and are currently receiving Job Seekers Allowance, we can help!

Contact a member of our team today to find out how you can get involved!

Philip Mathew: **07930 816 210** or email: **philip.mathew@15billion.org**
Rosh Begum: **07939 617 814** or email: **rohsonwara.begum@15billion.org**
Address: **Unit 12, The Office Village, Romford Road, Stratford, E15 4EA.**

Training Centre
Address: **Alpha Building Services Engineering, Abbey Road, Stratford,London, E15 3JZ**

* Young people who would like to join the project must not have been receiving Job Seekers Allowance for longer than 9 months.

Resident volunteers improve ISHA's cleaning & grounds maintenance service

Last month, two volunteer residents, Alice Powell of Belvedere Court and Crystal Fernandes of Mildmay Avenue, presented their findings to the Housing Services Sub-Committee on the review they carried out into the cleaning and grounds maintenance service.

Their review took around four months and was the first Scrutiny Review carried out at ISHA. They looked at all aspects of the cleaning and grounds maintenance service including the quality of the cleaning, how we measure performance, how much the service costs and, above all how it can be improved.

They recommended that in future ISHA should:

- Have a “good” minimum standard for all blocks
- Let residents decide if they want additional services, at a clear cost
- Use more local labour to deliver the service
- Ensure that the jobs available are of a good quality
- Simplify the surveys sent to residents to increase feedback
- Embed the Social Value Act into the contract
- Increase the weighting of quality over cost in the procurement process
- Consider using direct labour managed by ISHA



Their review was timed to feed into the re-tendering programme for appointing contractors to deliver a new and improved service from next year, 2014. We will be contacting residents at the end of summer about how you can work with us to make sure the new service meets your requirements.

The Housing Sub-Committee thanked the residents for their hard work and agreed to all the recommendations with one exception. It was not considered practical to use direct labour managed by ISHA to deliver the new service. However, we will capture the “spirit” of this recommendation when we look to appoint new contractors next year. We will do this by:

- Looking to achieve value for money in the new contract.
- Looking at the local employment record of our existing contractors and using this as a starting point for the new service.
- Ensuring a quality, local approach within the new contract.
- Including any local DLOs (Direct Labour Organisations) on our tender list for the new service.

The Social Value Act came into force earlier this year and means that ISHA needs to consider the economic, social and environmental well-being of an area when it puts out the new contract for tender. Another key recommendation was to streamline the cleaning and grounds maintenance survey that we send out to residents with every issue of ISHA News.

We have replaced this with a simpler survey form that asks if you are satisfied or not with the service and provides more space for your comments. We also want to launch an e-mail and web based survey form later in the year.

We also carried out a separate review with residents at their Local Area Meetings and at the Residents' Forum into the local key performance indicators that we published on your notice boards and our web site over the last two years.

Residents told us that they were happy for us to stop producing the current set of indicators and instead, would rely on the performance information published in ISHA News (see pages 5 and 6). We will look to replace your local key performance indicators with more information about the cleaning & grounds maintenance service later this year.

The Review Panel including (left to right) Mark Slowikowski, Head of Housing, Alice Powell, ISHA Resident, Phil Morgan, Consultant & Crystal Fernandes, ISHA Resident

Our performance in Quarter 4 Jan to Mar 2013

At a glance key



Above target



Just below target



Below target

1. Responses to your complaints, letters and phone calls

Measure	Result	Target (2012/13)	How we compared with others in March 2012 (London & South East*)	What we are doing to improve our performance?
Replying to complaints within the target time of 10 days	95%	95%	N/A	On target
Replying to letters within the target time of 10 days	100%	100%	N/A	On target
Answering the phone within 15 seconds	95%	95%	N/A	On target

2. Repairs

Measure	Result	Target (2012/13)	How we compared with others in March 2012 (London & South East*)	What we are doing to improve our performance?
The average number of days to carry out repairs	9.2 Days	14	N/A	Above target
The number of gas safety checks that are out of date	7	0	Top group	Below target This means there are seven homes we have not been able to get access to carry out our gas checks. We check your gas supply and appliances are safe every year. It is important for your safety that this is done. This is why you will receive letters and phone calls when you have missed your first appointment.
Repair appointments made & kept	92%	90%	N/A	Above target
Residents' satisfaction with repairs	92%	95%	Above average group	Just below target

* These comparisons are based on our performance in April 2011 to March 2012. This is the latest date for which information is available.

3. Letting of empty properties

Measure	Result	Target (2012/13)	How we compared with others in March 2012 (London & South East*)	What we are doing to improve our performance?
How quickly we relet your home?	 26 days	24 days	Bottom group	Below target Two properties were under target. A hard to let 1-bed in Hackney took 41 days and a 2 bed flat in Islington took 62 days because notice was not given. We are working closely with Resident Services Managers and the Surveying Team to ensure future targets are met.
How many general needs homes we re-let?	 10	No target set	N/A	For information only

4. Rent collected & arrears

Measure	Result	Target (2012/13)	How we compared with others in March 2012 (London & South East*)	What we are doing to improve our performance?
What is the Level of arrears?	 5.91%	5.5%	Below average group	Below target We have had a period where there were a lot of claims being suspended by housing benefits. We are continuing to have regular meetings with our local authorities to address this issue.
How much rent did we collect?	 97.77%	98.34%	Bottom group	Just below target
How Many evictions for rent arrears were there?	 0	No target set	N/A	For information only

5. Resident involvement

Measure	Result	Target 2011/12	How we compared with others in March 2012 (London & South East*)	What we are doing to improve our performance?
How many residents have been involved this quarter	 157	No target set	N/A	We are measuring how many residents have been involved. The total number involved this year – up to the end of March 2013 was 609 residents.
Changes to ISHA's services as a result of resident involvement	 6	No target set	N/A	Also being measured is the number of services changed, implemented or withdrawn as a result of your involvement. So, the total number this year – up to the end of March 2013 is 28 changes to our services made as a result of resident involvement.

*These comparisons are based on our performance in April 2011 to March 2012. This is the latest date for which information is available.

New welfare reform changes

The government is making major changes to welfare benefits for people of working age.

PERSONAL INDEPENDENCE PAYMENT (PIP)

PIP will be the replacement benefit for Disability Living Allowance. PIP is a benefit to help with daily living and mobility needs intended for those people who are of working age (16-64) with a long term health or disability condition.

If your application for PIP has been turned down then you should contact your local support organisation. Contact details can be found in "Helping you spend your money wisely" leaflet which will be sent to you shortly.

If you are currently in receipt of Disability Living Allowance then the Department of Works and Pension will write to you and inform you when your claim will be reviewed. If you pass the PIP test you will be awarded the benefit straight away.

Need more help?

If you need further advice or support please contact your Revenue Officer on 020 7704 7300

BENEFIT CAP

What is the benefit cap?

A limit on the total amount of benefit that most people aged 16 to 64 can get.

When will this happen?

Local councils will be introducing this between 15 July and 30 September 2013.

How much is the benefit cap?

The level of the cap will be:

- £500 a week for couples (with or without children living with them)
- £500 a week for single parents whose children live with them
- £350 a week for single adults who don't have children, or whose children don't live with them

If you're affected, your Housing Benefit will reduce to make sure that the total amount of benefit you get isn't more than the cap level. You will need to make sure that you pay the shortfall in your rent.

How will I know?

If you're already getting benefits and could be affected by the cap you'll be contacted by the Department for Work and Pensions (DWP). They'll let you know what will happen to your benefits.

Who won't be affected?

You won't be affected by the benefit cap if anyone in your household qualifies for Working Tax Credit or gets any of the following benefits:

- Disability Living Allowance
- Personal Independence Payment
- Attendance Allowance
- Industrial Injuries Benefits (and equivalent payments as part of a war disablement pension or the Armed Forces Compensation Scheme)
- Employment and Support Allowance, if you get the support component
- If you have been working for at least a year and then lose your job through no fault of your own, your benefits will not be capped for the first 9 months



Residents' Forum

You may remember that ISHA's Residents' Forum is working on four major topics for the year:

- Communications
- Compensation Policy
- Complaints
- Changes to your home

The Forum has met and discussed the first three items and put its views to ISHA. Some of the results of these discussions include:

- If staff are not in the office ISHA managers make sure that email messages tell residents who to contact if they needed a quick response
- Staff members (including managers where necessary) check written responses before they are sent to residents
- Managers listen to their staff phone calls to make sure they communicate well with residents
- Response times and customer satisfaction with emails will be measured using quick internet surveys
- Post Cyclical Decorations (the decorating of communal areas taking place about every seven years) surveys to be provided to residents
- A thorough review of the Compensation Policy. Where possible ISHA will *automatically* compensate residents when there has been a service failure. Instead of residents being expected to ask for compensation.
- All residents will shortly receive three new ISHA leaflets to assist in these financially difficult times:
 - Helping you spend your money wisely
 - Running cost of appliances
 - Energy saving no cost tips

The Forum is now preparing for its Annual General Meeting. It is expected to take place at the beginning of August with a trip to Hampton Court. More details will be sent to all residents closer to the time.

If you would like more information about the Residents' Forum or have an issue that you would like the Forum to discuss you can contact the Forum Chair (who is a resident) at forum-chair@isha.co.uk or Tullia Morris, Resident Service Improvement Manager on 020 7704 7349, 07930 202 317 or at tulliam@isha.co.uk.

Forum dates

Friday 12 July, Bid for Better deadline

Saturday 28 September, 2 – 4pm Forum meeting at ISHA

Thursday 31 October, Bid for Better deadline

Thursday 14 November, 6 – 8pm Forum meeting at ISHA



If you need help and advice with paying your rent please contact your **Revenue Officer** on **020 7704 7300** straight away and they will discuss with you what your options are.

you said...

It's difficult to manage without the opportunity to park your car when you live in a car free zone.

Visitors and delivery companies were having trouble finding your address (Lofting House).

You felt unsafe in your block.

...we did

We successfully lobbied Hackney and Islington councils and, in certain areas, have been able to negotiate access to car parking permits if you had already been a resident in that borough before moving to your new property.

We increased the size of the signage to your property.

We (with the consent of those living in the block) installed CCTV cameras (Beaver House).

Interested in a career in construction?

ISHA has a significant programme of building new properties for rent and shared ownership. Last year we spent approximately £19 million on building new homes. ISHA is keen that we use this money to ensure local residents including ISHA's residents have opportunities to obtain training in construction trades. On the majority of our contracts we set aside up to 1% of the value of the contract to provide training places through the **Construction Training Initiative (CTI)**. Due to ISHA's involvement **residents in Hackney, Islington and Waltham**

Forest are now also able to apply. If you are interested in getting work placements as part of an NVQ course in a construction trade please apply to the contact details shown on the flyer.



Contact us:

By phone: 020 8357 4678

By fax: 020 8357 5299

By email: cti@nhhg.org.uk



We appreciate that starting an NVQ course is a big step for someone new to construction and we have therefore also linked up with the **“15 billion” organisation** who provide free initial construction training for **young unemployed people in Hackney and Waltham Forest**. (See page 3).



About Lien Viet

Lien Viet aims to provide good quality, social housing with a service that is culturally sensitive and is designed to meet the needs of the people from Vietnam, China, South East Asia and the wider community. It was the first Vietnamese housing association to be formed and registered with the Housing Corporation in the UK in 1988. Lien Viet became part of the ISHA group in October 2008.

Lien Viet's Board decided that all landlord services will be provided by ISHA because it wants to provide excellent housing management services to all its residents. In re-focusing the services, the Lien Viet Board has said it wants to be an organisation that:

- Has staff available to support Vietnamese and Chinese speakers for both Lien Viet and ISHA residents including outreach work;
- Has strong links with the community;
- Has built partnerships with other organisations to provide for the needs of its client communities;
- Has the ability to sell its specialist services to other housing organisations;
- Has a good name within the community and with partner agencies; and
- Provides good reporting to its Board on the management of its housing stock and on its outreach activities.

Kieu Tran, Lien Viet Finance Officer, will be based in ISHA's offices.



What won't change?

- Lien Viet will remain an organisation dedicated to the housing and related needs of the Vietnamese, Chinese, and wider South East Asian communities in London.
- We will still be a registered Housing Association, owning the same properties that we do now.
- All Lien Viet residents with a Lien Viet tenancy now will continue to be Lien Viet tenants.
- We will continue to offer culturally sensitive services – including translation and interpretation – to those who need it.
- The work of Lien Viet will continue to be governed by the Board.
- All the records we hold about your household and the property you live in will be available as they are now, to help staff deliver the service for you.

Your Lien Viet team

This is the team that will look after Lien Viet homes:

- To report a repair, phone **020 7704 7300**
- **Ray Gilchrist**, temporary Resident Services Manager is the first point of contact for any matters relating to your home. If you need to see Ray, he will normally arrange to come and see you in your home, at a time convenient to you. If you need someone to translate into Vietnamese, a Lien Viet Outreach and Support Officer, Chuong Luong or Tai Huynh, will come with Ray to your meeting.

- **David Herron**, Estate Officer, will be looking after the properties you live in. He will check on at least a weekly basis that services like cleaning and rubbish collection are being carried out well, and arranging for repairs to the communal areas as they are needed.
- If you need to talk to someone about your rent payments, please phone **020 7704 7300**. While you can choose to continue to pay your rent in the same way as now, as part of the changes we will be able to offer you more choices about making payments, including (if you have a bank account) Direct Debit. The team will also offer support with managing your finances and debt.
- **Andy James**, Gas Administrator will contact you to arrange a time for our engineer to check your gas boiler, unless you are living in a home owned by L&Q Housing Association in which case L&Q will continue to carry out your gas checks for you.

To access any of these services, please phone **020 7704 7300** and tell our specialist staff what service you require. Please tell us when you phone if you need Vietnamese or any other language support.

Meet the new outreach, support, allocations and Lien Viet services team

We have created a new team to give more support and services to all our residents, both Lien Viet and ISHA. The team will provide culturally sensitive services in the areas of Supported Housing, Allocations, Community Support and Outreach services.

- **Geoff Henson** - Head of Outreach, Support, Allocations and Lien Viet Services
- **Chuong Luong** and **Tai Huynh** – Lien Viet Outreach and Support Officers
- Vacant – ISHA Outreach and Support Officer – will be advertised on ISHA's website
- **Trevor Pearson** – Supported Housing Officer
- **Merleen Allen** - Allocations Officer



What's happening... in your area?

ALL AREAS

- Please see the article on page 4 about the recent review of the cleaning and grounds maintenance service carried out by two resident volunteers. To help us improve the cleaning & grounds maintenance service further, we need you to return the survey form included with this issue of ISHA News. These surveys are of great value to ISHA as they include your comments on the service from your cleaning and grounds maintenance contractor. If you prefer, you can complete the survey form on-line at www.isha.co.uk
- Your next Area Residents Meeting will take place during July/August 2013. The date and venue will be announced on your notice boards and on our web-site at the end of July.



AREA 1

Temporary Resident Services Manager – Karen Reid*

**Karen Reid took over as Resident Services Manager (on 020 7704 7392) for Area 1 on Monday 10 June 2013 following Geoff Henson's appointment as ISHA's new Head of Outreach and Support. See article on page 11 for more details about Geoff's new role and the support to be provided for our residents.*

- Cyclical redecorations have now been completed to the internal areas of Charles Lamb estate and the 3 blocks look really good.
- Please be reminded that you must contact **Islington Council on 020 7527 2000** to arrange collection of large items of rubbish. If you leave such items near your home and we identify you we will send you the bill for collection.

AREA 2

Resident Services Manager – Teslim Fagbayi

- We have now installed CCTV cameras at Beaver House following consultation with residents to improve security of the property.
- We have also worked with the residents at Linton House to improve the area in front of their block from a muddy patch that used to attract vermin, into a paved area that residents can now enjoy. The Residents at Linton House are also considering setting up a Residents Association and we will be providing them with all the support they need to help get this going. If you are interested in setting up a Resident Association, please contact **Teslim Fagbayi on 020 7704 7341**, e-mail teslimf@isha.co.uk
- If you need to dispose of any bulk rubbish, please contact **Islington Council on 020 7527 5000**. You are entitled to five items of bulk waste collected from your property three times per year by appointment. Please do not leave any bulk items in the communal areas or bin chamber without arranging an appointment with Islington Council Waste Department first.



AREA 3

Temporary Resident Services Manager – Karen Reid*

**Karen Reid took over as Resident Services Manager for Area 3 on Monday 10 June 2013 following Geoff Henson's appointment as ISHA's new Head of Outreach and Support. See article on page 11 for more details about Geoff's new role and the support to be provided for our residents.*

- Residents at Shoreditch Court have completed their Bid for Better project to introduce new planting to the front garden area. Over three days a group of residents and Eco-Active transformed the garden planting new flower beds and a number of new trees.
- Remember that ISHA part funds a crèche worker for parents who want to attend English classes at Sebright Children's Centre on Queensbridge Road. The classes are free. Please contact Karen at Karenr@isha.co.uk or on **020 7704 7392** for details.
- We had to remove a number of old and diseased trees from the garden at Queensbridge Road this spring. Residents are encouraged to contact us so that we can arrange a Bid for Better submission to select some new replacement trees.
- Please be reminded that you must contact **Hackney Council on 020 8356 5000** to arrange collection of large items of rubbish. If you leave dump such as this near your home and we identify you we will send you the bill for collection.



AREA 4

Resident Services Manager – Teslim Fagbayi and Dexter Edward

- We have installed CCTV at Wells St & Shore Road. We are also in consultation with residents at Delta House regarding the installation of CCTV at the property. This is to help us deal with any ASB in our properties and neighbourhoods.
- We continue to work closely with the London Borough of Hackney (LBH) in combating tenancy fraud. ISHA and Hackney are taking the fight against this issue very seriously and we regularly share information and resources to make sure only ISHA residents live in ISHA homes.
- Recently, two properties were repossessed as a result of illegal subletting by our residents in Provost Street and Delta House. We have a zero tolerance policy against fraud and are committed to combat any tenancy misuse. If you are aware of, or suspect any of your neighbours of being involved in or committing, tenancy fraud then please report it immediately and in confidence to me (**Teslim Fagbayi**) on **020 7704 7341**, e-mail teslimf@isha.co.uk





AREA 5

Resident Services Manager - Dexter Edward

- We continue to receive complaints from residents about bulk refuse being dumped in bin chambers. Please do not dump bulk items in the bin chamber or outside your home, this encourages fly tipping and attracts pests such as foxes and rats. Please contact **Waltham Forest Council on 020 8496 3000** to arrange collection of large items of rubbish. ISHA is working closely with the refuse team in Waltham Forest Council to tackle illegal dumping of rubbish.
- ISHA continues to work closely with its partners in Waltham Forest and the Police to tackle anti-social behaviour. Recently we obtained a Closure Order against a resident who was using his home to sell illegal drugs. If you suspect anyone is sub-letting, please contact **Dexter Edward** in confidence to report a sub-let on dextere@isha.co.uk or by telephoning me on **020 7704 7353**.

ISHA OBTAINS A CLOSURE ORDER FOR DRUG DEALING

- In March this year ISHA and the Police obtained a Closure Order against a resident who was using his home to sell drugs. Throughout this tenancy the resident and visitors to his home had caused noise nuisance and disturbance to other residents living in the block. The resident and visitors would arrive at the block late at night and make noise in the flat by shouting, arguing and playing loud music. Visitors would regularly arrive and depart the flat at unsocial hours. Visitors would also frequently press other residents' door entry buzzers to gain access to the communal areas.
- The Police raided the premises in November 2012 and discovered a large quantity of "class A" drugs. ISHA and the Police worked closely together to obtain a Closure Order. This meant the resident wasn't allowed access to his home for a set time. This was done with the intention of stopping the property being used by the resident and his local associates and giving a period of rest to residents suffering the noise and nuisance.
- While the Closure Order has been in effect, ISHA has been in the process of obtaining a Possession Order at a local County Court.



Free reclaimed paint for ISHA residents

Would you like to save money on redecorating your home this summer?

Islington & Shoreditch Housing Association is working in partnership with Forest Recycling Project (FRP) to offer residents up to 15 litres of **reclaimed paint for FREE**.

Last year, FRP's reuse paint project, 'The Paint Place' redistributed over 40,000 litres of reclaimed paint to local residents, community groups, schools and art projects. Visit www.frponline.org.uk to find out more.



How to find your nearest reclaimed paint shop

Reclaimed paint is available from the following outlets:

- **Bright Sparks Warehouse**
36-47 Ray Walk Garages, Briset Way, N7 7RD
A short walk from Finsbury Park station
Open Mondays to Thursdays - 10am and 4pm
- **Bright Sparks Reuse Centre**
153 Fortess Road, Tufnell Park, NW5 1AD
Close to Tufnell Park tube station
Open: Tuesday to Saturday 12:30pm to 5:30pm; Thursday 12:30pm to 7pm. Closed: Sunday and Monday
- **FRP Centre**
2c Bakers Avenue, Walthamstow, E17 9AW
near The Bakers Arms, behind the Hornbeam Café
Open Tuesdays to Fridays - 10am and 4pm; Saturdays - 10am to 2pm. Closed on Mondays and Sundays
Tel: 020 8539 3856

- **FRP - The Paint Place**

Unit 7 The Sidings (off Hainault Road), Leytonstone E11 1HD
5 minutes' walk from Leyton Midland Road station
Open on Mondays, Wednesdays and Thursdays - 10am to 4pm
Closed on Tuesdays, Fridays, Saturdays and Sundays
Tel: 020 8539 9076

**All reclaimed paint has been donated to 'The Paint Place' by householders and companies; this promotion is for reclaimed paint only. This offer is only available to residents of Islington & Shoreditch Housing Association. Only 15 litres of FREE reclaimed paint allowed per household, paint is £1 per litre thereafter.*



How do I claim my FREE reclaimed paint?

1. Bring a copy of this newsletter to your nearest reclaimed paint shop (see above for opening hours)
2. Select up to 15 litres of reclaimed paint. Reclaimed paint is available in a wide range of colours, types and sizes suitable for interior and exterior decorating
3. If more than 15 litres are required, additional reclaimed paint can be bought for just £1 per litre
4. You will need to leave your contact details when collecting free reclaimed paint

If you would like an article in this newsletter translated or in a different format contact us or tick the box then fill in your details and return it with the article.

EMERGENCY OUT OF HOURS NUMBERS

LIFT BREAKDOWN

0800 652 0692

EMERGENCY REPAIRS

020 7704 7300

GAS LEAKS

0800 111 999

ANTI SOCIAL BEHAVIOUR

0800 075 6699

You can also report a repair, pay your rent or contact us through the website

www.isha.co.uk

...OTHER USEFUL NUMBERS

To pay your rent or for enquiries about your rent account:

If you live in Hackney or Camden contact Les Hoyte on 020 7704 7346

If you live in Waltham Forest contact Ola Ogunlana on 020 7704 7350

If you live in Islington contact Prince Guduza on 020 7704 7335

You can also pay your rent with a credit card. To do so have your credit card details handy and ring either Les, Pince or Ola on the above telephone numbers

Call Les, Prince or Ola to book an appointment with Capitalise for **free money advice**

For a free debt management service you can contact Step Change Debt Management Company on **0800 138 1111** (the call is free from any of the major mobile companies) or at www.stepchange.org

<p>Nëse doni të përkthyer ndonjë artikull të kësaj fjetushke, n'a kontaktoni ose shënoni (✓) në kuti, pastaj plotësoni detajet tuaja dhe n'a dërgoni formën së bashku me artikullin.</p> <p><input type="checkbox"/> Albanian</p>	<p>إذا كنت ترغب في الحصول على مقال في هذه الرسالة الإخبارية مترجماً، اتصل بنا أو قم بالتعليق على الصندوق ثم املأ بياناتك وأحدها مع المقال.</p> <p><input type="checkbox"/> Arabic</p>
<p>যদি আপনি এই নিউজলেটারের কোন একটি আর্টিক্যাল অনুবাদ আকারে পেতে চান, বাহলে আমাদের সাথে যোগাযোগ করুন বা বক্সে টিক দিন তারপর আপনার বিস্তারিত পূরণ করুন এবং আর্টিক্যালসহ তা ফেরত দিন।</p> <p><input type="checkbox"/> Bengali</p>	<p>Si vous souhaitez obtenir la traduction d'un article de cette lettre d'information, veuillez nous contacter ; alternativement, cochez la case, indiquez vos coordonnées et retournez-les avec l'article.</p> <p><input type="checkbox"/> French</p>
<p>જો તમને આ સમાચાર પત્રમાં આપેલ કોઈ લેખનું આપણને શ્રેષ્ઠનું રૂપ, તો અમારી સંપર્ક કરો અથવા આનામાં ટિક કરો અને તે પછી તમારી વિસ્તૃત અરીને તે લેખ સાથે પાછો મોકલી આપો.</p> <p><input type="checkbox"/> Gujarati</p>	<p>इस सूचना का कोई लेख यदि आपको अनुवाद कराना हो तो कृपया हमसे संपर्क करें, या खाने में टिक लगा कर अपनी संपर्क सूचना लिखें और यह परची उस लेख के साथ वापिस हमें भेजें।</p> <p><input type="checkbox"/> Hindi</p>
<p>Jeśli chciałby Państwo otrzymać tłumaczenie artykułu w niniejszym biuletynie na inny język, proszę się z nami skontaktować lub zaznaczyć właściwe okienko a następnie wpisać swoje dane i zwrócić formularz wraz z artykułem.</p> <p><input type="checkbox"/> Polish</p>	<p>Hadi aad jeceshay qoraalka warqada akhbaarta in lagu turjumo, nala soo xariir ama dhag si sanduuga yar markaa ka dib ku soo qor magacaagga iyo cimwaankaagga ee la' soo celi Qoraalka.</p> <p><input type="checkbox"/> Somali</p>
<p>Si desea la traducción de algún artículo de este boletín, contáctenos o marque la casilla y luego incluya sus datos y remita la información con el artículo.</p> <p><input type="checkbox"/> Spanish</p>	<p>Bu haber bültenindeki bir yazının tercüme edilmesini isterseniz, bizimle irtibat kurun ya da kutuyu işaretleyerek, bilgilerinizi yazın ve yazıyla beraber geri gönderin.</p> <p><input type="checkbox"/> Turkish</p>
<p>Nếu bạn muốn bài nào được dịch ra trong tờ báo này, thì hãy liên lạc với chúng tôi hoặc đánh dấu vào ô này, rồi điền chi tiết của bạn và gửi trả lại cùng với bài báo đó.</p> <p><input type="checkbox"/> Vietnamese</p>	<p>اس خبرنامہ کا کوئی مضمون اگر آپ کو ترجمہ کرانا ہو تو براہ مہربانی ہم سے رابطہ کریں یا خانے میں ٹک لگا کر رابطہ کریں معلومات بہرین اور یہ پرچی اس مضمون کے ساتھ ہمیں بھیجیں۔</p> <p><input type="checkbox"/> Urdu</p>

Your Name: _____

Your Address: _____

ISHA, 102 Blackstock Road, London, N4 2DR

Tel: 020 7704 7300 Email: isha@isha.co.uk



Contact our team...

Resident Services Team
for all general enquiries and repairs

020 7704 7300

isha@isha.co.uk