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NCHA RESIDENTS NEWSLETTER
www.ncha.org.uk

Customer Involvement

Interview Panel Training

At a recent customer involvement review we agreed to increase the number of customers involved in staff recruitment. Involving customers in the interview process helps us recruit employees who are committed to customer focused services. It provides better partnership working between staff and customers and increases transparency in our recruitment process. We already have a number of customers eager to sit on interview panels for customer facing roles. They recently underwent training with our HR department. It was so successful, we will be running another training session in the coming months. The session will last no longer than an hour and travel expenses will be paid. This is an excellent opportunity for customers to gain new skills and experience.

 **0800 013 8555 / 0115 844 3150**

 **tenantinvolvement@ncha.org.uk**

Community Voice

We now have over 170 committed customers who volunteer as Community Voices, giving us feedback on communal services, gardening, fly tipping and other issues around their estate. Following the recommendations in the Resident Scrutiny Panel's report, we will be improving communication channels between NCHA and Community Voices by creating a six monthly newsletter. This will provide updates on the results of the surveys, share stories, compare ideas and offer invites to estate inspections. Despite great customer involvement, we still have areas without representation.

If you'd like to get involved or simply find out more, contact:

 **0800 013 8555 / 0115 844 3150**

 **communityvoice@ncha.org.uk**





Homeowners who sub-let their properties

Some home owners are allowed to sublet the property they own according to the type of lease they have; usually those that own 100% of the property, however shared ownership leases prohibit sub-letting by the leaseholder to protect public funds and ensure applicants are not entering shared ownership for commercial gain.

NCHA does have the right to agree to sub-letting arrangements but only in exceptional circumstances. If you have never been given permission by NCHA, and are subletting your Shared Ownership property you are in breach of your lease. If you sub-let your home with permission, you should already be following NCHA's sub-letting procedure, but due to more recent legislation, there are further steps that you should take.

As leaseholders, being expected to abide by the covenants contained within their leases, when they operate as landlords they are also expected to abide by the legislation that surrounds sub-letting. There is specific legislation tackling so-called 'rogue landlords', protecting tenancy deposits and legislation that has produced two new regimes for landlords when they want to serve s21 eviction notices.

There is legislation that compels landlords to check the immigration status of their tenants and health and safety legislation covering gas servicing, smoke and carbon monoxide alarms, furniture and furnishings, electrical equipment and general products that are supplied to the property.

The following webpages offer further advice

- www.leasehold.life/2018/03/deregulation-act-2015-renting/
- www.leasehold.life/2018/03/housing-tenancy-deposits-prescribed-information-order-2007/
- www.leasehold.life/2018/03/immigration-act-2014/

If you wish to sub-let your home, and your lease allows, you should contact your Housing Officer for more information and advice, on

 **0345 650 1203**

Some local councils now require that you register your property with the Landlord Licensing Scheme. You should check with your local council as you may face fines if you do not have a license.

Repairs and repair responsibilities



Flat:

As a leaseholder or shared owner, you are responsible for repairs inside your property. NCHA, as landlord is responsible for carrying out repairs and maintenance to the communal areas, the outside areas and the structure and services to the building, though the cost of these repairs will still be recharged to you through your service charge when the accounts are reconciled at year end.

House:

As a shared owner, the lease for your property is a full repairing lease. This means that you are responsible for all repairs* and maintenance to the structure and the inside and outside of your home, including any emergency works.

The exact responsibilities for repairs may vary according to the type of home in which you live and the contents of your lease. We have outlined below a guide to repair responsibilities covering the most common repair and maintenance items.

Leaseholder

- House/flat doors incl. locks, handles, letter boxes, keys
- Window panes, double glazed units
- Heating systems, boilers, radiators, etc.
- Electrical faults; fuses, switches, fans, cookers & hobs
- Smoke alarms & Carbon Monoxide detectors
- Burst pipe within flat or house
- Plumbing faults; Taps, washers, stopcocks, ball valves
- Bath, basin, sink & blocked waste pipes within property
- Gas Cookers, fires, servicing and annual testing
- Roofs & guttering to houses
- TV aerial to house

NCHA

- Drain blockage in communal pipes
- Roofs & guttering to flats
- Communal floors, walls, ceilings & plaster
- Communal car parking areas
- Communal TV aerial
- Entry phone system

This list is not exhaustive. If you are unsure of the repair responsibility, please check your lease or contact your housing officer on 0345 650 1203 for more advice.

* The only exception to this is for repairs which may be covered under a Defects Liability Period (DLP). The defects liability period relates to newly-built homes and usually covers the first 6 months following completion of the building work.

If any major issues arise (for example, faults with the structure of the building) after the end of the DLP, you should contact the National House-Builders Council (NHBC) with whom you have a warranty, or contact your housing officer for further advice.

Reporting a repair

If you need to report a repair to a communal area please call our maintenance team on 0800 317861 or 0115 844 2931 or go to the 'Request a repair' page on our website www.NCHA.org.uk



Home Contents Insurance



People say to expect the unexpected. Nobody wants to think about worst case scenarios, but what would you do if you lost all your personal possessions?

As one of our Leaseholders, we arrange your buildings insurance as per your lease and you pay for this through your monthly service charge. We do not, however, cover the contents of your home for example your furniture, carpets, your electronic and white goods or your personal belongings. These would be covered by a home contents insurance policy.

Home contents insurance doesn't have to be costly. We want you to have peace of mind whilst knowing that you have adequate cover. NCHA residents can take advantage of The National Housing Federation My Home Contents Insurance Scheme (underwritten by Allianz Insurance plc) which offers reasonably priced policies to all of our customers, so if you would like more information contact your housing officer for an application pack or to apply contact:

 **0345 450 7288**  **myhome@thistleinsurance.co.uk**

My Home Contents Insurance Scheme can offer the following benefits:

- Flexible regular pay-as-you-go payment options.
- No fuss, quick and easy to apply either by post or over the telephone.
- No excess (you do not pay the first part of the claim).
- Covers fire, theft, flood, water damage and other household risks.
- Covers damage to internal decorations.
- Covers accidental damage to sanitary fixtures such as toilets & washbasins.
- Covers damage to external glazing for which you are responsible.
- Covers lost or stolen keys.

Exclusions & limits apply. A copy of the policy wording is available on request. My Home contents insurance scheme is a special insurance scheme provided by the National Housing Federation in conjunction with Thistle Tenant Risks and Allianz Insurance plc., and is available for all tenants and residents living in social and affordable housing including shared ownership. The National Housing Federation My Home Contents Insurance Scheme is a product name arranged and administered on behalf of the National Housing Federation by Thistle Tenant Risks a trading style of Thistle Insurance Services Limited. Thistle Insurance Services Limited is authorised and regulated by the Financial Conduct Authority FRN 310419. Lloyd's Broker. Registered in England under No. 00338645. Registered office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW. The National Housing Federation is an Appointed Representative of Thistle Insurance Services Limited.

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 **0345 650 1203**  **IHT@ncha.org.uk**

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