

Book 1.

You and your tenancy.

Everything you need to know about us and your home.

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In this section:

Your Estate Officer Moving in

This is your handbook which gives you information about your rights and responsibilities as a Nottingham Community Housing Association (NCHA) tenant. It sets out the standards of service you can expect from us, how you can get involved and some important things about your tenancy.

The handbook sets out how we will look after your home and help you. We have tried to keep the handbook easy to understand. If anything changes in the future we will send you an update.

We are committed to involving you in how we run our organisation so we can ensure we provide an excellent service.

If you have any queries or comments about the services we provide please contact your Estate or Income Officer.

I hope you enjoy living in your home and continue to do so for many years.

Best wishes,

David Richardson
Director of Housing Services

Your Estate Officer

All of our tenants are allocated an Estate Officer who they can call to discuss any issues they have with their tenancy or their home. Our Estate Officers also work closely with local communities to promote tenant involvement and to combat anti-social behaviour.

When you first start your tenancy our Estate Officers will contact you within the first four weeks of moving into your new home. They will check that we have:

- helped you settle in
- carried out any repairs and maintenance work within the timescales we have published
- paid you any decoration allowance (if we have agreed this with you) within 10 working days
- asked you for your views on our lettings service by getting you to fill in one of our lettings feedback questionnaires

Your Estate Officer will contact or visit you again six months later to inspect the condition of your property and discuss any further issues related to your tenancy.

Your tenancy will be reviewed in the ninth month to decide if it will convert to assured status on the one year anniversary. If your tenancy is not converted the probationary period may be extended or terminated. (You will have the opportunity to request a review of this decision).

Your Estate Officer is there to give advice on health and safety, dealing with any neighbourhood issues or anti-social behaviour, estate management and to answer any questions you have about us.

If you would like to speak to your Estate Officer call 0800 013 8555.

Use this box to make a note of the name of your Estate Officer:

My Estate Officer is:

My regional office is:



Moving in

When you become one of our tenants there are things you will need to know when you first move in, but also information that could become useful at a later date. You will also be responsible for paying your rent and this book will explain more about these responsibilities.

Insurance

We insure the structure of your home (building insurance), but you are responsible for insuring the contents of your home. We have more information that may help you to find cost-effective contents insurance - please ask your Estate Officer for more details.

Remember that contents insurance will help you to replace essential items in the event of a burglary, fire or flood, but it is your responsibility to arrange this insurance cover.

Keys

Unless you are doing a mutual exchange, we always change the locks when a new tenancy starts. When you have signed your tenancy agreement, we will give you at least two sets of keys to your new home. We do not keep a spare set, so you must look after them. A lock change is very expensive and you may be charged for it, so it's a good idea to give a set to a trusted friend or relative in case you lose one.

Spare keys/fobs to communal areas may be purchased from your regional office.

Lettable Standard

When you accept your tenancy, we will make sure that the property is at an agreed lettable standard. The list below details what we will have done at your property to make sure it meets our standards:

- the property will have been cleaned throughout
- all rubbish and furniture will have been removed and the garden cleared (once you have started your tenancy)
- the loft insulation will be checked and upgraded if necessary
- the soundness of the plasterwork will have been checked as far as possible without stripping existing wall coverings

- the location of the gas, electric and water meters will have been noted
- a gas and heating safety check will have been undertaken and any upgrade will be reported
- an electrical safety check will have been undertaken
- all doors/drawers (external, internal and cupboards) will open and close correctly
- locks will be changed on all external doors, and door seals and draught excluders checked
- two sets of keys for all external doors, communal doors and window keys will be provided
- floors, stair treads and hand rails will have been checked to ensure that they are safe
- kitchen and bathroom vinyl floors will have been checked to ensure that they are waterproof
- the bath, hand basin and WC will have been checked for cracks and stains, and the condition of tiles, sealant around the bath and hand basin will have been checked
- the smoke alarm will be checked and a new battery installed

Decoration

When viewing your property you will normally be informed of any decorating vouchers available. The amount offered is intended to be a contribution towards the cost of redecorating – it will not cover the whole cost of decorating your property. The voucher will be sent to you after you've signed your tenancy agreement and must be spent on decorating materials and tools. (Change will not be given for any shortfall in the amount you spend or for the value of the voucher).

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Property improvements

If you wish to make alterations or improvements to your property, you should put the request in writing to the Maintenance Manager, including plans and quotes for the work where appropriate. Permission for improvements will normally be agreed, although conditions may be imposed to ensure that work is of a satisfactory standard.

Your request should be put in writing to:

Maintenance Manager
Unit C, Camberley Court
Bulwell
Nottingham
NG6 8GE

Furniture

All our general needs properties are let unfurnished. There are a number of furniture schemes run by local charities and voluntary organisations offering second hand furniture at a low cost. Please ask your Estate Officer for more information about these schemes.

Tenants claiming income support or job seekers allowance may also be eligible for a bridging loan to help cover the costs of buying furniture. Tenants leaving residential or institutional accommodation may be eligible to claim a community care grant.

For details of both of these, please visit:
www.direct.gov.uk or visit your local Jobcentre Plus.

Utilities

A full electrical check will be carried out on your home before you move in.

You should take meter readings on the day you move in, so that you are not charged for gas or electricity you have not used.

We usually provide the name of the previous utility suppliers, but if you do not receive this information, you should call the following numbers to advise them that you are the new tenant:



Gas helpline 0870 608 1524
EMPAS (electricity) 0845 603 0618

If you have fixed gas heating appliances (gas central heating, gas fires or water heaters) you will need to call our Gas Servicing team to arrange an appointment to recommission the gas.



Gas Servicing team 0800 317861

This cannot be done until you have arranged for the gas and electricity to be supplied. Tenants with card or key meters should ensure that they have at least £5 credit on the gas meter in order for the heating to be recommissioned.

For more information about our Gas Servicing team, please read the 'Looking after your home' book.



Contact our Income team
0800 013 8555

Paying your rent

So you can pay your rent on time, there are several ways to make payments to us.

Direct Debit

Payments can be made directly from your bank on a weekly, fortnightly or monthly basis. Please contact your Estate Officer for a Direct Debit mandate. All tenants paying by Direct Debit will be entered into a quarterly prize draw.

On the internet

Log on to **www.allpayments.net** and follow the on-screen instructions.

Paying by phone

You can pay by phone using two methods:



Callpay 0800 013 8555
(office hours only)

Phone your local regional office during office hours and make payments over the phone using your debit or credit card.



Allpay 0870 243 6040
(24 hours)

You can pay over the phone 24 hours a day with a credit or debit card. Simply enter your swipe card number and credit/debit card details and you will then be asked to enter the amount you want to pay onto the keypad on your phone.

Swipe card

You can use the cards to make payments at the Post Office, as well as via e-pay and Paypoint outlets. Swipe cards can also be used at the Nottingham and Ollerton regional offices.

Benefit payments direct

If your rent is paid by HB direct, you can ask your local council to pay your rent to us directly.

Your rent responsibilities

Paying the rent is your responsibility. Rent is charged from the first day of your tenancy. In order to be eligible for Housing Benefit from the first day of your tenancy, you must move into your home within the first week of your tenancy. Tenants not eligible for, or not claiming Housing Benefit, are responsible for paying their own rent.

Your tenancy agreement states that your rent account should always be one week in advance.

We will send you a rent statement every three months to give you information about your rent account and all the transactions you have made.

If you are struggling to pay your rent, it is important that you get in touch with our Income team straight away. They can give you advice about applying for welfare and housing benefits that you might be eligible to. They can also give you basic advice on organising your debts and refer you to the different agencies that can help you to resolve your debt problems.

You can speak to our Income team by calling:



0800 013 8555

If you get behind with your rent (we call this 'getting into arrears'), we will deal with the matter quickly, efficiently and in a confidential and sympathetic way. We will contact you at every stage of the process to advise and help you with your rent arrears. We will always try to come to an affordable arrangement with you to start making repayments against your arrears. As long as you keep to this arrangement and your arrears decrease, we will not take any further action against your tenancy.

If your account falls into more than five weeks rent arrears, we will issue a Notice Seeking Possession. This is the first legal step to take possession of your home. If your rent arrears still continue to increase, we will then apply to the county court for a Possession Order. If your case comes to court, you could face being evicted from your home.

If you leave your home and still have rent arrears, we can come to an arrangement about paying off this debt. If you do not clear this debt, we will refer your case to a debt collector.

Contact your Income Officer on the telephone number above for more information about our Rent Arrears policy.

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Your tenancy agreement

Your tenancy agreement is a legal contract between you and NCHA - your landlord. The terms and conditions of your tenancy agreement will be explained to you when you accept the tenancy and sign the agreement.

The type of tenancy you will be offered may vary depending on your circumstances, e.g. if you have been a tenant before or according to the type of property you are moving to. There are differences in the types of tenancy we use and this will be explained to you.

By regularly reviewing our tenancy agreements, we make sure that they are legal, written in plain English and do not contain any unfair or difficult conditions.

The tenancy agreement outlines both your rights and responsibilities and those of NCHA. By signing the agreement you accept these rights and agree to abide by the responsibilities.

We will:

- give you four weeks written notice to change your rent or service charge
- consult over any proposed change to your tenancy agreement
- complete necessary repairs to the structure of your home

You need to:

- pay your rent on time
- notify us of any repairs that are needed
- occupy your property as your principle home
- give four weeks written notice if you are moving out
- maintain the internal decoration and not cause any damage to the property
- avoid causing nuisance to your neighbours through your behaviour or that of your visitors or your pets

How we calculate your rent

The government aims to ensure that all housing association and council rents are at a similar level by 2012.

Your rent is based on a formula which takes into account the value of your home, the number of bedrooms, the local earnings in your area and the rate of inflation.

Your rent is used to pay for the costs of managing your home, this includes the staff who carry out the following:

- allocating and letting properties
- collecting rent and rent arrears
- dealing with tenancy matters including anti-social behaviour
- encouraging tenant involvement
- ensuring all your repairs and maintenance are carried out - from minor repairs to major works including new kitchens and bathrooms

We also have to ensure that any borrowings we have made to provide new homes are paid back and that we have some money in reserve. We are a charity and are not here to make profits, but we have to ensure that we are well managed and we don't lose money.

Tenants are always given four weeks notice in writing of the change in their rent.

If you have an Assured Tenancy

You may have the right to appeal about the level of your rent increase. If you would like to appeal, please contact your nearest regional office for advice.

If you have a Secure Tenancy

Your rent is registered by the Rent Service and you have the right to appeal against the level of the rent increase. If you would like to appeal please contact your nearest regional office for advice. We will not charge more than the registered rent.

Service charges

Many tenants will pay a service charge for communal services. The sort of services that can be included in a service charge are:

- lift maintenance
- gardening and landscaping
- window cleaning
- caretaking
- door entry systems
- fire alarm systems
- communal TV aerials

We can only charge the amount that we have paid for the service plus a small administration fee. We only generate enough service charge income to deliver services.

We have to consult tenants when we make significant changes to the service provided and to ensure that the services provided are of a good standard. We strive to provide a quality housing service that meets the needs and demands of our tenants.

Transfers

We understand that tenants sometimes need to move house as their circumstances change. As it is not possible to transfer all of our tenants who would like to move, we will help you by explaining the full range of housing options available to you in the areas in which you live or want to move to. We'll also explain how you can improve the chances of finding a suitable property.

We use our own LETS choice based lettings scheme and date ordered system in certain areas. We prioritise transfers on the basis of need, including people suffering from domestic abuse, racial, disability and homophobic harassment, people who are over-crowded and people who are unable to cope in their own home as a result of their disability or poor health.

We also use a number of choice based lettings and local housing register schemes operated by the different local councils, including;

- Nottingham HomeLink
- Derbyshire Home-Options
- South Derbyshire HomeFinder
- Homechoice at Northampton
- Kettering Keyways

- Bassetlaw Homefinder
- Mansfield MoveAhead

All local council allocations schemes will prioritise your application according to your housing needs.

If you would like more information about which transfer scheme is applicable to your area please contact your nearest regional office or visit the Housing section on our website: www.ncha.org.uk/housing

Mutual Exchanges

Mutual exchanges are a good way of finding a new home if you do not have a high level of transfer priority or if you want to move to a different area. NCHA are members of the HomeSwapper website, a free internet based mutual exchange scheme: www.homeswapper.co.uk

HomeSwapper helps tenants to find mutual exchange matches with thousands of other tenants from across the country. The website provides search and matching facilities in an estate agency format that helps tenants to find their perfect match.

To get started, simply register online and we will then approve your application - we can even help you if you don't have access to a computer or find using them difficult.

Once tenants have found an exchange, a decision will be reached by both landlords within six weeks.

If the exchange is approved you will have to accept the property in the condition it is in subject to any health and safety checks. (You should report any repairs for your home to our Maintenance department before you move).

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Ending your tenancy

If you wish to end your tenancy, you must give us four weeks notice. This must be a written notice, sent to the Regional Housing Manager at your local regional office and the notice takes effect from the Monday after it is received.

When we have received your notice we will arrange to visit you and we will give you advice on how to return the keys and leave the property clean and tidy. If you have any outstanding rent arrears or debt that you owe us, we will make an arrangement with you for repayment of this debt. If no arrangement is agreed upon, we may send the outstanding debt to a debt collection agency.

You may be entitled to a payment from the Tenant Incentive scheme if you leave your home in good repair and free of all goods and rubbish.

If you have caused damage to the property or left goods and rubbish there, you may be re-charged for the costs incurred. Your Estate Officer will explain this to you during the visit.

If you do not give notice but move out of your home we may consider that you have abandoned the tenancy and will start action that may result in taking possession of your home. It is important that you contact us if you are going to be away from home for some time, for example going into hospital or on an extended holiday.



As well as looking after your property, we also have a range of services to support and help our tenants.

Dealing with anti-social behaviour

We are committed to providing a quality service to tenants who experience anti-social behaviour (ASB). We will investigate all reports of ASB, and will give advice or take action where necessary.

Wherever possible a conciliatory rather than a confrontational approach will be taken. In cases of harassment or victimisation, however, action will be taken quickly to help protect the safety and security of the victim. We will not tolerate ASB amongst our tenants.

Types of anti-social behaviour

Complaints of ASB can take a variety of forms and can include any of the following:

- noise
- prostitution
- running a business from home
- pets
- damage to property
- drugs
- untidy gardens, rubbish and scrap
- crack houses
- miscellaneous nuisance
- alcohol abuse

So we can deal with any ASB problems as quickly as possible, we divide reports of ASB into three categories:

Category A – instances involving drug cultivation and dealing, hate crimes (including harassment due to race, homophobia, transphobia or due to a persons religious belief, gender, identity or disability) violence (including domestic abuse), children at risk or any other significant criminal behaviour.

Category B – instances of persistent noise nuisance, neighbour disputes, intimidating behaviour and children creating a nuisance.

Category C – untidy gardens, dumping of rubbish, complaints about dogs/noisy animals, abandoned vehicles, graffiti and minor/occasional noise disturbances.

Our Estate Officers will normally deal with category B and category C cases. Our ASB Officers will deal with category A cases.

Maximum response times for dealing with cases are:

- category A - three working days
- category B - seven working days
- category C - ten working days

Advice for tenants experiencing anti-social behaviour

In the first instance, can the issue be resolved between yourselves by talking the problem through and trying to resolve the issue in a neighbourly manner?

If not we will do all we can to help, but there are ways you can help yourself:

- Keep an accurate record of times and dates when instances of ASB occur and you, or members of your household, are directly affected. This record should include the identities or descriptions of the persons responsible and should also describe their behaviour and how it made you feel. We will provide you with a diary for this purpose.
- Ensure you report it to your Estate Officer without delay and if necessary report it to other appropriate agencies (e.g. Environmental Health if the problem is about noise nuisance). If you contact the police make sure you note the time and date of your call and insist on knowing the identity of the individual you report the incident to. Ask for an incident or crime number.
- If the incident is so serious that you feel that you or anyone else is in immediate danger or harm then dial 999 or use the local police station telephone number.
- Make a written note of anyone who witnesses any incident(s), including contact details as they might be able to assist in any legal proceedings.
- If possible (but without putting yourself or others at risk), take photographs or video footage to provide evidence or, in the case of noise nuisance, a recording of what is happening.

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- At all times conduct yourself with restraint and avoid confrontation. Remember that the perpetrators may video or record any bad behaviour by you or your family to counter any allegations made by you.
- Note all new incidents in your diary and where necessary update your Estate Officer and where appropriate the ASB Officer who may be dealing with your case. This can be done either by phone or by email.
- Do not make yourself or any of your property a target. Keep any valuable belongings in a safe place.

Always take any advice from the police or your ASB Officer seriously. If you are being harassed by a neighbour and you feel that you may come into contact with the perpetrators when you leave your home, try to have someone with you who can assist or provide evidence if anything happens.

Action against anti-social behaviour

If you are a victim of ASB, we will normally visit you unless you do not want us to or you have given us all of the relevant information about your case. We will:

- visit any witnesses to get a broader view of the background to your case
- normally visit the person who has behaved anti-socially, unless doing this is likely to put our staff's health and safety at risk (If this is the case, we will either ask the person to come into our office, or ask the police to come with us when we visit that person's home)
- consider cases for mediation if we think this would be the most effective way to deal with the anti-social behaviour
- take into account the Disability Discrimination Act 2005 when we assess whether it is reasonable to take action against someone who has behaved anti-socially
- use enforcement letters in less serious cases
- use acceptable behaviour contracts and parenting contracts as voluntary agreements to change behaviour

- use injunctions and anti-social behaviour orders (ASBOs) to prevent people from repeating serious behaviour
- consider using demotion and repossession orders if all other possible methods have either not been successful, or are not appropriate

If the person who has behaved anti-socially has a 'Starter Tenancy' (Assured Shorthold Tenancy Agreement), and if all other methods have either not been successful or are not appropriate, we may serve them with a notice to end their tenancy.

Where legal remedies are required, it will normally be necessary for victims and witnesses to give statements to us and to attend court in order for some progress to be made with the case. We recognise that in sensitive cases, victims and witnesses can be intimidated and pressurised into withdrawing their statements. In such cases, we will offer assistance by giving advice on the various support options available to help bring the matter to a conclusion.

Tenants with support needs

Tenants with support needs who experience, witness or perpetrate ASB in line with our Supported Customers policy.

Monitoring and closing cases

Where insufficient evidence exists to proceed with a case, we have the option to monitor the case for three months.

When we close a case we will send you a closure letter and a customer satisfaction survey form for you to fill in and return.



Reporting anti-social behaviour

During office hours you can report incidents of anti-social behaviour, racial harassment and domestic abuse to your Estate Officer or ASB Officer or to your nearest regional office.



0800 013 8555
(office hours)

We offer an out of office hours anti-social behaviour reporting service. Callers will be asked for certain key pieces of information which is then emailed to the relevant regional office for attention when it re-opens.



0800 013 2653
(out of office hours)

You can also use our website to report anti-social behaviour, racial harassment or domestic abuse to your local regional office. The form will guide you through the important information we require in order to progress a case and lets you report incidents at a time which is convenient for you.

Find the form in our "Housing" section of the website and follow the link to make a report: www.ncha.org.uk/housing

Support for tenants

We recognise that whilst the majority of our tenants are capable of sustaining their tenancies, others may require more support from us. The nature of this need for assistance will vary and may be caused by problems with housing, social/family circumstances, language, education or finances. Our aim is to support tenants and their families to achieve and sustain the best possible level of independent living.

We define customers who are in need of support as people who are:

- physically disabled or suffering from a serious illness
- suffering with mental health issues
- 16/17 year olds in receipt of floating support or accommodation- based support to help with tenancy sustainment
- care leavers
- refugees and others for whom English is not their first language or have difficulty with reading and writing
- known to have issues with substance misuse
- frail and elderly
- using an advocate in their dealings with us
- displaying general learning difficulties
- leaving move-on accommodation
- suffering domestic abuse

* Not everyone within an identified group will need support. Similarly some people who are not included in these groups will need support. Each tenant's needs will be considered on an individual basis.

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Contact your regional office
0800 013 8555

Identifying tenants with support needs

To identify our customers with support needs we will:

- identify those supported by a statutory or voluntary agency
- use the information collected through our customer census
- ask people to indicate whether they consider themselves in need of support
- ask members of staff and our contractors to identify customers in need of support using their own knowledge

Where possible, staff will try to identify those in need of support before they become our tenants, so that the necessary support is in place as early as possible.

In working with customers who fall into a supported category, our staff will normally ask them how they would prefer to communicate with us. We will generally telephone people to discuss day-to-day business and also meet with them to discuss bigger issues, rather than simply writing to them. Letters, where necessary, will be in plain English with translations, Braille or taped versions provided on request.

Advocates

An advocate may be appointed by a supported customer to act on their behalf in all dealings with us. When a tenant is supported by a statutory or voluntary agency, our staff will work closely with the support worker at all times.

Disabled tenants

If a tenant or a member of a tenant's household has a disability, we may be able to adapt their property so that it can better meet their needs. Alternatively, they may be considered for a transfer to a more suitable property.

Property adaptations

We endeavour to adapt properties so they meet the changing requirements of the people who live there. Adaptations may be necessary because of a physical disability or your faith.

Adaptations may be funded by a disabled facilities grant from the relevant local authority or from a specific budget set aside by us.

Should you require an adaptation to your property, you should contact your Occupational Therapist. You will be advised that we will need confirmation from your Occupational Therapist of how the adaptation will benefit you. We will also need comprehensive details of the work required.

We operate a priority-based waiting list for all our adaptation work, and our Maintenance Department will be able to give you an approximate waiting time.

Depending on the cost and complexity of the work, it may be undertaken by your Occupational Therapy team, the local authority's Adaptations Agency or our own Maintenance Department.

Community care alarms

We receive funding from 'Supporting People' to supply and install community care alarms. The alarms provide emergency contact with a dedicated call centre in the event of an emergency or where help is needed by elderly, disabled or people with serious health problems.

The alarms can be installed in any property with a landline telephone connection. Applicants must be approved and meet the relevant criteria before an alarm can be supplied. If you are not eligible for 'Supporting People' funding, we can still install an alarm but you will have to cover the costs. If we fund an alarm it must be left behind if you vacate your property.

Monitoring for alarms is provided by our SMaRT service, a dedicated local help centre. SMaRT will take appropriate action in an emergency or potential emergency situation in order to secure the safety and peace of mind of our tenants.

If you feel you would benefit from a community care alarm, please contact your local regional office on the number above.