



Leaseholder Handbook

More homes, great services, better lives



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Introduction and about us

We would like to take this opportunity to welcome you to your new home and wish you many years of happiness in your property.

This handbook explains your rights and responsibilities as a leaseholder. Please keep it in a safe place for future reference. If you need more information, don't hesitate to contact us, we will do our best to help you.

Please don't treat this handbook as a substitute for your lease. If there is any discrepancy between this document and your lease, your lease is the superior document.

About us

Nottingham Community Housing Association (NCHA) is one of the largest locally-based housing groups in the East Midlands. We manage over 10,000 homes and house more than 20,000 tenants across the East Midlands in Nottinghamshire, Derbyshire, Lincolnshire, Leicestershire, Northamptonshire and Rutland.

We have been developing new homes since 1973, and are working in partnership with 19 local authorities to build new affordable homes that meet local needs. This includes homes for sale, rent, shared ownership, and 'try before you to buy' schemes.

We're independent from national and local government, but receive financial support from them. Homes England is the government's housing agency, who monitor and regulate the work of NCHA and other housing associations.



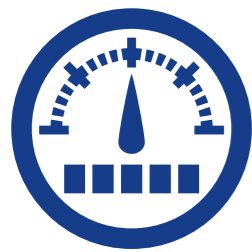
For more information about Homes England, visit their website: <https://www.gov.uk/government/organisations/homes-england>

About your new home



Telephone

Cabling into your house has been provided to enable you to set up a telephone account. To do this, contact Open Reach on **0800 023 2023**. We or the builders of your home have no control over when your phone is connected. Open Reach work independently to the builders' schedule of works. Your telephone or broadband provider may charge you for connecting to their network.



Utilities

Your sales negotiator will show you where your meters are and give you a copy of the readings on a sales handover checklist. You'll need to contact each supplier for your gas, electric and water to register for an account and set up your payment preference.



Rubbish collections

When you first move into your new home you may have to contact the council for a wheelie bin if you don't have one. This is usually free of charge. You must have registered for council tax to arrange delivery of your new bin. Your local council will also be able to arrange removal of any initial packaging, white goods, and extra rubbish from your move, but they may charge for this service.

If you live in a flat and have a communal bin store, you still must contact the council to remove any initial rubbish, other than normal household waste. If you don't arrange collection, you'll be charged for removal.

The council will remove larger items for a small cost, e.g. fridges, TVs, beds, etc. Details are available on most council websites.



Council tax

You are responsible for paying the council tax for your property. Please contact your local authority to advise them that you are now living at the property. Your property may not have been banded yet, if so, you'll need to refer back to the council for an estimated timescale. We recommend that you make voluntary payments until you receive an actual bill.

Need more quick tips?

For general guidance on your property and energy efficiency, take a look at our my home webpages. www.ncha.org.uk/my-home

The lease and your legal obligations



Your lease is a legally binding contract which sets out the rights and responsibilities of you the lessee, (or leaseholder) and NCHA, the lessor (or landlord).

This section of the handbook outlines the main features of your lease. Your solicitor should have explained the provisions in the lease and given you a copy when you purchased the property.

Your responsibilities:

- You must pay the rent and/or service charge.
- You must pay all outgoing on the property, such as council tax, water charges, gas and electricity bills.
- You shouldn't carry out alterations or improvements to your home without written permission from us.
- You shouldn't sell or sublet your home without written permission from us.
- You shouldn't do anything which may affect the building insurance policy.
- You shouldn't run a business from your home.
- You must keep your home in a good state of repair.

Our responsibilities:

- We will allow you to occupy your home without interference unless you breach the terms and conditions of your lease.
- We will insure the building.
- We will maintain the structure of the building, in the case of blocks of flats.
- We will maintain communal gardens and facilities where these are provided.
- We will maintain and clean internal communal areas where these are provided.
- We will inform you of how your service charge is spent.

Shared ownership leases

You will have one of two types of shared ownership lease, either a standard lease or a protected area lease. We use the government's standard type of shared ownership leases. Protected area leases are typically used in rural areas, to ensure affordable homes are available for future generations.

With a standard lease you can increase your shares at any time, up to 100%. When you own 100%, the freehold of the property will be transferred to you and the lease will come to an end.

With a protected area lease, you can still increase your share to 100%, but the lease will remain in place. If you decide to sell and own over 80%, we'll buy your property back from you at market value.

Rent and service charges



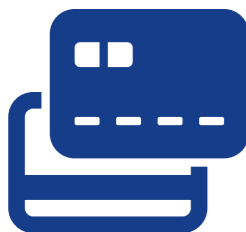
How your rent is set

Your rent is based on the share of your home that still belongs to us. Your lease will tell you how much your rent is, and how the rent is reviewed.



Rent increases

We will review your rent every year, usually in April. You'll be given at least four weeks notice of any increase in your rent. Your lease sets out the maximum increase that we can make to your rent.



Paying your rent and service charge

You are required to pay your rent and service charge monthly, in advance, by direct debit. If your rent is increased, we'll change the direct debit to the new amount.

If you are having difficulty paying your rent and service charge, please contact your home ownership advisor immediately. We'll advise you of your options and any benefits that you may be able to claim.

If you do have arrears owing on your account when the rent increase is due, you will need to make arrangements to clear this debt with your home ownership advisor.



Do it online with My NCHA

My NCHA is the online account you can use to get things sorted when it suits you.

Available 24/7 it's the quickest way to:

- Make payments
- Report defects
- Check your account balance
- Update your account details
- And we've got much more planned!

Visit my.ncha.org.uk to sign up for an account today.





Service charges

Your service charge will include the cost of the following, where they are provided:

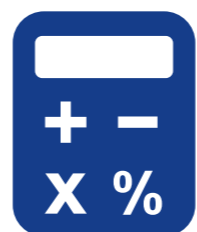
- Buildings insurance
- Maintenance of communal gardens
- Cleaning of communal areas
- Repairs and maintenance of the structure of the building, in the case of blocks of flats
- Electricity charges for communal lighting
- Sinking fund for the long-term repair and replacement of major items in the building in the case of blocks of flats and / or on the estate
- Health and safety checks
- Our management charges
- Audit fees.

There may be other items specific to where you live and we will consult you in advance of any proposed increase in your service charge.



Service charge accounts

Service charge accounts will be prepared and where necessary audited annually. A copy will be sent to you along with a summary of your rights as a leaseholder.



Preparing your budget

In February each year, we estimate the likely cost of your service charge for the coming year. We base this on the actual spending from the previous year and take in to account any other relevant information, such as proposed maintenance works, the financial climate etc.



Surplus or deficits on service charge accounts

Once a year, accounts are prepared in accordance to your lease and the leasehold legal framework. Following the accounts being finalised, we will then write to you with a copy of the accounts and advise if there is a deficit owing or surplus on the account for your scheme.



Please note

If there is an outstanding deficit, you will need to make arrangements to pay this in full. If a refund is owed to you, this will be refunded following our financial procedures. All will be explained within the letter sent to you with a copy of the accounts.

Buildings insurance

We are responsible for arranging the buildings insurance cover on your home.

Your insurance certificate has been provided to your solicitor, who will forward it onto you. If you require a copy before then, please get in touch with us.

This isn't a contents insurance policy. You're responsible for arranging your own contents cover for items such as kitchen appliances, carpets and other personal belongings.



Protector Insurance

Protector Insurance is able to help in the event of claims against accidental loss or damage caused by anti-social behaviour.

Should you suffer loss or damage and wish to make a claim, you need to notify the Claims department on **0345 266 9660** or email **claims@protectorinsurance.co.uk** as soon as possible with the details.

Claims must be notified within seven days of the event in the case of damage caused by anti-social behaviour.

Please make it clear when you contact them, that you are one of our policy holders, quoting policy number 1167655.

In most cases they will tell you straight away whether your claim is covered by the policy. If it's covered, they will tell their preferred supplier about the claim, who'll contact you to arrange a time to carry out the work.

In some cases, they may arrange an inspection to look at the damage, but they will let you know if they need to do this.

Please note that a £100 excess applies in respect of each and every loss, increasing to £250 for storm or flood and £1,000 for subsidence.

You must tell the insurers about any event that leads to a claim within 30 days. They will refuse to accept a claim if you don't tell them within that period.



Contents insurance

We recommend that you arrange your own contents insurance which specifically protects your belongings. As a rule of thumb, anything in your house could be protected provided you could pick it up and take it to a new home, including white goods and carpets.

Repairs

and maintenance

Your lease explains the responsibilities of NCHA (the landlord) and you (the leaseholder) for repairs to your property.

If you live in a house, you'll be responsible for all repairs and maintenance. If you live in a flat, you'll usually be responsible for repairs inside your home and we will carry out repairs to the structure of the building and any communal areas. These repairs will be paid for via the service charge.

The only exception to this is for repairs which may be covered under a defects liability period (DLP). The DLP relates to newly-built homes and usually covers the first 12 months following completion of the building work. Some defects will not be valid if you have decorated or made adjustments to your property, prior to the end of the defect period.

Defects liability period

Your newly-built home has a DLP provided by the builder. This period began when NCHA took handover of the completed building from the builder, and its length may vary from the standard 12 months.

Please note that the DLP may already have ended by the time you complete your purchase. In this case, NCHA would provide a short period in which it will rectify defects at its own cost.

You will receive a letter from us following your sales completion with the expiry date of your DLP. We will contact you toward the end of the DLP to ensure you have no outstanding repair issues with your property.



Reporting defects

Use My NCHA to report defects online. This is the online account leaseholders use to report defects and send in queries. Visit my.ncha.org.uk to sign up for an account today. Please include the word 'defect' when you complete our online form. This helps us to process your request more efficiently.

Our Property Services team will then report this to the builder of your home with a priority level. The builder will then contact you directly to arrange an appointment to attend and repair the defect.



Electrical appliances

Electrical appliances are not covered by the builder's defects. It's therefore advisable to register with the manufacturer any electrical appliances which came with the house or flat (e.g. boiler, cooker, cooker hood, fridge, washing machine, dishwasher), so that you can make a claim under the warranty should anything go wrong.



Four pin light bulbs

Some of our properties may be fitted with low energy light fittings that require a four pin light bulb.

Replacement bulbs can be purchased from online retailers.



Boilers and radiators

Air in the radiators can occur in any season, but it is more likely during the winter months. It's a good idea to bleed the radiators at the beginning of winter. The problem may come to light, because the radiators don't get sufficiently warm. Usually the bottom half, which still contains water, becomes warm but the upper half, which is full of air, is lukewarm or cool.

If you are having problems with your boiler, loss of water pressure might be to blame. Boiler pressure systems differ, so it's always best to check your manual, to see if you can re-pressurise it yourself. Your boiler may also have instructions on the rear of the control panel. However, if you need any tools to remove this panel, do not touch it.

There are two leading culprits when it comes to low water pressure.

Firstly, you may have a leak somewhere in your boiler system. It may only be a tiny leak, but if it's gone unnoticed for some time, it could lead to a gradual drop in pressure. Take a look around your home for signs of damp patches, around pipes, radiators and the boiler itself.

Secondly, if you bled your radiators recently, you may have lost some pressure. That is because, when you bleed a radiator, air is released, which lowers the pressure in your boiler system.





Carbon monoxide alarms must never be used instead of an annual gas safety check.



Gas and fire safety

If you have fixed gas appliances in your home, such as a central heating boiler, gas fire or gas hob it will have a warranty from the manufacturer, usually for one year from the date it was installed. After that, it's essential for the safety of you and your family that you get these serviced every year by an approved engineer. Failure to maintain your gas appliances correctly can lead to a carbon monoxide (CO) leak.

It is important to be aware of the dangers of CO in the home. CO is a highly poisonous gas with no colour, taste or smell. Symptoms of CO poisoning can easily be confused with flu, and include headaches, nausea, dizziness, chest or stomach pains and general lethargy.

To protect yourself and your family:

- Get your gas appliances checked annually by an approved engineer. Appliances that are properly installed and serviced, and have sufficient ventilation, are efficient and safe.
- Make sure rooms and heaters are well ventilated.
- Have your chimneys and flues checked regularly.
- If your new home did not have a CO alarm fitted as standard, we recommend you purchase and install one. These are available from most good DIY stores or you can get one from an approved engineer. A CO alarm will measure the concentration of CO in a room and sound an alarm if the CO concentration is at a dangerous level. Alarms cost around £25 – a small price to pay if it saves a life.
- If you buy a CO alarm, make sure it meets current British and European safety standards and choose an audible one so that you could be alerted even if you're asleep. Read the manufacturer's instructions carefully before you install it.

Fire safety

We all have a part to play when it comes to reducing the risk of fires. As a landlord, we take this very seriously and do our best to make sure that our leaseholders have access to important safety advice.

Take a look at our 'Fire safety' booklet at www.ncha.org.uk/fire-safety or contact your home ownership advisor for specific queries if necessary.



Gas Safety registered engineers

A Gas Safety registered engineer is a gas expert. They have undergone extensive training in order to be qualified to gain registration. You can find a Gas Safety registered engineer, by visiting the Gas Safety website: <https://www.gassaferegister.co.uk/find-an-engineer-or-check-the-register/>

The majority of work carried out by illegal gas workers has been found to cause serious safety defects. By using a tradesperson that is not Gas Safety registered, you're taking your life into your own hands.

Gas Safety registration does not automatically cover all areas of gas work. Most installers specialise in one or more areas, so you must check they're qualified to do the work you require (e.g. fit a boiler). You can check with Gas Safety's Customer Services team on **0800 408 5500**, or look on the back of the engineer's ID card.

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All property owners are legally responsible for ensuring their gas fittings and appliances are safe and in good working order. If you sub-let, you have this responsibility towards your tenant and should have everything checked by a Gas Safety registered engineer.



Overflow on your toilet cistern

Please be aware that the overflow from your toilet cistern discharges directly into the toilet pan. If there's a malfunction, there will be a small trickle of water down the back (inside) of the toilet pan, which can be sometimes difficult to detect.

You should check this as soon as you move in and at regular intervals thereafter. If a malfunction is spotted, it should be reported to us immediately if you're still within your defects period.

Failure to do so will result in wasted water and excessive water bills for which we or the contractor will not be liable.



Think before you flush

Millions of pounds are spent on cleaning drains and sewers right across the UK because of items that should not be in them, including any type of wipes, cotton wool, nappies, cotton buds and dental floss.

Things like wipes and nappies don't just disappear down the u-bend and dissolve - they clump together and cause havoc in the sewers. Too often we see the misery caused to people when blocked sewers have caused their homes and gardens to flood.

Put a bin in the bathroom so nobody's tempted to flush anything they shouldn't be and keep in mind that only human waste and toilet paper should be flushed.



Drying out your new home

Your newly constructed home needs to be acclimatised gently so that it can be dried out gradually. When you move in, there is moisture present, which was absorbed by the building materials during construction. This needs to evaporate slowly and be ventilated away. Slow evaporation minimizes shrinkage/cracking, which can be achieved by keeping your home at an even temperature at all times, during the drying out period.

As drying out progresses and your home is lived in and heated, the material may shrink which causes small cracks to appear. These cracks are not structural defects. Minor cracks should be left for the drying out period, usually 3-6 months. Shrinkage cracks are not considered a defect – they are part of the normal drying out process in a new home.

We only review issues with shrinkage cracks at the end of the defects period when the extent and width of cracks are assessed. The National House Building Council (NHBC) consider any straight, uniform crack up to 2mm wide as a shrinkage crack. We would only ask a contractor to repair any crack that's 3mm wide or greater.

If you have any large cracks that you are concerned about, please report them during the defects period and we'll check them as part of the defects procedure.

You may also find circular 'nail pops' appearing, which is plaster coming away from the nail heads used to fix the plasterboard. Most builders will only attend to these defects at the end of the defects liability period, when they'll arrange to do every house or flat in a particular area over the course of a few days.



If you want to redecorate before the end of the defect liability period, you can repair cracks and nail pops yourself using decorator's filler. The builder will still attend at the end of the defects liability period to repair any new cracks or nail pops, but will not repair your new decorations, so it's advisable to keep a small amount of each colour of paint that you have used.



Alterations and improvements

If you want to carry out any alterations or improvements, please contact us for agreement before beginning any work. A member of our Technical team may visit your property to assess the proposed work. You must have our written agreement before starting the work. You may also need to apply for planning and building consents from the local authority. If you do not have agreement before carrying out the works, you may have to undo the work or get retrospective consent, which is more costly.

If your improvements increase the value of your home, we will deduct this amount from the purchase price, when you buy another share in the property.



Decorations

If you live in a house, you will be responsible for decorating your home, both inside and out. We will arrange to redecorate the exterior of flats and any communal areas, and this work will be recharged via the service charge. Flat owners are responsible for their own internal decorations.



Flooring and internal doors

You'll often find that after fitting your carpet, the doors in the carpeted area will need adjusting and planing down. We will not arrange this on your behalf. You'll need to make arrangements with your own contractor to have the doors adjusted.

When you mow your new lawn for the first time, be sure to set your mower to one of its highest cutting settings. When mowing in the autumn and early spring, it is best to use one of the highest cutting settings on your mower as standard.



Garden maintenance

As soon as your new lawn has been laid, be sure to water it well.

If the weather is warm when your new turf is laid, be sure to water it either early in the morning, or later in the evening, as this prevents water evaporating.

You may need to water your turf daily for up to a month if your new lawn was laid during a warm summer. If the temperature is under 10°C, (e.g. during autumn), watering daily may not be necessary.

To know when you need to water your new turf, check the underside of it, it should be moist all the time for about a month after it has been laid. After this point you can reduce the amount of watering.

Be careful not to over-water your turf as this can encourage lawn disease. Lift up a corner of the turf and check its underside – it should be moist and dark, but not sopping wet.

Dying turf is not a defect covered by us or the developer if this has not been maintained properly.



Outside taps

Outside taps can freeze during the winter periods. If taps are not covered this may cause the pipe to leak or burst.

This would not be covered as a repair/defect. You must ensure that you check outside taps, cover them where necessary or isolate them at the main tap during cold periods.

Should any issues arise due to freezing weathers, it will be your responsibility to maintain or repair.

Buying further shares



Buying further shares in your home

Your lease may allow you to buy more shares in your home until you own 100%. The process of increasing your share is known as 'staircasing'. Shares can be bought in 10% portions, but you're able to buy a larger share if you can afford to do so.

The price you pay for each share depends on the market value of your home at the time. This price is normally held for three months from the date your home is valued. You will have to pay the valuer, but we may be able to arrange the valuation at a discounted rate. You'll also need to ask a solicitor to act for you.

If you have purchased a house with a standard lease, you'll usually get the freehold once you buy 100% of the shares. There will be legal fees to pay to us when you buy the final share and acquire the freehold.

Flat owners, and houses purchased under a protected area lease will remain leasehold when purchasing 100% of the shares.



We will write to you to give you permission to sell. You will be liable for our legal fees for the sale, which will be advised in our letter giving you permission to sell.

Selling your home



You can sell your share at any time after you have purchased it. This process is known as 'assignment'. It's important to write and tell us before you sell the property as we will need to ensure the necessary legal paperwork is completed.

If you own a share of your property you may be able to buy the remaining share and sell the whole property at the same time. Your home ownership advisor will be able to advise you about this. This isn't an option if you have bought under a protected area lease.

You will have to get your property valued and if you plan to employ an estate agent, you'll be able to choose which one to use. You will need to contact a solicitor to act for you.

When you've found a buyer you must again write to us giving details of the proposed sale and the person you wish to sell to. The purchaser will have to complete a shared ownership application form. If you are reselling your share, your purchaser must meet the shared ownership criteria and be approved by your home ownership advisor.



If you buy 100% of your home you will stop paying rent, although you'll still have to pay a service charge if services are provided.

Customer involvement and consultation



We will consult you if we are considering changes in the management and maintenance of your home, major repairs (if you live in a flat,) or if we plan to sell the freehold of your home.

We will consult flat owners before carrying out any major repairs or improvements which affect the sinking fund. This will include providing copies of estimates for proposed work.



Get involved

We're setting up new customer panels to cover several areas of our work. The aim of these panels is to:

- Promote the interests of residents in key operational areas
- Actively involve residents in the formulation of policies and procedures
- Ensure the continuous improvement of our services.

You can also get involved by becoming a customer representative for your area.

Use My NCHA to get in touch with queries about customer involvement. Visit my.ncha.org.uk to sign up for an online account – it's handy for making payments and asking questions!



Complaints



Where possible, any queries you have should be raised with the person who first dealt with the problem. We may be able to resolve your problem quickly without going through the complaints process.

If you think your query should be escalated, you can request to make a formal complaint, which will be dealt with by a manager.

For more information, visit our website:
www.ncha.org.uk/complaints

Getting in touch with us

All our leasehold properties are managed by the Home Ownership team, based in Nottingham.

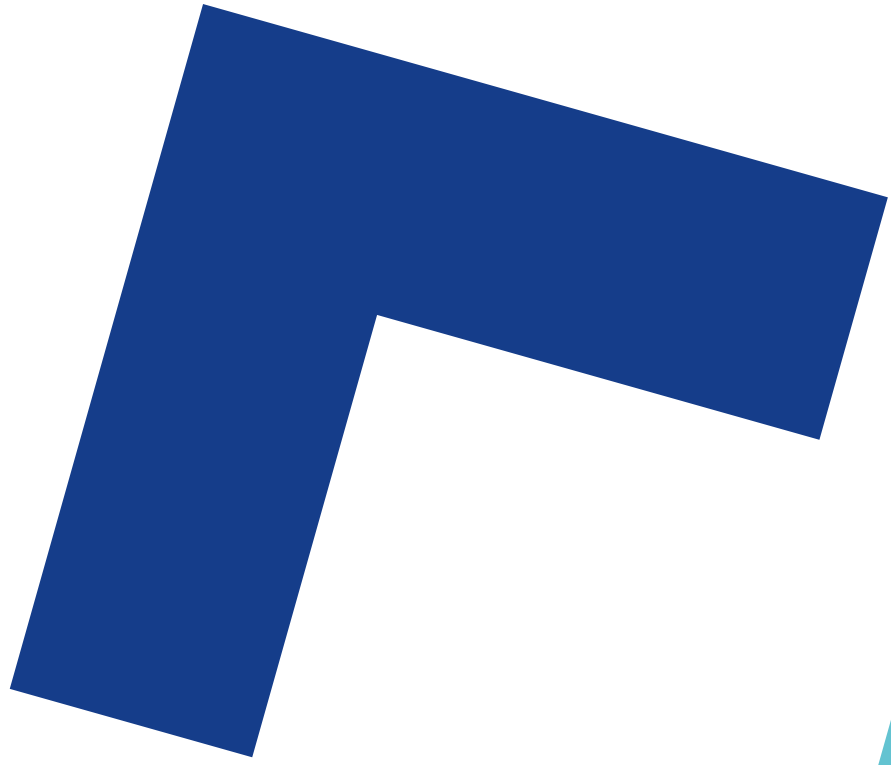
@ info@ncha.org.uk

📞 0800 013 8555

✉ Home Ownership team
NCHA
12-14 Pelham Road
Sherwood Rise
Nottingham
NG5 1AP

To report defects, contact our
Property Services team on:

@ repairs@ncha.org.uk
(when emailing please mark as defect)



Nottingham Community Housing Association Limited is a charitable community benefit society, registered with the Financial Conduct Authority under number 7104.

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