



# Welcome to your new home



# Contents

03

Moving in



04

Setting up your utilities



06

Paying your rent



08

Supporting you



10

Your tenancy



14

Your neighbourhood



16

Reporting repairs



18

Making changes to your home



20

Keeping your home safe

22

Keeping you safe

23

Adaptations

24

Damp, mould and condensation

29

Your rights as a tenant

30

Have your say

31

Feedback and complaints

32

Getting in touch

# Moving in



Now that you have your keys, you can start to set up your new home. Make sure you get in touch with key organisations to set up your accounts for:

- Gas
- Electric
- Water
- Council tax
- Internet/phone
- TV Licence.

It's also important to note down your tenancy reference number. This will be used in many of our letters to you and it's needed for rent payments.

My tenancy reference number is:



**Keep an eye on your keys!**

Lock changes are expensive and we don't keep spare copies.

# Setting up your utilities



Ensure that you take the necessary meter readings for your gas and electric, so you only pay for what you use.

If you have gas central heating or a gas fire, the system has to be recommissioned by our Property Services team.

Contact the team on **0800 013 8555** to arrange an appointment.

## Top tip

For pre-payment meters, you need at least £5 credit on both your gas and electric meter card.

# Paying your rent

There are several ways to pay your rent. You'll have a dedicated Your Money Matters Co-ordinator to support you in managing your rent account.



## Direct Debit

Call us on 0800 013 8555 to set up regular payments with your Your Money Matters Co-ordinator.



## Phone

Call us on 0800 013 8555 to make payments over the phone. We can take telephone payments 24 hours a day, seven days a week. You'll need your personal telephone payment number for this, please record it below.

My personal telephone payment number:



## Using a swipe card

We'll provide you with a payment card to make payments at local shops if needed. You can use these at the Post Office and at PayPoint outlets.



## Do it online with My NCHA

My NCHA is a customer account where you can access your tenancy details, pay your rent and request repairs.

There's no need to wait on the telephone as My NCHA allows you to get tasks completed in seconds.

Available 24 hours a day, it's the quickest way to:

- Make payments
- Check your account balance
- Update your account details
- Book repairs appointments
- Let us know if you have any extra needs so we can best support you
- And we've got much more planned!

Visit [my.ncha.org.uk](https://my.ncha.org.uk) to sign up for an account today.



## Online bank transfer

You can also do an online transfer directly to our bank account. Please quote your tenancy reference number with the payment, so this can be allocated to your account.

**Payee name:** NCHA Ltd Rents

**Sort code:** 30-00-02

**Account number:** 04113719

# Supporting you



If you're struggling to pay your rent, contact Your Money Matters Co-ordinator to see how we can help.

Your Money Matters Co-ordinator can refer you for specialist advice on the support that's available to you. This can include help with debt issues or claiming benefits that you may be entitled to. Call your Money Matters Co-ordinator on 0800 013 8555 for information.

Failure to pay your rent may lead to you losing your home.

## Extra help when you need it

Our Community Support team provides short term support to our customers to help sustain their tenancies. They also assist customers in the practical aspects of managing a home.

Visit [www.ncha.org.uk/help-with-my-tenancy](http://www.ncha.org.uk/help-with-my-tenancy) for advice.

# Self-help support available for you

We've launched a series of self-help pages on our website with online tools to help you:



Find work and boost your career skills



Improve your digital skills



Make your money go further



Look after your home



Take care of your wellbeing.

If this could be useful to you, search for 'self-help' on our website or visit [www.ncha.org.uk/self-help/](http://www.ncha.org.uk/self-help/) to get started.



# Your tenancy



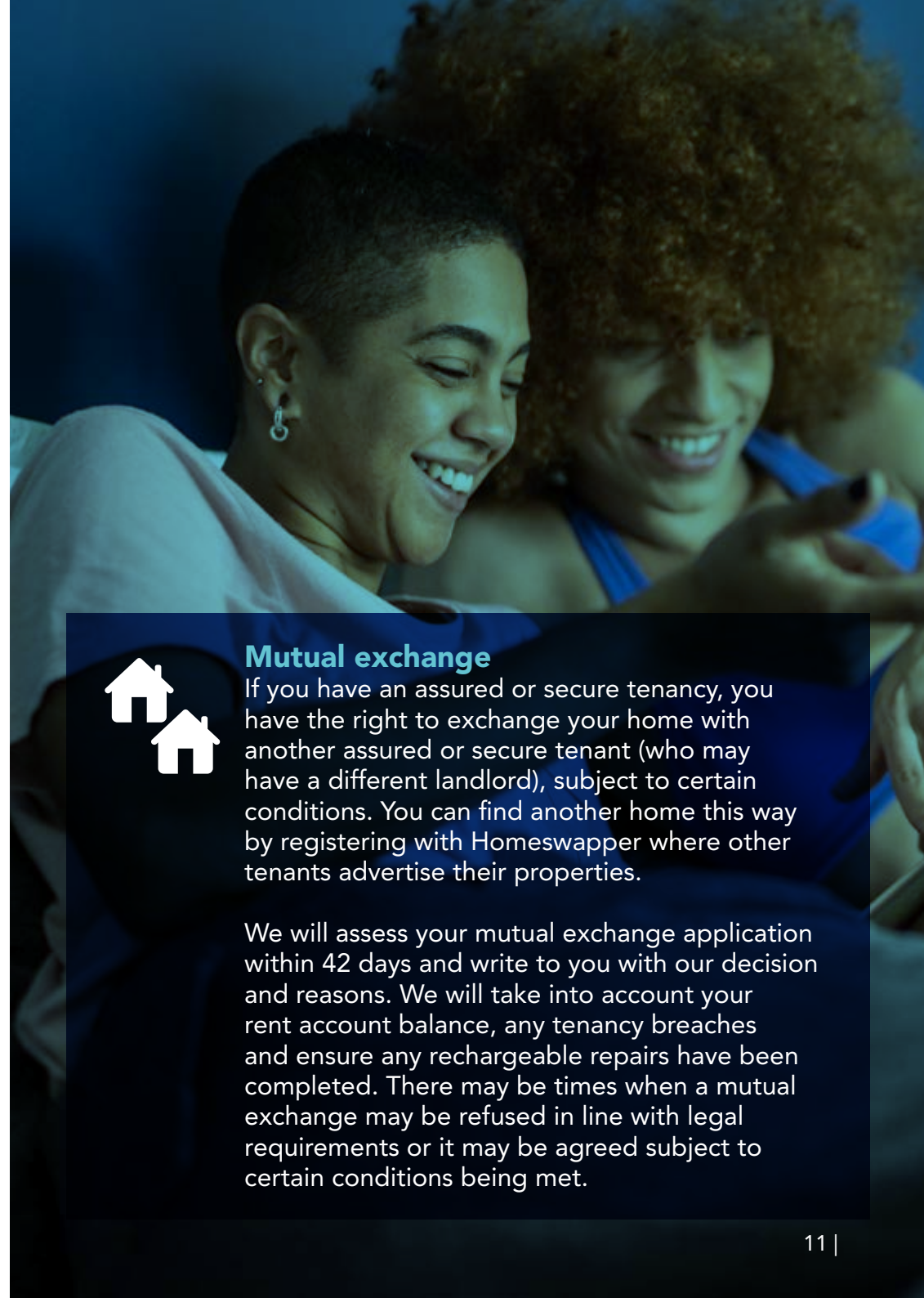
## Sole to joint

If you have an assured or secure tenancy and the tenancy is solely in your name, you can ask us to make it a 'joint tenancy' by adding another person to it. Whilst it is not a legal right to grant joint tenancies, we will consider all requests and visit you in person to discuss this and review the condition of your home. We will take into account any tenancy agreement breaches as part of our decision.

## Joint to sole

If you have a joint tenancy and are applying for a sole tenancy (to remain in the property alone as a sole tenant), we must first receive confirmation from the other tenant that they no longer wish to be a tenant of the property. We will also carry out affordability checks and a property inspection.

Where a request for a sole tenancy is received from a joint tenant who is a victim of domestic abuse, we will make every effort to investigate the case and source evidence to support the request. We may then find it necessary to end the joint tenancy and issue a sole tenancy to the person subjected to domestic abuse. Please note: We will not create two new tenancies out of one tenancy.



## Mutual exchange

If you have an assured or secure tenancy, you have the right to exchange your home with another assured or secure tenant (who may have a different landlord), subject to certain conditions. You can find another home this way by registering with Homeswapper where other tenants advertise their properties.

We will assess your mutual exchange application within 42 days and write to you with our decision and reasons. We will take into account your rent account balance, any tenancy breaches and ensure any rechargeable repairs have been completed. There may be times when a mutual exchange may be refused in line with legal requirements or it may be agreed subject to certain conditions being met.

# Your tenancy

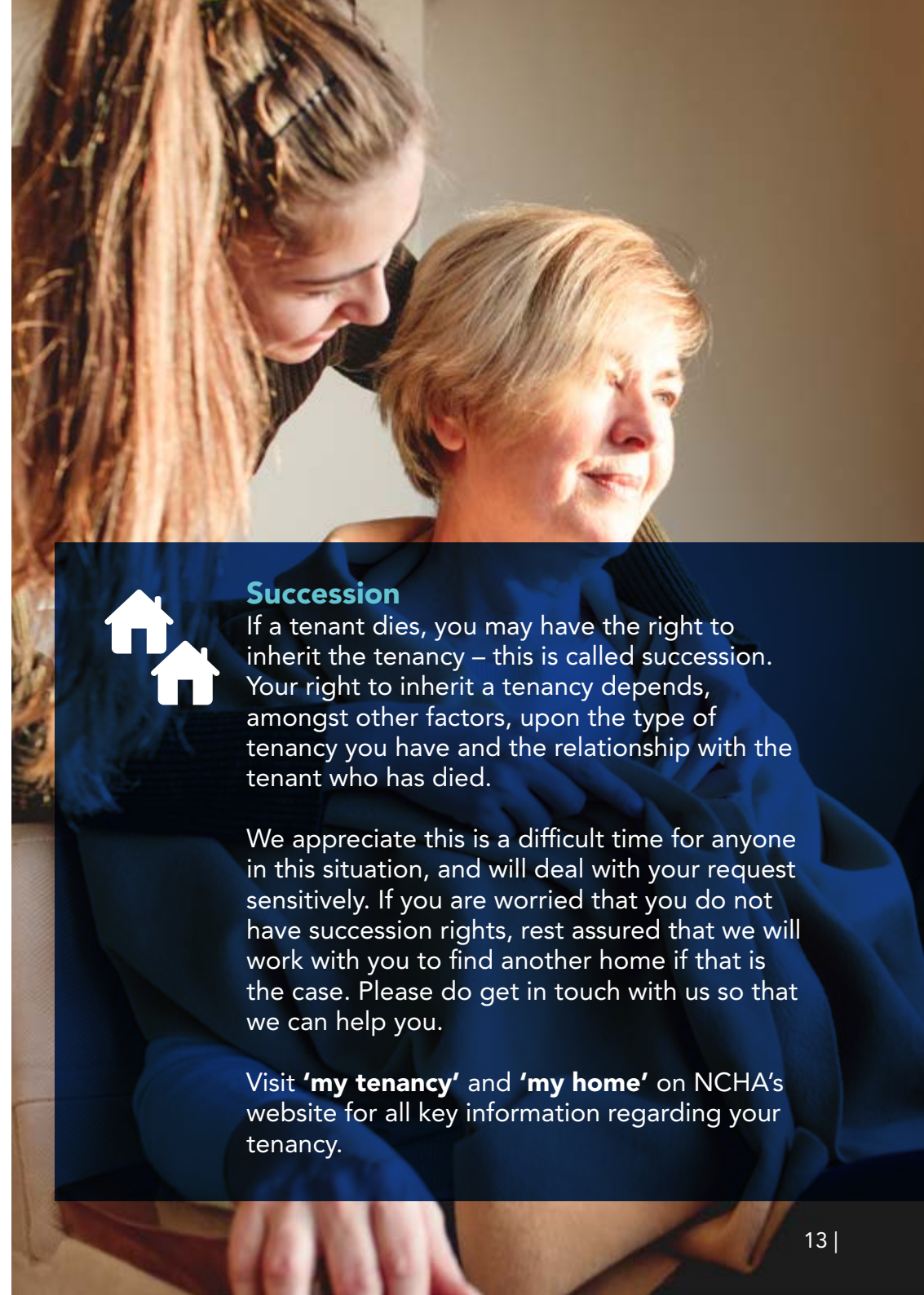


## Transfer policy

We will consider transfer requests in the following instances:

- There is a medical need to move
- Our Property Services team advises that a home requires major works that are not financially viable
- You and your household need to move house urgently due to an evidenced risk of physical or emotional harm should you continue to remain at home. We will assist where possible, and may restrict the areas considered for rehousing to ensure safety. However, we will also expect you to make a homeless declaration to the local authority where you live and we will support you with this.

In all cases, we will support and assist you to register for mutual exchanges (see above) and apply to your local authority's housing waiting list to increase your housing options.



## Succession

If a tenant dies, you may have the right to inherit the tenancy – this is called succession. Your right to inherit a tenancy depends, amongst other factors, upon the type of tenancy you have and the relationship with the tenant who has died.

We appreciate this is a difficult time for anyone in this situation, and will deal with your request sensitively. If you are worried that you do not have succession rights, rest assured that we will work with you to find another home if that is the case. Please do get in touch with us so that we can help you.

Visit **'my tenancy'** and **'my home'** on NCHA's website for all key information regarding your tenancy.

# Your neighbourhood



All customers are allocated a Your Community Coordinator to discuss any issues relating to your tenancy, home or neighbourhood.

Talk to them about anti-social behaviour, litter, fly-tipping or any concerns with estate management.

Your Community team will contact you within the first four weeks of you moving in. They'll then follow up with you after nine months to see how things are going.

Visit [www.ncha.org.uk/my-neighbourhood](http://www.ncha.org.uk/my-neighbourhood) to find out more.

## **Disposal of goods policy**

As your landlord, NCHA has responsibilities to keep communal areas within our properties in a safe condition. This includes removal of any items that could cause a fire risk or be a trip hazard to anyone trying to leave the building in an emergency situation. You should therefore not keep any of your possessions in communal areas.

If you or your neighbours leave items within communal areas, we will work with you to remove them within a reasonable time period. However, if you or your neighbours refuse to remove items, we will need to enforce this and remove items ourselves. You could be charged for the costs to clear and store your belongings until you collect them or we dispose of them.

## **Disturbance Policy**

Sometimes, we have to ask tenants to move out of their homes temporarily or permanently as a result of emergency situations (e.g. to conduct major repairs).

- If you need to move out temporarily while NCHA carries out major repairs, we will find alternative accommodation that meets your household's needs. However, hotels or bed-and-breakfasts may be used in an emergency. We will reimburse costs for reasonable expenses for the duration of the work.
- If you need to move out permanently, we will help to find you alternative accommodation and you will be entitled to a 'home loss' payment.

Visit the '**my neighbourhood**' section on NCHA's website for more information.



# Reporting repairs



Our Property Services team provides a comprehensive repairs service.

Repairs are completed within set timescales, depending on how urgent they are.

We've included examples of how we prioritise repairs below:

- **Emergency** – Burst pipes, blocked drains, window/door security, lifts, heating and hot water.
- **Urgent** – Lifts and heating needing parts, door entry systems and communal TV aerials.
- **Routine** – Dripping taps, minor repairs to walls, woodwork, guttering, floors, brickwork, fences, kitchens and bathrooms (etc.).

Visit the **My NCHA portal** for details on how you can report non-urgent repairs online.

**If it's urgent, it's best to call us on 0800 013 8555.**



## What to do if you smell gas



If you smell gas, immediately call the **National Grid emergency number on 0800 111 999**. You should:

- Turn off the gas supply if possible and extinguish flames
- Do not smoke, light matches or turn any electrical switches on or off
- Open windows and doors.

After calling the National Grid and following this safety advice, please call us to report the issue on **0800 013 8555**.

# Making changes to your home



Check with us before you complete any home improvements, as you need written permission before any work can go ahead.

Failing to get this may result in charges or us asking you to undo the work.



## Remembering the small things

Customers often assume that small changes don't require permission. Whether you're considering new laminate flooring or mounting a TV to the wall, we'll need to know.

We want you to make your home as comfortable as possible, so informing us helps to ensure that all work is completed safely.

### Top tip

Make sure the work is completed to a good standard, as we'll get one of our technical officers to check after it's done.

# Keeping your home safe



We will not tolerate anti-social behaviour amongst our customers. All reports of this are taken seriously, logged and investigated.

If you feel threatened or concerned speak to Your Community Co-ordinator.

Call 999 for your local police station, if an incident is so serious that you're in immediate danger.



## Fire safety

We take fire safety very seriously, as you'd expect. We carry out regular fire assessments on our buildings, which take into account the specific features of a building, like its height, and the people who live there.

Our general fire safety booklet contains useful advice on staying fire safe at home. It includes a guide to creating an emergency escape plan for you and your family.

If you live in a building with a communal area (usually a flat), we have a specific fire safety booklet, with separate guidance. This information includes details on:

- Where to find the fire action notice for your building
- Considerations for establishing a personal escape plan
- The new requirements for the inspections of fire doors.

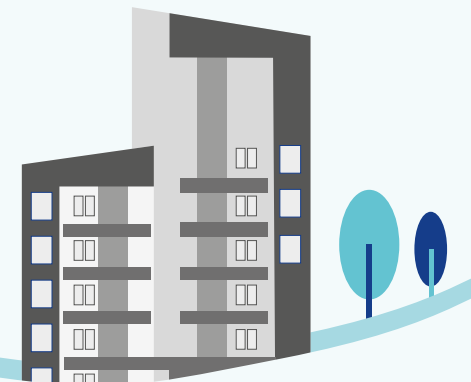
This information will be provided to all new residents when they first move into their home, and we will send out reminders every year too.

Visit [www.ncha.org.uk/firesafety](http://www.ncha.org.uk/firesafety) to find out more and download copies of the booklets.



## Building safety

Regular health and safety checks are conducted in all communal areas to ensure building safety.



# Keeping you safe



## Domestic abuse

If you're experiencing domestic abuse, call us on **0800 013 8555** for advice. We can help make your home more secure, or if necessary, help you find a new place to live.

### Call 999 if you or someone else is in immediate danger.

Alternatively, contact your local neighbourhood policing team for support if it's not an emergency. You can also contact the **National Domestic Abuse Helpline on 0808 200 0247, 24 hours a day.**

We know that some people may struggle to find a time to talk and need to keep things confidential. Email us on **info@ncha.org.uk** for advice if necessary.

Visit [www.ncha.org.uk/domestic-abuse](http://www.ncha.org.uk/domestic-abuse) for more on the support we provide.

# Adaptations



Minor adaptation requests for items such as grab rails, hand rails and lever taps can be requested by emailing **adaptations@ncha.org.uk** or calling us on **0800 013 8555.**

Major adaptations such as lifting equipment and wet rooms must be requested by an Occupational Therapist who will assess your needs. Occupational Therapist recommendations can be emailed to our Adaptations team on the above contact details.



# How to identify

damp, mould and condensation



We undertake stock condition surveys and ongoing checks to ensure properties are monitored as part of our zero tolerance approach to damp and mould. There are some things you can do to help prevent, identify and report damp and mould issues so we can take swift action.

## Damp

**Signs:** Damp may appear as a dark, wet patch that may also cause flaky plaster and a pungent smell.

**Causes:** Damp occurs when water finds its way into a property due to problems such as:

- Damaged gutters or broken roof tiles
- Rising damp through flooring
- Internal leaks.



## Mould

**Signs:** Mould can appear in different colours, but it's often dark and spotty.

**Causes:** Mould is a kind of fungus that develops from airborne spores:

- It usually grows in damp conditions without much airflow
- Bathrooms and loft spaces often suffer from mould.



## Condensation

**Signs:** Visible water droplets gathering on surfaces, usually cold surfaces such as windows or walls.

**Causes:** Condensation is a build-up of moisture that usually occurs on windows and walls when there is too much humidity in the air.

- Humidity causes water droplets to form and soak into the cooler areas of a room, like walls and windows
- Condensation can result in mould growth if not treated.



# How to help prevent damp and mould



These suggestions may not remove damp and mould, but they can help manage it while we're taking other steps. They're good practice to follow even when damp and mould is not a problem in your home.



**Good ventilation** – open windows/curtains when its sunny, keep trickle vents open, and use extractor fans and dehumidifiers when cooking/bathing/drying clothes

## Don't block radiators with furniture

– tip: tuck curtains behind your radiator



## Avoid moisture getting into the air

– e.g. run an extra spin cycle on laundry, dry clothes outside where possible, and keep lids on saucepans



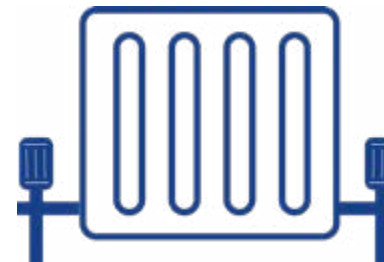
## Use heating systems effectively

– Set your thermostat to maintain a temperature of around 18 degrees where affordable



## Radiator valves

– Set radiator valves (TRVs) low for unused rooms ('2-3') to maintain a baseline heat and higher for used rooms ('4-5').



Please report any issues to our Customer Experience team immediately

**info@ncha.org.uk**  
**0800 013 8555**

so we can act quickly to resolve any concerns and keep your home free of damp and mould.

# Getting the most out of your heating system

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The Heating Hub offers further guidance and resources for customers with various forms of electrical heating, including:

- Combination ('combi') boilers
- Electric storage heaters
- Gas heating with a hot water cylinder – please note that minimum temperatures need to be higher for this heating type to prevent legionella.

It is important to note that guidance may be different depending on your type of heating system.

Visit <https://theheatinghub.co.uk>

# Your rights as a tenant

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We recognise it's our responsibility to ensure your home meets the government's Decent Homes Standard, and complies with current health and safety legislation.

By living in an NCHA home, you have:

- a. the right to a home that is fit for human habitation
- b. the right to receive a notice of any visits we plan to carry out (for things such as repairs or maintenance etc.)
- c. the right to reasonable adjustments if you have any specific needs (please tell us about these in your My NCHA account).

If you have any questions about your rights as a tenant, please get in touch at:

[www.ncha.org.uk/contact-us/](http://www.ncha.org.uk/contact-us/)



# Have your say



We pride ourselves on having high levels of customer involvement to ensure that we're delivering great services.

There are lots of ways to have your say both formally and informally:

- Take part in focus groups or surveys.
- Become a Community Voice. These customers serve as a local link to NCHA for their area and a representative for their neighbours.
- Review our policies and tell us what needs to change. Our Virtual Policy Group means you can do this from your own home.
- Join our customer panels, for a chance to work with other customers to review and improve our services.

We'll provide you with all the support and training needed to fulfil these roles.

Visit [www.ncha.org.uk/get-involved](http://www.ncha.org.uk/get-involved) for more on customer involvement.



# Feedback and complaints



We welcome your feedback and use it to improve the services we provide.

If something has gone wrong with your home or our services, please let us know so we can put things right. We'll try to resolve your issue when you first contact us.

If you're not happy with the outcome of a complaint you can have the issue reviewed by a senior manager.

Please also let us know when we've gone the extra mile – it's always great to record this and make our employees aware of it.



Visit [www.ncha.org.uk/service-standards](http://www.ncha.org.uk/service-standards) for details and information on our Feedback and Compensation Service Standard.

## **Housing Ombudsman for complaints**

If you need further help, you can contact the Housing Ombudsman at any time.


Visit [www.housing-ombudsman.org.uk](http://www.housing-ombudsman.org.uk) for their contact details.





# Getting in touch

For any other queries, contact us using the details below:

 0800 013 8555

 [info@ncha.org.uk](mailto:info@ncha.org.uk)

 [www.ncha.org.uk](http://www.ncha.org.uk)

This handbook is a shortened version of the key information you need. Visit our website for more detailed information on our services. If needed, we'll do our best to provide this document in another language or format. Email or call us using the details above to request this.

## Subscribe to our email newsletters

Interested in what's going on at NCHA? Sign up for our free email alerts on the NCHA website Homepage, and we'll deliver everything from news stories to job vacancies straight to your inbox!

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