



NLM HOUSING  
ASSOCIATION

# RESIDENTS HANDBOOK

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# Welcome to NLM

In this handbook we shall introduce ourselves and outline our aims and objectives, the services we provide for our tenants and our obligations. You will find these details useful while you are our tenant.



NLM is a not-for-profit housing association which was setup in 1988 and has developed into a significant provider of housing to meet the needs of the wider Community irrespective of race, gender, disability, belief, sexual orientation, age or socio-economic background.

Operating in the capitals most vibrant cultural and artistic places, as well as being on the doorstep to central London, we manage over a thousand homes in North East London. Our aim is to build thriving neighbourhoods and work tirelessly to transform the lives of our residents. We are also an outstanding developer, sweating our assets and consistently building new affordable homes for a diverse range of people in need.

The Association has a voluntary Board with wide range of expertise, including a number of housing professionals. The Board is responsible for the overall policy and strategic direction of the Association and approves all policies.

This handbook is for information and guidance and does not form part of your Tenancy Agreement. If you need more information that is not included in this booklet, you can contact our customer service team for assistance.

We welcome you as our new resident and we hope that your stay will be a pleasant experience.

**Aziz Rahim**

Chief Executive

## Accessing Our Services

Your first point of contact with NLM is our Customer Services Team. Call the team on 020 8815 4200. Alternatively, you can email [customer.services@nlmha.com](mailto:customer.services@nlmha.com)

You can write to us at:

**NLM**  
**15B – 15C Urban Hive**  
**Theydon Road**  
**London**  
**E5 9BQ**

The team deal with Housing, Repairs and Finance matters, as well as playing a role in Community Involvement.

If necessary, they will refer you to another member of the team.





## Our Ethos

Our vision is to make a positive difference to our residents' life through the provision of quality and affordable homes to those who are in need.

Our Mission Statement is to provide quality homes and services, strengthen and build communities and improve the lives of our residents.

## And Our Values are:

- Valuing people
- Take our customers into the heart of all we do
- We go the extra mile to ensure excellent service delivery
- Taking responsibility
- We do what we say – deliver our commitments
- Ensure we invest in the potential of our organisation
- Acting with integrity
- We believe and practice in being fair and ethical
- We proactively do the right thing based on values and ethics
- Working together
- We listen to what our tenants, customers and stakeholders want
- Trained and enthusiastic staff supported by a committed and knowledgeable Board
- Being innovative
- Think consistently of ways to improve and add value
- Raise standards and provide equality of opportunity for all

In line with our values, we are proud members of the National Housing Federation.



# Your Tenancy

NLM offers a range of tenancies dependant on the type of property you live in.





## Starter Tenancy

Starter or introductory tenancies are used by the Association to get to know the tenants before they are offered a more secure tenancy. Usually, the starter period is for one year, but the Association may extend it by a further six months. During this period the Association will monitor tenants rent; whether it is paid regularly and on time. Reports of any anti-social behaviour or any other breaches of tenancy. Before the end of the starter period the tenants will be notified whether another tenancy will be issued.

## Assured Tenancy

Assured tenancies are granted to those who live in our social rent properties and on the successful competition of the starter period. Assured tenancies provide the greatest level of security of tenure. If we transfer our tenants within our stock, we will try and provide assured tenancies where we are able to.

## Fixed Term Tenancy

Fixed Term Tenancies are granted to those living in some Affordable Rented properties. This is usually issued after the successful completion of the starter period. The Fixed Term Tenancy is usually for 5 years in which the tenant has security of tenure. Before the end of the fixed term, the Association will review the tenant's circumstances. If the property continues to be suitable for the tenant and the tenant has not breached the tenancy conditions in any way, the Association may extend the tenancy for a further fixed term. If the property is no longer suitable or the Association feels that terms of the tenancy have been compromised, then the Association may end the tenancy.

## Assured Shorthold Tenancy

On some of our properties we can only offer Assured Shorthold Tenancies due to the nature of the type of rent, such as Intermediate Rent or London living Rent properties. These are the least secure types of tenancies and typically last between one and five years.

When you became our tenant, you will have signed a Tenancy Agreement. If you and your partner both signed the Agreement, then you are joint tenants, and the Tenancy Agreement applies equally to both of you.

Your Tenancy Agreement is an important legal document. It sets out your rights and responsibilities as a tenant and ours as your Landlord.

***Please keep your Tenancy Agreement in a safe place.***

For further details regarding your tenancy conditions, please email **[customer.services@nlmha.com](mailto:customer.services@nlmha.com)** giving your name and address, or alternatively telephone **0208 815 4200**.

## Your rights and responsibilities

Your rights as our tenant depend on the type of Tenancy Agreement you have.

### Equality

Your Tenancy Agreement and our equal opportunities policy both reflect our commitment to meeting the law and best practice on treating people equally.

All residents have a right to fair and equal treatment. It is against the law to discriminate against anyone based on their age, gender reassignment, marital status, pregnancy or maternity leave, disability, race, nationality or ethnic origin, religion, sex or sexual orientation.

**Succession** – passing on the tenancy

### Assured Tenants

Your spouse will succeed to your tenancy if he or she occupies the premises as his or her only principal home at the time of your death (and you yourself were not a successor).

NLM will also consider granting a Right of Succession or an offer of suitable alternative accommodation to a member of your family or partner of the same sex who either:

- had been living with you for the year before your death; or
- had been looking after you or had accepted responsibility for your dependence; or
- would be made homeless if required to vacate your home.

In both cases any person wishing to succeed to the tenancy must be over 18 years of age and should inform the NLM within one month of the death of the tenant.

**NLM will need:**

- a) A copy of the Tenant's Death Certificate;
- b) Evidence that he/she has been living with the Tenant for at least 12 months prior to his or her death;
- c) Details of anyone else living in the property at the time.

### Lodgers

A lodger is someone who comes to live with you as a member of your household.

You do not need our permission to take in a lodger if you are an assured tenant, but you must tell us their name, age and sex so that we can make sure your home is not overcrowded.

You are not allowed to have a lodger if you are an assured shorthold tenant.

### Sub-letting

Sub-letting is when someone has exclusive use of part or all of a property.

You are not allowed to move out and sub-let your entire home. If you do this, you are committing fraud and we will go to court to take back the property. The Prevention of Social Housing Fraud Act 2013 makes this a criminal offence. If convicted, you could be fined or go to prison. In the most serious cases you could be sent to prison for up to two years and receive a fine of up to £50,000.





You are allowed to sub-let part of your home if you are an assured tenant, providing you still live there. However, you need our written permission first. We will not refuse any requests unreasonably.

You are not allowed to sub-let if you are an assured shorthold tenant.

If you take in a lodger or sub-let part of your home, this may reduce the amount of benefit you receive. It is your responsibility to tell the council or the DWP, and make the shortfall in rent if required.

## Pets

NLM does not allow its tenants to keep dogs, but you may be allowed to keep other pets provided you obtain the Association's written permission first. If the tenant does not have written permission from NLM, the Association may take steps to evict him/her. Where permission has been given to keep pets, this will be on condition that the pet does not cause a nuisance to others or is a risk to other people's health or safety. Where this is the case, the owner will be asked to remove it from the premises. Tenants who refuse to find another home for their pets, which are creating a nuisance, will be at risk of being evicted from their home.

## Gardens

You are responsible for keeping your garden looking neat and tidy. Please do not allow rubbish to build up or let the garden become overgrown. This applies to trees, hedges and shrubs.



## Your rights and responsibilities

### Consulting you

We will consult you about any changes we plan to the management, maintenance or servicing of your home. We will tell you our proposals and invite you to comment. We will take your views into account when we are making decisions.

We will also consult you if:

- we want to change the terms of your Tenancy Agreement
- the Government makes changes to the rights you hold as an assured or assured shorthold tenant.

### Confidentiality

You can be rest assured that NLM takes your privacy very seriously. We keep any personal information about you and your household confidential. We will not normally pass details on to a third person, unless you give your permission.

However, we will pass on details when the law says we must. For example, we have to tell your local authority who is living at the property, so that they can charge you Council Tax.

The Association recognises the tenants' right to have information held about them kept in a confidential manner. The Association accepts fully the responsibility set out in the Data Protection Act and Access to Personal Information Act and undertakes not to divulge information except in circumstances allowed for in the relevant Acts.

### Access to Personal Information

Under the Data Protection Act 1998, you have the right to see certain data we hold on you.

The General Data Protection Regulation, introduced in 2018 also brought in stricter rules about how we handle your personal data.

For more details about your rights and how we handle your information, call the Customer Services Team and ask for a copy of our Privacy Notice.

The Association is committed to extending the rights of tenants to information held about them and will allow tenants access to their personal file and other manually maintained records about them, and will respond positively to tenant's requests for amendment to their records if the tenant believes information held about them is incorrect.





## Ending your tenancy

To end your tenancy, you will be asked to attend the office to discuss the matter and to complete a form, giving four weeks' notice of your intention to terminate your tenancy.

Please remember, if you have a Joint Tenancy both parties should sign the Termination Form.

Once your notice has been received an officer from the Association will visit your property to carry out an inspection.

The purpose of this inspection is to check that the property is in good order ahead of you handing it back to us.

Please remember that it is a condition of your Tenancy Agreement that you keep the property in good order during your stay. Any works that you are required to carry out will be pointed out to you at the time of the visit and followed up in writing. You will need to remove all of your personal items including furniture, carpets and any flooring installed by yourselves. We will charge you for any work not done and the removal of your personal items left in the property before you leave.

We will also let you know how much rent you will owe up to the end of your tenancy, which must be paid in full. You must also clear any other debts you have with the Association (for example, charges for repairs that we have carried out on your behalf).

In most cases, an officer will arrange to collect keys and carry out a final inspection of the property with you at the end of the notice period. If this is not possible, you must return all keys to the property to the Association by 12 noon on the Monday that your tenancy ends.

In some circumstances, we have the right to ask a court for permission to take back your home.

We may do this if you, or someone else in your household, breaks the rules of your tenancy, for example, by:

- failing to pay the rent regularly
- being a nuisance to your neighbours
- being violent towards your partner or family
- being convicted of using your home for illegal purposes
- damaging the property
- lying to get the tenancy
- moving out or leaving your home empty for a long period.

We can also end your tenancy for the following reasons:

- You are an assured shorthold tenant and your tenancy term is over.
- You live in a property that is designed for someone with a special need that no-one in your household now has.
- You succeeded to the tenancy (see page 5), but the property is bigger than you need. We will ask you to move somewhere smaller.

**Decants – moving so that your home can be repaired or demolished**

If you are an assured tenant, we can also ask you to move if your home is going to be demolished or needs major improvement work that we can't complete with you living there. We may ask you to move to another home temporarily, or move you permanently to another property.

In either case, we will pay your reasonable removal costs. We may also give you an amount for disturbance – to help with some of your additional costs you have to meet.





# Living In Your Home



## Insurance

We will insure your home against fire, storm and flood, and any damage for which we are responsible. However, we do not insure your personal belongings.

We strongly encourage you to take out your own Contents Insurance.

You need Contents Insurance to cover you, your household members and your belongings in case of theft, fire and accidents. You also need cover for any damage you cause to other people and their belongings – for example, if your washing machine overflows into another flat.

To help you decide whether home contents insurance is right for you, NLM have teamed up with Thistle Tenant Risks and Ageas Insurance Limited, who provide the My Home Contents Insurance Scheme, a specialist Tenants Contents Insurance Policy.

The My Home Contents Insurance Scheme can offer you insurance for the contents of your home including cover for items such as furniture, carpets, curtains, clothes, bedding, electrical items, jewellery, pictures and ornaments.

### How do I get further information?

- Call Thistle Tenant Risks on 0345 450 7288

Alternatively, please visit the [www.thistlemyhome.co.uk](http://www.thistlemyhome.co.uk) for more information or to request a call back.

You may wish to take out contents insurance with other providers who may give a competitive quote.

## Security

### Locks and Keys

Please note that we do not hold a spare set of keys for your property. Your property will have been let to you in a secure state, however, you may wish to improve the security of your property by adding extra locks to your doors and windows, which you will have to arrange and pay for yourself.

Your local Crime Prevention Officer will be able to offer advice on home security.

We provide you with two sets of keys to the property. If you need more keys, you must get these cut at your own expense. We do not hold spare keys for your home.

If you lose your keys or lock yourselves out, you will have to make provision yourself to get back in your home.

For your day-to-day security, we suggest that you:

- always ask for proof of identity if someone calls at your home
- always lock your windows and doors when you go out
- never leave keys under doormats, or notes on your door telling people you are out
- remember to cancel your milk and newspapers if you go away for a few days.

Never allow someone you don't know into the building as you are entering or leaving and never use your door-entry system to buzz in a stranger.

If you intend to leave your home for a longer period, you must inform your Housing Officer, and advise him/her who will be minding your home in your absence, and what arrangements you have made for paying your rent while you are away

## Safety

### Gas inspections

The law says we must carry out Annual Gas Appliance Safety Checks in your home. Our contractors will disconnect any faulty appliances.

For your own safety, you must give our contractors access for these annual checks.

Make sure that you don't block air bricks, vents or flues that provide air to gas appliances, as this could lead to carbon monoxide poisoning.

### Fire safety

In all our homes, there are smoke detectors connected to the mains electricity. If your home lacks a smoke detector. Contact us to arrange one to be fitted.

If your smoke detector is battery operated, remember to check it regularly. Replace the battery at least once a year. If you hear a bleeping sound, it means the batteries are running low.

To reduce the risks of fire, remember these simple precautions.

- Don't smoke in bed or when you might fall asleep.
- Don't leave cigarettes or candles unattended.
- Don't throw hot ash into the bin.
- Keep matches and lighters away from children.
- Don't site heaters near to clothes or furniture, or sit too close to one.
- Don't overload electrical sockets.
- Don't cook if you are tired or have been drinking.
- Never leave pans unattended when cooking.
- If a pan catches fire, don't move it or throw water onto it – you will make things worse. Turn off the heat if you can, leave the room and call 999.
- Close doors to prevent fires spreading.
- Switch appliances off at night.
- Keep door and window keys where your family can easily find them.

Never store anything in communal areas including balconies. These items could block your escape route and be a fire risk.

NLM has a zero tolerance policy on storage in communal areas. Any items found may be removed without notice and we will not be liable for your loss.

### Your fire escape plan

In the event of a fire you will have very little time to take action. Having a plan can make a big difference.

Check if there is a plan for your building and make a plan for your family.

- If you live in a purpose-built block and fire or smoke directly affect you, get everyone out quickly if you can and call 999.
- But if your escape route isn't clear, close doors, block gaps with soft material to stop smoke, phone 999 and shout for help from the window.
- If the fire is in another part of the building, call 999 for advice. It may be safer to stay out of the smoke, inside your flat, until help arrives. You should block gaps to stop smoke coming in.



## Damp and condensation

A leak from the roof, guttering, pipes, plumbing, or rotten window sills can allow water to get into the building causing damp. Sometimes damp can rise from the ground, if you live on the ground floor. We can diagnose and fix these faults if you call us.

However, condensation – which is worse in winter – is more likely to be the cause of your damp problem.

Condensation is moisture held in the air. It becomes a problem when you produce so much moisture that when the air settles on cold surfaces it leaves them dripping wet. Wet surfaces can develop mould.

The mould first appears in spots and small patches. It spreads fast if not controlled, to become furry and green, black or brown in colour. This can be prevented by using a fungicide cleaner (from DIY dealers). Mould and fungus can harm your health, especially if you are a young child/baby or an elderly person or suffer from lung problems.



## Take these steps to reduce your condensation:

### Reduce moisture

- Keep saucepan lids on when cooking and use your cooker hood.
- Vent tumble driers to the outside.
- Avoid drying clothes indoors. Use a room with ventilation if you must.
- Shut the bathroom door when bathing or showering.
- Shut the kitchen door when cooking.

## Raise the temperature

Condensation is most common in homes that are difficult to keep warm. Improving your heating and insulation are the best way to raise the temperature.

## Increase ventilation

Provide ventilation without too much cold air, which will lower the room temperature.

- Introduce extractor fans in areas where you produce a lot of moisture.
- Don't draughtproof kitchen and bathroom windows – to allow some natural ventilation.
- Leave a gap between items of furniture and outside walls, to allow air to circulate.

## Remove mould

Treat any mould by washing walls and window frames with a fungicidal wash that has a Health & Safety Executive approval number. You will need to wear gloves and should always follow the manufacturer's guidelines.

## Frozen or burst pipes

Frozen pipes can cause a lot of damage if they burst. You can avoid this happening by:

- making sure you know where the stopcock is
- keeping your home warm – if you are away during the winter, keep your heating on low.

### If your pipes freeze, do the following:

- Turn off the stopcock and the heating system.
- Call our repairs team.

### If your pipes do burst, do the following:

- Turn off the heating system and immersion heater.
- Turn off the stopcock and turn on all the taps to drain down the water quickly.



## Household rubbish and recycling

Please ensure you dispose of your rubbish carefully. Ensure you place your rubbish in the appropriate place for collection and that rubbish bags are tied to avoid rubbish being spread around by animals. If rubbish build-up requires us to remove it, a charge will be made against the tenants living where the rubbish is dumped. Please take bulky rubbish to your local dump or arrange for your Local Council to collect it.

You should also sort out the items your council collects for recycling, putting them in a recycling bag or your scheme's recycling bin.

## Bulky items

If you have large items, including furniture and old appliances, you must not dump them in the bin area. When people do this, we have to arrange a special collection and the cost is added to everyone's service charge.

Instead, you should contact your Local Council to find out about their bulky waste collection arrangements. Be aware there may be a charge for collection or a limit on how many items they will collect for free each year.

## Pests

You are responsible for dealing with problems with pests such as mice, ants, fleas, or cockroaches within your home. You can call our maintenance team for advice.

In some cases, you may need to involve the Environmental Health Department at your local council. They will probably charge you for the work they carry out.



## Energy efficiency

Everyone wants to heat their homes effectively and save money on their heating bills. The following tips may help you to do this.

- To check you haven't been overheating your home, turn your heating thermostat down by one degree and leave it for a day. If you still feel warm, try turning it down another degree. Carry on until you find the best temperature.
- Save on electricity by using kitchen appliances carefully. Use your washing machine at lower temperatures and your tumble dryer only when you can't dry clothes outside. Boil only the water you need for hot drinks and to cook vegetables.
- Use energy-saving light bulbs – they last up to 10 times longer than ordinary bulbs.
- Don't leave electrical appliances on standby. Switch them off at the plug when not in use. Some items carry on using energy, even when they are switched off.



# Anti-social Behaviour and Harassment

## What are anti-social behaviour and harassment?

We are committed to tackling problems with anti-social behaviour and harassment in your neighbourhood, so that you can enjoy your homes peacefully.

Anti-social behaviour is acting in a way that causes or is likely to cause alarm or distress to one or more people in another household.

According to Citizens Advice, anti-social behaviour can include:

- Intimidation of neighbours and others through threats or actual violence
- harassment, including racial harassment
- verbal abuse
- homophobic behaviour
- noise
- vandalism, property damage and graffiti
- abusive behaviour aimed at causing distress or fear to certain people, for example, elderly or disabled behaviour
- dumping rubbish.

Anti-social behaviour can be carried out by residents, members of their households or their visitors.

Harassment is when someone is being abused or intimidated, often because of their race, colour, religion, sexuality, nationality, sex or a disability.

Harassment can include intimidating, threatening or violent behaviour – verbal or physical – and can involve attacks on property as well as people.



## What we can do

If you are unhappy about the nuisance caused by a neighbour, start by raising this with the person concerned if you can. People are often unaware that they are causing offence, and once they are aware, they will usually take action to avoid the problem continuing. We will encourage and help you to resolve your differences together, wherever possible.

If you feel you cannot stop the anti-social behaviour yourself, then please contact us by telephone 020 8815 4200, or by email [customer.services@nlmha.com](mailto:customer.services@nlmha.com) and we will then direct you to one of our Housing Officers who will take your case on further.



They will discuss the next step with you. When you tell us about serious anti-social behaviour, we will act immediately to gather evidence, identify suspects and support victims. In an emergency, please contact the Police on 999.

At NLM we are committed to resolve any anti-social behaviour by:

- Providing support to victims and witnesses.
- Take any complaints seriously and in a professional manner.
- Investigate complaints as soon as they are reported.
- Working with the Police and other agencies to stop all forms of anti-social behaviour.
- Working with residents to create peaceful and safer neighbourhoods.

NLM will not tolerate any form of harassment on any individual or group. NLM will investigate the circumstances and consider taking appropriate action when any tenant faces racial harassment as quickly as possible.

The action we can take against the perpetrator depends on whether or not the person is a NLM tenant. Action against our tenant can be taken on the grounds of Breach of Tenancy Agreement, which specially prohibits harassment. Court action is only possible if clear evidence is available, so your help and assistance is vital if these distressing incidents are to be eliminated.

All reported cases of harassment are monitored by the Board of Management. The Association works closely with the police and Community groups in cases of harassment caused by tenants, their children or tenants' visitors.

# Repairs and Maintenance

We provide a repairs service for most of the day-to-day repairs you need doing to your home. But some repairs and maintenance jobs are your responsibility.



All repairs must be reported immediately or as soon as possible to the maintenance team on **020 8815 4200** or by email: **[maintenance@nlmha.com](mailto:maintenance@nlmha.com)**

## Emergency Repairs

Emergency repairs are an immediate threat to your household's health, safety or security. We aim to complete more than 95% of these repairs within 24 hours. In many cases, the contractor will 'make safe' at this stage and return later to finish off the job.

**24 HOURS IS TO MAKE SAFE AND MAY NOT NECESSARILY MEAN THAT IT WILL BE REPAIRED WITHIN 24 HOURS.**

- electrical faults that leave the property without any form of lighting or power whatsoever
- collapsed ceiling
- no cold water to kitchen sink
- major plumbing leak where water cannot be turned off
- major roof leak
- fire damage
- burglary resulting in lack of security to premises
- Blockages(Affecting whole Property)
- Complete breakdown of heating and hot water system
- Lift breakdown
- Storm damage

All emergency repairs can be reported by phone on **020 8815 4200**, 24 hours a day.

## Urgent Repairs

Urgent repairs sort out problems that seriously affect your use of your home. We aim to complete these jobs within five working days:

- central heating breakdown
- plumbing leak
- defective front door or door lock
- WC flush system defective
- leaking radiators
- electrical fittings
- loose hand basin and sinks.

## Routine/Normal Repairs

Most jobs are which are not Emergency or Urgent are routine jobs. These should normally be completed within 28 working days:

- blocked rain water gutter
- kitchen units defective
- overflow discharging
- any other repairs which is not considered urgent.

If you are unsure of the repair category please contact our maintenance team who will advise you further.



## Right To Repair

NLM aims to provide an efficient Maintenance and Repair Service to all its tenants in line with its Policy to treat everyone equally and fairly. NLM hopes there will be no cause for complaints, but if there are any complaints then they will be dealt with satisfactorily. However, you have a legal right to carry out the repairs yourself and claim back the cost when the Association has, without good reason, failed to carry out the repairs. This is your Right to Repairs and there are specific procedures to follow should you wish to do so. Seek legal advice if you are not sure.

## Emergency Repairs

Outside working hours:

- **GAS:** if you smell gas in your home, turn the gas supply off at the mains and telephone National Grid on 0800 111 999 at once, open all doors and windows and put out any naked flame.  
**DO NOT OPERATE ANY SWITCHES.**
- To report a gas or carbon monoxide emergency, or if a pipeline is struck (even if no gas leak has occurred) call 0800 111 999 – 24 hours a day

Notify the Maintenance Department by the next working day. The address of your local Gas Board can be found online.

- **WATER:** if you have a burst pipe, or your water supply fails contact the Water Board. If you have a burst pipe it is important for you to turn off the water where the main supply comes into your home at once. Do all you can do to reduce damage to the property and to your belongings as well as your neighbour's below before help arrives. Notify the Maintenance Department by the next working day.
- **ELECTRICITY:** if you have power failure, check your fuses before you contact your local Electricity Board. If water has been leaking through an electricity switch, socket outlet or ceiling light rose, do not switch the electricity on and stop others from doing so. Inform the Maintenance Department or out of hours service without delay, as it is very dangerous to touch wet electric switches.

NLM will NOT normally pay for any repairs ordered or carried out by the tenant, you should contact the out of hours service, who can authorise emergency repairs.

## Repairs that are our responsibility

We are responsible for making sure your home is safe, comfortable and in a generally good condition. For a full list of the repairs that are our responsibility, see your tenancy agreement.

We employ approved repairs contractors to carry out repairs on our behalf, working to an agreed code of practice.

When you need a repair, phone the Maintenance Team and explain your problem as clearly as possible. They will arrange for a contractor to call on you. If your repair is an emergency, our contractor will aim to get to you in the next 24 hours. Otherwise, we will give you an appointment. Please note that if you are not in for our contractor, or you refuse to let our contractor in, we will charge you a call-out fee.



## Repairs that are your responsibility

As set out in your tenancy agreement, we expect you to take care of some simple items and jobs.

Some examples include:

- internal painting & decorating including the repair of normal plaster cracks
- replacement of broken glass in doors and windows
- internal doors and cupboard, furniture i.e. handles, bolts and catches
- installing or repairing your cooker, fridge and other appliances
- installing electrical points for a landline phone or your own TV aerial
- replacing plugs
- replacing tap washers
- a blocked sink, drain or toilet, if the problem was caused by your household
- repairs to or replacement of bathroom fittings including toilet seats, cabinets, mirrors, shower curtains, unheated towel rails, tap washers and plug chains
- repairs or replacement of door furniture and replacing lost keys
- replacing your personal wheelie bin
- fitting curtains, curtain rails, carpets or other floor coverings, shelves, coat hooks
- resetting pilot lights
- bleeding air from radiators
- decorating internal doors, walls and windows,
- replacing lightbulbs, fluorescent tubes and fuses
- changing batteries to smoke or carbon monoxide monitors, and
- damage caused by your household or a break-in including filling minor cracks.

## Repairs we charge for

We will charge you for:

- carrying out repairs that are your responsibility
- carrying out repairs caused by neglect or damage
- for example, if you block a sink
- being out for an appointment or emergency repair
- we will pass on our contractor's call-out fee
- getting you back into your home if you lose your house keys.

If you alter your home without permission, we will charge you to put things back to the way they were.

## Aid and Adaptations

If you are disabled and need changes made to your home to make life easier, please contact us.

We can help with simple changes, but if you need changes that are major and expensive – such as a level-access shower or stair-lift – you will need to ask social services. We can advise you on this.



## Repair Response Targets

All day-to-day emergencies are categorised as Emergency, Urgent or Routine. We aim to carry out repairs within the target response time. Priority will always be given to the most urgent repair requests.

The repairs included in each of the categories and the target response times are listed below:

### Emergency – 24 Hours

- Burst pipes
- Blocked drains
- Electrical faults that leave the property without any form of lighting
- Collapsed ceilings
- No cold water to the kitchen sink
- Major plumbing leak where water cannot be turned off
- Security risk to premises
- Total heating system breakdown (during winter)
- Gas leak of supply failure – contact National Grid
- Toilets (if unusable and only one in the property)
- Broken windows (boarding up only)
- Damage caused by fire

**24 HOURS IS TO MAKE SAFE AND MAY NOT NECESSARILY MEAN THAT IT WILL BE REPAIRED WITHIN 24 HOURS**

### Urgent – 5 working days

- Electrical faults where there is no immediate danger
- Failure of heating system and/or hot water supply (where not covered above)
- Communal lighting
- Leaking roof
- Water leaks (containable)
- Roof gutter overflows
- Repairs to toilets, sinks, baths, and wash hand basins
- Handrails to stairs/steps

### Routine – 28 Calendar Days

- Repairs to kitchen units
- Poorly fitting doors or windows
- Repairs to fencing and gates
- Repairs to extractor fans
- Loose wall tiles
- Ceiling Repairs
- Cracked glass (where there is no danger to persons or property)

The following will be services/inspected **annually**:

- Smoke alarms
- Gas boilers
- 5 Yearly: Electrical installations.





We have a legal duty to ensure these vital checks are carried out and you **MUST** ensure that our contractors are able to gain access to your home.

Failure to allow access for servicing is a breach of your tenancy terms and conditions and could lead to legal action being taken against you.

For a proportion of the repairs completed, we will ask your opinion on the quality of the work carried out and the approach of the contractors who deal with your repair. Your response enables us to ensure that our maintenance service meets your expectations and provides good value for money.



# Rent Payments

NLM is a non-profit making organisation. The rent we collect is used for managing our properties, keeping them in good repair and to repay loans taken out against them. Please remember that non-payment of rent can lead to you losing your home.



Paying your rent on time is vital in maintaining your tenancy. Rent is due in advance every Monday.

NLM has the following methods to pay your rent:

### Direct Debit

Direct Debit is the preferred method of payment for most tenants. Please contact us to setup a Direct Debit.

### By Standing Order

You can set up a standing order at your bank and our bank details are:

**HSBC**  
**Finsbury Park**  
**312 Seven Sisters Road**  
**London N4 2AW**

Acc Name: **North London Muslim Housing Association**

Account Number: **91073095**

Sort Code: **40-06-25**

Reference: Tenancy Number

Please ensure your tenancy number is setup with your payment to ensure it is allocated properly to your account.

Please note that, unlike Direct Debit Payments, the amount you pay will not change automatically with any changes in your rent level. You will need to instruct your bank to update the amount paid.

### Payment Card

You will be able to pay your rent and service charge using your rent payment card, at your local convenience store that displays the "PayPoint" sign or at any Post Office.

If you require a new card, please email [customer.services@nlmha.com](mailto:customer.services@nlmha.com) or call our office on 020 8815 4200. The cards are ready to be used once you receive them.

### Credit or Debit Card Payments

We are also taking card payments as requested by many residents.

You will be able to make payments over the telephone (020 8815 4200) with your Credit or Debit Card. Payments can only be accepted from cards that have the MasterCard, Maestro and Visa Logos.

### Owing Rent

If tenants' arrears rise because they do not respond to attempts to discuss the problem, or do not reduce because they do not keep to arrangements made to repay the arrears, we will start legal proceedings by serving a Notice of Seeking Possession (NSOP).

This is the first step towards Legal Action that can result in you losing your home. When a NOSOP has expired, and the arrears have not been reduced the Association may apply to the local County Court for a possession hearing. Where there is a joint tenancy, the joint tenants are responsible for meeting the obligations of the tenancy agreement including payment of the rent.

If your case gets as far as court, you will also have to pay court costs, which aren't covered by benefits. Your credit rating will also be affected.

Even if things don't get that far, there are good reasons for staying up to date. Being behind with your rent means:

- you may not be able to get a transfer
- we won't allow you to swap your home
- we won't give you a parking permit
- you may fail to get a loan or mortgage later if we can't give you a good financial reference.

### Struggling to pay?

We do understand that sometimes people struggle to pay their rent. If this applies to you, please contact your housing officer as soon as possible. They will help you to set up an agreement to clear what you owe. Providing you stick to this Agreement, we will take no further action.

We can also refer you to other agencies for welfare benefits and debt advice.

### Service charges

We make a charge for the extra services provided to your property and estate. These can include gardening, lighting shared areas and any caretaking service we provide.

Your rent statements will show how much we charge each week for these services, as part of your total rent payment.

### Housing Benefit and Universal Credit

If you are on a low income, you will normally get help towards your rent.

You will either get Housing Benefit from your council, or Universal Credit (which is replacing six benefits for people of working age).

If you are of working age and you currently get Housing Benefit, you will move to Universal Credit by 2023. If your circumstances change or you make a first claim, you will be put on Universal Credit straight away.

Under Universal Credit you get one payment into your bank account and it is up to you to pay your rent. There is a six-week wait before payments start and the benefit is paid in arrears. You may be able to get an advance before your first payment, but you need to prove you can pay it back within 12 months.

**For further advice, call our Customer Services Team.**

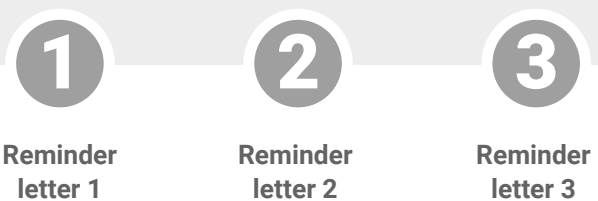
### How we set your rents

We review your rent each year and your new rent applies from the first Monday in October. To give you plenty of warning, we will normally send you a letter about the increase towards the end of August.

When setting your rent, we use a formula supplied by the Government.

## Standard arrears procedure

During this stage we send letters and try to make personal contact as often as possible via telephone, home visit, text notifications etc. You can make an agreement to pay off any arrears and avoid court action. We can also refer you for extra support if you need it.



**Don't bury your head in the sand – contact us and we can help**



### Budgeting

When it comes to budgeting, it often helps to write down all of your monthly outgoings to get a clear picture of your financial situation.

Budgeting helps you to:

- Keep a track of your money.
- Shows you where your money is going.
- See where you can make savings.
- Save a little money each week or month.

### To make a budget:

- Make a list of all your income from wages, benefits, tax credits, maintenance or any other source.
- Check you are getting all of the benefits and tax credits you are entitled to.
- Make a list of all your outgoings.

You should consider saving some of your left over money, as this will give you a buffer to fall back on if you are faced with any unexpected costs. It also lets you save for something you want rather than buy it on credit.

You may find it easier to pay most of your bills on direct debit or standing order. You will need a bank account to do this.

If you require any further support and advice on budgeting, please ask to speak to our Tenancy Sustainment Officer.

**4**

#### Notice Seeking Possession

We serve a Notice of Seeking Possession. This gives you 4 weeks to clear the account in full before we can take further action.

**5**

#### Pre-court letter

Court action will be taken unless the account is cleared. After this stage you will have extra court fees added to your account (approximately £325).

**6**

#### Court

You will have to attend a County Court hearing if the arrears are not cleared. At this stage a Court Order will be issued. If you fail to adhere to the Court Order we will apply for a warrant for possession and an eviction date is set.

**8**

#### Eviction

The County Court bailiff carries out the eviction. The arrears must still be paid.

**7**

#### Warrant



# Getting Involved

As a valued customer, your views are important to us. We will give you plenty of opportunities to give your feedback and get directly involved in our work.





You can give us feedback by:

- completing our major surveys and surveys about a particular service
- returning a repairs feedback form
- taking part in a focus group
- attending inspections on your estate
- making a complaint
- telling us when we get things right.
- joining our Tenants Groups and Residents Associations
- joining our scrutiny panel.

We also give residents the chance to get more actively involved.





## Complaints and Compliments

NLM aims to provide excellent services, however, it is recognised that there will be times when customers express dissatisfaction. On these occasions, the Association will seek to resolve complaints promptly and effectively and wherever possible, to the satisfaction of both the customer and the organisation.



## Making a complaint

The Association has a three stage formal complaints process supported by an operating procedure. Wherever possible and practical, the Association will try to resolve any issues that are causing dissatisfaction informally at the first point of contact. If we are unable to resolve the issue satisfactorily at this point the complainant can request that their complaint is entered into the Association's formal internal complaints process.

Complaints or expressions of dissatisfaction can be made in different ways:

- by phone, calling 0208 815 4200
- by e-mailing [customer.services@nlmha.com](mailto:customer.services@nlmha.com)
- by writing to the Association at the office address 15B – 15C Urban Hive, Theydon Road, Upper Clapton, London E5 9BQ
- in person by visiting NLM office.

If a complaint enters the complaints process, the complaints must be set out in writing to collect all necessary details.

To make sure we learn from your experiences, we encourage you to give us feedback when you get a really good service, as well as when things go wrong.

## The Housing Ombudsman Service

After you have exhausted the internal complaints process, the Housing Ombudsman Service will review your unresolved complaint, providing it comes to them:

- direct from your 'designated person', OR
- direct from you – but you must wait eight weeks after receiving our complaints panel's response.

Make a complaint to the Housing Ombudsman using the online form at [www.housing-ombudsman.org.uk/residents/make-a-complaint/](http://www.housing-ombudsman.org.uk/residents/make-a-complaint/), or write to: Housing Ombudsman Service, PO Box 152, Liverpool L33 7WQ. For advice call: 0300 111 3000.

## Giving a compliment

Letting us know when staff give a good service also helps us to improve.





# Moving Home

If you are an assured tenant and you wish to move from your NLM home to another property, you have several options.

If you are an assured shorthold tenant, the options in this section do not apply to you.

### Transfers

Transfers are offered to tenants who have a housing need to move to a different home, usually because the size and facilities in the current home are inappropriate.

Some basic rules apply to transfer applicants:

- Rent accounts should be clear
- The tenant's existing property should be in lettable condition in line with the Association's Base Standard
- A tenant will have been in their existing home for a year before a transfer is considered.

To apply for a transfer, you will need to complete a transfer application form, available from customer services. A points assessment scheme is used to place applications in order.

### Swapping homes

Our Mutual Exchange service enables NLM tenants to exchange homes with other social housing tenants. The service allows you to advertise your property, as well as showing you what other properties are available to you.

All NLM tenants who have lived in an NLM property for more than a year are able to sign up for the mutual exchange website at [www.homeswapper.co.uk](http://www.homeswapper.co.uk). Once you have an account and have entered your details, the search engine matches up tenants who want to exchange by the criteria they have put in. Tenants then make contact with their matches and view each other's property. If both parties like the properties and would like to exchange, it is at this point the tenants need to contact their respective landlords and fill out forms informing their landlord of the intention to exchange.

Once the Landlords receive the application there is a 42 day time period in which the mutual exchange should be carried out. The Landlords will then carry out property inspections and provide references regarding their tenant to the counter-part landlord. If both Landlords agree to the exchange, they will set a date when the legal agreement to exchange is made. Once the documents are signed, the tenants are free to exchange their homes on the same day.

The Association cannot agree to a mutual exchange under the following circumstances:

- You have rent arrears. (Rent arrears must be cleared before a mutual exchange).
- You have not looked after your home and it is in a poor condition.
- We have a possession order against you.
- Starter or introductory tenants will not be considered for a mutual exchange.

For more information on mutual exchange please contact us on **0208 815 4200** or email us at [customer.services@nlmha.com](mailto:customer.services@nlmha.com)

### Moves to another borough

You could apply for a move to another London borough by registering with the Mayor of London's Housing Moves scheme at [www.london.gov.uk/what-we-do/housing-and-land/renting/housing-moves](http://www.london.gov.uk/what-we-do/housing-and-land/renting/housing-moves)

If you are aged 55 or over, you can also register for the Seaside & Country Homes scheme for a move outside London. Go to [www.london.gov.uk/what-we-do/housing-and-land/renting/seaside-country-homes](http://www.london.gov.uk/what-we-do/housing-and-land/renting/seaside-country-homes)

Call the Customer Services Team for more advice.





# Service Numbers

Benefit Fraud Line – DWP	<b>0800 854 4400</b>
Childline	<b>0800 1111</b> <b><a href="http://www.childline.org.uk">www.childline.org.uk</a></b>
Citizens Advice	<b>0800 144 8848</b>
Compassionate Friends	<b>0345 123 2304</b>
Crimestoppers	<b>0800 555 111</b>
Cruse Bereavement Care Support Helpline	<b>0808 808 1677</b>
Drug and Alcohol Helpline (Dan24/7)	<b>0808 808 2234</b>
HomeSwapper	<b><a href="http://www.homeswapper.co.uk">www.homeswapper.co.uk</a></b>

**Local Authorities:**

Enfield	<b>0208 379 1000</b>
Hackney	<b>0208 356 3000 / 0208 356 3399</b> <b>(housing benefit)</b>
Newham	<b>0208 430 2000</b>
Tower Hamlets	<b>0207 364 5000</b>
Waltham Forest	<b>0208 493 3000</b>

Jobcentre Plus **0800 055 6688**

Jobseeker's Allowance (JSA), Income Support, Incapacity Benefit or Employment and Support Allowance (ESA) 0800 169 0310 Relay UK (if you cannot hear or speak on the phone): 18001 then 0800 169 0310



Mind

**0300 123 3393**  
**[www.mind.org.uk](http://www.mind.org.uk)**

National Debt line

**0808 808 4000**  
**[www.nationaldebtline.org](http://www.nationaldebtline.org)**

National Domestic Violence Helpline

**0808 2000 247 (24 hours)**  
**[www.nationaldahelpline.org.uk](http://www.nationaldahelpline.org.uk)**

NHS Direct

**0845 46 47**

NSPCC Helpline

**0808 800 5000**  
**[www.nspcc.org.uk](http://www.nspcc.org.uk)**

Robert Heath Heating  
(gas heating/ hot water 24 hours)

**020 3667 4584**

Samaritans

**116 123**  
**[www.samaritans.org](http://www.samaritans.org)**

RSPCA

**0300 123 4999**

Shelter

**0808 800 4444 (Helpline)**  
**0808 1644 660 (Emergencies)**

Step Change Debt Charity

**0800 138 1111**

Thames Water (water leaks/ burst pipes)

**0848 920 0800**

TPAS (tenant participation advisory service)

**0161 868 3500**

TRANSCO National Grid (gas leaks)

**0800 111 999**

Universal Credit helpline

**0800 328 5644**

Victim Support Line

**08 08 16 89 111**



## Contact Us

Contact us by e-mail

**[customer.services@nlmha.com](mailto:customer.services@nlmha.com)**

Contact us by telephone

You can call us on **020 8815 4200**

You can write to us at:

**NLM**

**15B – 15C Urban Hive**

**Theydon Road**

**London**

**E5 9BQ**

Visit our website:

**[www.nlmha.com](http://www.nlmha.com)**

**Our office hours are 9:30am to 5:30pm  
on weekdays.**

NLM is the trading name for North London Muslim Housing Association Ltd  
A registered society under the Co-Operative and Community Benefits Act 2014 - Registration No. 26406R  
Registered with The Regulator of Social Housing - Registration No. LH3859  
A member of the National Housing Federation

