

INFORMATION FOR RESIDENTS

# 4. Repairs, improvements and insurance

This booklet explains who is responsible for repairs in your home. It also gives information about defects (faults with new buildings), cyclical work, home improvements and buildings insurance.

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## Repairs

You are responsible for all repairs or improvements within your home, whether you are a shared owner or a 100% leasehold owner. In blocks of flats, we are usually responsible for the building structure and any shared areas. If you live in a house, you will be responsible for the whole house, inside and outside. Under the terms of your lease, you are responsible for the cost of any repair work.

The following list of repairs is only a guide and may not be exactly the same for all residents, depending on the type of lease you have. If you have a question about a particular type of repair, you should check your lease.

If we are not the freeholder of the land on which your flat or house is built, another landlord may be responsible for repairs to shared areas.

### If you live in a flat in a block or in a converted house

We are responsible for repairs to the following.

- Roof
- Outside walls, window frames and most outside doors
- Gutters and outside pipes
- Drains and gullies
- Some shared boundary walls and fences, unless these are your responsibility under the terms of your lease
- Shared pathways and steps
- Shared areas inside the building
- Shared TV and entryphone equipment
- Shared alarm and fire-safety equipment
- Lifts
- Pumped water systems
- Pumped sewage systems

You are responsible for all repairs, maintenance and replacements to the inside of your home, plus the following services and utilities (gas, water, electricity) that apply to your flat only.

- Central heating (including the thermostat and programmer, boiler, pump, radiators and pipework)
- Water tanks
- Inside walls and ceilings (for example the plaster finish and decoration), and the floors (including your floorboards and floor coverings)
- Joinery (for example, doors and door frames, door hinges, skirting boards, staircases and banisters)
- Locks, latches, handles, and window catches, sash cords and locks
- Glass in your windows and doors
- Chimney flues (including sweeping)
- Plasterwork
- Decoration
- Kitchen units and worktops
- Appliances such as cooker hoods, hobs, ovens, gas and electric fires, and night-storage radiators

### If you live in a house

If you live in a house, you will be responsible for all repairs to the inside and outside of the property. We, or whoever is the freeholder, will maintain and repair the shared outside areas.

### How to report a repair in a shared area

You should report all repairs by calling our contact centre on **020 8451 8000**. They will log the repair and, if necessary, pass the details to the Leasehold Property Services Team.

## Choosing a contractor

We keep a list of approved contractors who we use for our day-to-day repairs and major work. We will use the appropriate specialist contractor for the job that needs doing.

## Target times

We aim to attend to repairs within the following target times.

Emergency repair	2 hours	Example: flooding, fire or some other serious event.
Urgent repair	24 hours	Example: faulty lock on the main front door, or a faulty shared water pump.
Routine repair	20 days	Example: repairs that are not urgent, and are not causing immediate inconvenience or any danger.

We aim to get the job done within one visit. However, this may not be possible if we need to order a special part or the contractor needs extra authorisation. We may have to discuss the repairs with all leaseholders if the cost of the work will mean a major increase in the service charge or if the cost is more than the amount we can legally charge you. If this is the case, we will probably send you a formal notice and get quotes from a number of approved contractors for the work.

## Moving carpets and furniture

You may need to move your furniture and carpets so that we can carry out repairs. Any floor coverings within your home are your responsibility. If our contractors have to lift them up to carry out a repair, we cannot be held responsible for any damage to them.

## Out-of-hours emergency repairs to shared areas

We use an out-of-hours service for emergency repairs. If you call our contact centre on **020 8451 8000** from after 5pm up to 8.30am, your call

will automatically be transferred to them. This service is for reporting repairs to shared areas only. Under no circumstances will we carry out emergency repairs to your property.

If the emergency could lead to an insurance claim, for example a fire or flood, please see the insurance section later in this section of the handbook for details about who to contact.

### Water leaks

You can reduce the damage caused by water leaks and burst pipes by turning off the water supply at the mains stopcock. You will usually find this under the kitchen sink.

If the leak is coming from a section of pipe within your home, you are responsible for repairing it so you should call a qualified plumber. If a water main has burst and the leak is coming from a pipe before it reaches the water meter, you should call your water supplier. If the leaking pipe belongs to us, please call our contact centre on **020 8451 8000** to report it.

### Gas appliances and boilers

All shared owners and leaseholders must have their gas appliances serviced each year and have a valid gas safety certificate at all times. You should use a Corgi-registered engineer to service your gas appliances.

If you don't do this, you could be putting yourself and anyone living with you at risk of carbon monoxide poisoning. There is also a risk of gas leaks that could cause an explosion. If you do not maintain your appliances you may have to pay any appropriate costs as a result.

If you are subletting your property you will be responsible for the landlord's duties under the Gas Safety Regulation 1998. This means that you will be responsible for making sure that the property has a valid Landlord's Gas Safety Certificate (CP12) at all times.

If you smell gas at any time you should call National Grid (used to be called Transco) immediately on Freephone **0800 111 999**. They will come and investigate free of charge.

## Electricity

If you have an electrical fault in your home, check the fuse box. If you have a modern fuse box you will be able to see if the circuit has 'tripped' because one or more of the switches will be turned to 'off'. If you do not know what to do, you should call a qualified electrician.

## Cyclical work

Cyclical work refers to repairs or improvements that we carry out regularly, for example painting shared areas or repairs to the roof.

Cyclical work is organised by our Asset Management Department.

### Flats in blocks or converted houses

We are responsible for maintaining the structure and the inside and outside of shared areas of the property including the walls and fences (except for those owned by your neighbours).

We carry out redecoration and repairs using the money that you have paid into the cyclical sinking fund, which you pay as part of your service charge.

### Houses on schemes we maintain

If you own a house on an estate where there are shared areas that we own, we are responsible for maintaining those areas. You may have to pay towards a cyclical sinking fund for this purpose. The shared areas may include footpaths, access roads or drives and outside lighting, none of which are owned by the local council or anyone else.

The following are examples of work we do in shared areas that we collect the cyclical sinking fund for. How often we collect for this fund will depend on the terms of your lease.

- Redecorating hallways and stairs
- Renewing or cleaning floor coverings
- Redecorating the outside of the building
- Cleaning, repairing and replacing gutters and rainwater pipes

- Repairing flat and pitched roofs
- Ongoing maintenance (to reduce day-to-day maintenance costs)
- Testing electrical and fire-safety equipment

The following are examples of the items we collect other sinking funds for.

- Repairs to underground drainage
- Long-term replacement of windows, roof coverings and so on
- Long-term replacement of shared lighting, lifts or fire and safety equipment
- Structural repair that will not result in an insurance claim

When we need to do any work, we hope to have enough money in the relevant sinking fund. If there is not enough money in the fund, we will ask you to pay your share of the extra cost. If the extra cost is a large amount of money, we may be able to make an agreement with you to pay the costs over a period of time.

We will send you the appropriate legal consultation notice relating to major work and improvements. (These laws are contained within the Landlord and Tenant Act 1985, later amended by the Commonhold and Leasehold Reform Act 2002.)

We will send you the following information.

- 1 A detailed description of the work to be done, called the 'specification', which the contractor will use to estimate a cost for the work (this estimating process is called 'tendering'). We will ask you if you want to suggest a suitable contractor to quote a price for the job, along with the contractors that we choose from our approved list. We will also ask for your comments about what work you want us to include.
- 2 When the tendering process is complete, we will give you details of the tenders (bids) that we received from the contractors and the consultant surveyor's recommendations so that you can comment if you want to.

- 3 Details about the work arrangements, such as the planned start and finish dates and contact details for the contractor. When the work is finished, we will give you a copy of the final statement of costs and tell you whether we spent more or less than the estimate we gave you before the work started.

## Defects period for newly built properties

All new developments have a 'defects' period, agreed with the builder, during which the builder will return to fix any faulty items in your home or in the shared areas. The defects period usually lasts for 12 months after the building is completed, not for 12 months from when you bought the property. The builders will not be responsible for any repairs that are caused by damage to or neglect of the property.

If you need to report a fault within the defects period, please call our contact centre on **020 8451 8000**. They will forward details of the problem to the Defects Team within our Development Department who will contact the builder and give them details of the fault. The builder will then contact you direct to arrange an appointment for them to come and fix the fault.

At the end of the defects period, the builder, the employer's agent and a member of Genesis Housing Group's Development Team will inspect all the homes in the building and the shared areas. We will write to you to arrange a time to come and inspect your home. If there are any faults that still haven't been dealt with, please point them out during the inspection.

If the builder does not put right any items that were agreed during the defects inspection within a reasonable timescale, or does not keep appointments made with you, you should let us know in writing.

### Latent defects

There may be times when a very serious problem develops in a new building, which we can refer back to the builder as a 'latent defect' (see the glossary) under the original building contract. This only applies if the problem develops within a time period set by law and is relevant to the form of building contract we used.

## Keeping your home in good repair

You must do the following to keep your home in good repair.

- Repair leaking pipes and water tanks straight away as they can cause a lot of damage. Leaks can also affect your neighbours and you could be responsible for any damage caused.
- Make sure that faulty overflows are repaired quickly by a qualified plumber to avoid any damage to the building caused by damp.
- Do not block up airbricks and do not pile soil against outside walls as this can lead to condensation and damp problems inside your home.
- Check that gutters, rainwater pipes and drains are not blocked.
- If you live in a house, redecorate the outside of your home regularly. This will reduce the risk of wooden surfaces rotting and improve the appearance of your home.

## Improvements

### Improvements to a scheme or estate

If you want us to make improvements to the block or estate where you live, please contact your housing services officer using the contact details in the front of this booklet. If they think that your suggestions are reasonable, they will ask approved contractors for quotes. We will need to go through the necessary consultation procedure as the cost of the work will mean an increase in service charge for all residents.

We have some small funds set aside for certain minor improvements and we may be able to bid for money from these funds to help with the cost of the improvements. Please ask your housing services officer for more information about this.

### Improvements to your home

If you are planning to make improvements to your home, you must discuss your plans with us before you start any work. You need our permission before you can make changes such as replacing windows or

doors. We will pass on the details about your planned improvements to our buildings insurance company to make sure that any alterations are covered by our policy.

Other issues that could affect which improvements you will be able to carry out are:

- the terms of your lease;
- whether you own a flat or a house;
- whether we or another landlord owns the freehold to your home;
- whether your home is within a conservation area or if the building is listed;
- local building and planning regulations; and
- the effect the changes may have on your neighbours.

You should put your request in writing and include as much information as possible. We will consider all reasonable requests. We will refuse your request if we decide that the alterations you want to make will not be safe or will damage the property. For example, if you live in a flat we may not give you permission to change your windows as this would alter the overall appearance of the building.

If we have to get professional advice, you will have to pay any fees involved. We may also charge you for our technical costs (such as surveyors' fees) and administrative costs. For technical and legal reasons, we are unlikely to give you permission for a loft conversion.

As well as getting our written permission, you must check to see if you need permission from the local council. We will have to see proof that you have got planning permission before we give our approval, and we will need proof that you have met building regulations once the alterations are finished.

## Home improvements made by shared owners who are buying extra shares or reselling

If you are a shared owner, you need to be aware of the following matters.

- The market value of your home is very unlikely to increase by the amount you spend on home improvements. For example, if you install a new kitchen costing £20,000, the value of your home will not increase by that much.
- You must get our written permission beforehand for any improvements to make sure that the valuer takes into account any increase in the market value of your home as a result.
- If you decide to sell your home while you are a shared owner, you will only receive a percentage of the added value of any improvement, in line with the shares you own.
- We do not count repairs and replacements as improvements when we set the market value of your home (for example, if you have replaced the boiler).

Once you have our permission to make your improvements, it is a good idea to take photographs before and after the work is carried out, and to keep a record of the cost. You must use a qualified contractor to carry out the work, so for work involving gas you must use a Corgi-registered engineer, and for electrical work you must use an NICEIC-registered engineer.

## Aids and adaptations

If you need any adaptations to be made to your home because you have some kind of disability, you should contact your local social services department or local authority for advice. You may be able to get a Disabled Facilities Grant. Before you make any changes to your home, you should write to us asking for our permission.

## Insurance

### Who arranges the buildings insurance?

The freeholder (us or another landlord) arranges the buildings insurance. If you own the freehold to your property, you are responsible for this.

You are responsible for insuring the contents of your home and for your personal liability (for example, if someone is injured while they are in your property through your own negligence).

### What is covered by your buildings insurance?

The type of cover normally depends on the lease but will usually cover:

- property owner's liability (also known as public liability);
- engineering plant insurance (lifts and boilers) in shared areas; and
- fixtures and fittings inside your property (this means anything that you would not be able to take with you if you moved out).

Buildings insurance covers damage caused by events we cannot plan for (also known as risks or perils), such as:

- fires;
- lightning;
- impact damage to the building;
- explosions;
- earthquakes;
- malicious damage and vandalism;
- flooding;
- burst pipes and water leaks;
- subsidence, heave and landslip;
- terrorism;
- theft;
- accidental damage; and
- flood or storm damage.

## What is not covered by buildings insurance?

- Normal wear and tear.
- Damage caused by faulty material, workmanship or design.
- Normal settlement, shrinkage or expansion of brickwork and plaster.
- Damage caused by a fall in the value of the property after a repair, such as damage to original features.
- Repairing a leaking pipe.
- Storm damage to fences, walls and hedges. Damage to a brick wall would be covered if it forms part of a larger claim for damage to the building.
- Malicious damage you have not reported to the police.

## Buildings insurance excess

You will have to pay the first amount (called the 'excess') of each claim. This is designed to keep down the costs of the insurance payments (also called 'premiums'). In most cases, the excess is £50. For claims for subsidence, heave and landslip, the excess is £1,000 for each leaseholder.

If you are making the claim for damage to your home, you must pay the excess.

If the damage is to shared parts of the building, or the landlord's structure, the excess will be paid from the general maintenance account for the scheme, which residents contribute to through their service charge.

## Making a claim

If you want to make an insurance claim, you should contact your housing services officer and ask for a claim form. If you want us to send you a summary of the insurance cover we provide, we will do so. If you want to see the full policy documents, you must send us a written request. We will charge you to provide these documents. However, we may not always be able to send you a copy of the full policy document.

In an emergency outside office hours, you can report a claim direct to the insurance company, Zurich Municipal, by calling them on Freephone **0800 028 0336**. This 24-hour helpline is for incidents covered by the insurance such as burst pipes, fire or storm damage.

Please note that Zurich Municipal may not be able to check your details outside office hours so you may have to pay for emergency work yourself and claim back the cost as a later date, once Zurich Municipal have checked and accepted your claim.

### What to do if you are away from the property for more than 60 days

- Make arrangements with a friend to check your home while you are away.
- Give us contact details for you in an emergency.
- Switch off the mains cold-water supply if you are away for a long period of time.

If you have been away from more than 60 days, you will still be covered for fire, storm or flood damage, lightning, explosion, theft, malicious damage, water leaks and accidental damage. However your excess will increase to £500.

- Let us know in writing if you plan to be away for more than 120 days in a row so that we can tell our insurer. After 120 days, the only risks that will be covered are fire, storm and flood, lightning and explosion and your excess will be £500.

After 120 days, incidents resulting from theft, malicious damage, water leaks and accidental damage will not be covered.



## Translations

This document gives information about repairs and maintenance. If you need any part of this information in large print, Braille on audio-tape or explained in your own language please contact us on the number below.

English

Dokumentigan wuxuu ku saabsan yahay dayac-tirid, daya'tir. Haddaad u baahan tahay warkan afkaaga-hooyo, afka loogu talagalay dadka aan arki karaan – afka faraha ama CD-ga ama ajeladda rekorka nala xirir. Namberkan isticmaal.

Somali

Este documento proporciona-lhe informações sobre reparações e manutenção. Se necessitar de parte desta informação em caracteres aumentados, em Braille, em CD, cassete áudio ou apresentada no seu idioma, por favor contacte-nos, através do telefone abaixo indicado.

Portuguese

تملك هذه الوثيقة بالمعلومات اللازمة عن عمليات الإصلاح والصيانة. إذا كنت ترغب في الحصول على أي جزء من هذه المعلومات مطبوعاً بأحرف كبيرة أو بطريقة برايل أو مسجلاً على اسطوانة مدمجة أو شريط صوتي أو مشروحاً باللغة التي تتحدثها، يرجى الاتصال بنا على الرقم الموضح أدناه.

Arabic

এই দস্তাবেজটি মেরামত ও রক্ষণাবেক্ষণ সম্বন্ধে তথ্য সরবরাহ করবে। যদি আপনি এই তথ্যগুলোর যে কোন একটির সম্বন্ধে বিস্তারিত জানতে চান, অথবা আপনার নিজের ভাষাতে ব্রেল, সিডি, অডিও টেপ-এ পেতে চান তাহলে নিম্নলিখিত নম্বরে আমাদের সাথে যোগাযোগ করুন।

Bengali

Ce document contient des informations sur les réparations et l'entretien. Si vous souhaitez obtenir une partie de ces informations en gros caractères, en Braille, sur CD, cassette audio ou expliqué dans votre langue, veuillez nous contacter au numéro indiqué ci-dessous.

French

આ દસ્તાવેજ મરામત અને જાળવણી વિશે માહિતી આપે છે. જો તમારે કોઈ પણ ભાગની આ માહિતી ઊંઠલ, સીડી ઉપર, આર્ડિયો ટેપ અથવા તમારી પોતાની ભાષામાં સમજી શકો તેની જરૂર હોય તો નીચે જણાવેલ નંબર ઉપર અમારો સંપર્ક કરો.

Gujarati

Este documento proporciona información sobre reparaciones y mantenimiento. Si necesita esta información en fuentes grandes, Braille, en CD, cinta o en su propio idioma, póngase en contacto con nosotros en el teléfono siguiente.

Spanish

Telephone: 020 8451 8000

