

Dealing with leaks – a guide for residents



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Leaks can cause significant damage to homes and possessions. They can be difficult to deal with and are sometimes a source of frustration. We want to make it as simple as possible to deal with problems caused by leaks so we have produced this handy guide.

1. Do you rent your home?

If you rent your home from us we are responsible for repairing any leaks providing they have not been caused by damage or neglect. We are also not responsible for repairs caused by equipment you have installed yourself, such as a washing machine leaking.

- As soon as you become aware of a leak call us on **020 7613 8080**.
- Please take any action you can to contain the leak such as putting a bowl underneath it where you can and/or putting down towels to soak up the water.
- If the leak is coming from a source outside your home please contact us and let us know where you think the leak is coming from.
- If possible please try and speak to any neighbours to see if they can locate the source of the leak and contain it until our operatives arrive so that any damage can be minimised.

Insurance

Our buildings insurance covers repairs to the structure of the building, but you should have your own contents insurance to cover damage to any of your possessions.

The National Housing Federation recommends a home contents insurance scheme for housing association residents, which covers residents and leaseholders. You can find more information at:

www.housing.org.uk/offers-and-benefits/services-and-benefits/my-home-contents-insurance-for-tenants

2. Are you a homeowner or leaseholder?

You will usually be responsible for dealing with leaks and getting them repaired yourself. This means if a leak occurs you need to contact a qualified plumber and arrange for them to make the necessary repairs.

This section sets out your responsibilities and some advice about insurance. Please remember to check your lease as responsibilities can vary.

If you own a house (as a 100% leaseholder or Shared Owner)

You are usually responsible for dealing with any leaks inside or outside your home, whether you own some or all of the equity in it.

- If a leak occurs you should call a qualified plumber to carry out repairs as soon as possible. Please note Newlon cannot recommend a plumber.
- In a limited number of circumstances our buildings insurance could cover the costs for assessing the source of a leak. Please see the section later in this leaflet on insurance for details of what may be covered.
- You should have your own contents insurance to cover damage to any of your possessions. In most instances Newlon's building insurance should provide cover for damage to the structure of your home. Please note this will not cover the cost of repairing any leaks.

If you own a flat (as a 100% leaseholder or a Shared Owner)

The following list is not exhaustive but as a guide you are responsible for repairs to:

- Water pipework which exclusively serves your flat.
- Supply pipes to your bath and taps.
- Shower pipework and waste.

- All waste outlets.
- Supply to your washing machine or dishwasher.
- All toilet pipework within your flat.

If you are unsure of your responsibilities you should check your lease.

For radiator pipework please check your lease to see whether this is your responsibility or ours.

Generally there are very few pipes within your flat that are Newlon's responsibility. In most cases they are the responsibility of individual flat owners.

What to do if there is a leak in your flat

- First check the obvious places where a leak could be coming from, such as behind washing machines, dishwashers or under sinks and then contact your own plumber if you are unable to rectify the leak.
- If you are unable to find the source of the leak, but it does seem to be coming from your flat, contact the insurer for the building as there is cover under the buildings insurance policy for trace and access to help locate where a leak is coming from (see the section on insurance).
- You should arrange for a qualified plumber to attend and make any necessary repairs. Should they find the leak is not coming from a source which exclusively supplies your flat, you should request a detailed report. Send this report to Newlon by emailing it to **repairs@newlon.org.uk**, as we may be responsible for fixing the leak if it is coming from a communal source. Please also call us on **020 7613 8080** as soon as possible if your plumber finds this to be the case.

If you fail to arrange for a qualified plumber to attend and allow a leak to continue you may be in breach of your lease. We may take legal action to protect other residents and the

building. You may also be liable to cover the costs of repairs to your property and subject to claims from other properties affected by the leak.

Water is leaking from a neighbour's flat and damaging yours, what should you do?

Try to find the leak:

Speak to all the neighbours in the vicinity above your flat. Remind them they may not be able to immediately see the leak as it could be under the floor. The person where the leak is located will need to arrange for a qualified plumber to repair the leak and should contact the building insurer to let them know about any works required.

If the leak cannot be located contact the insurer for the building as there is cover under the buildings insurance policy for trace and access.

If you are unable to speak to your neighbour where you think a leak is coming from please contact us on **020 7613 8080** and we will assist where possible.

You should advise the building's insurers (see the section on insurance) and Newlon of your findings.

Tip:

One way to find the source of a leak is to gain access to the water meters for your block. Ask your neighbour(s) to ensure all their taps and water drawing appliances are switched off and check to see if any of the water meter dials are still moving. A water meter dial moving very quickly could be an indicator of a serious uncontrolled leak within the pipework of a property.

3. Reporting leaks and insurance - general guidance

You should have your own contents insurance for any personal possessions and you should inform your insurer as soon as possible if you want to pursue a claim due to damage caused by a leak.

If there is a leak in your flat you should always contact the insurer for the building (see the section on insurance).

If a leak is entering your flat from a neighbour's property they should also inform the insurer for the building once they have appointed a plumber.

If the source of the leak cannot be located in their flat, or if it cannot be found, you should contact the insurer for the building so that the cover for tracing and accessing leaks can be activated.

As a general rule the buildings insurance will cover the cost of repairing damage caused by a leak (subject to an excess), it will not cover the cost of repairing the leak.

4. Putting things right

It is very important to deal with leaks quickly because damage resulting from flooding or damp and other associated problems can be very serious and extensive. The buildings insurance will not cover damage which could have been avoided, for example if a resident knowingly fails to take prompt action. This is why you need to tell the person most likely to be responsible for the leak as soon as possible, including speaking to your neighbours. If you are contacted by a neighbour, Newlon or the insurers about a possible leak from your property you should take the problem seriously and investigate the concerns thoroughly, even if you haven't seen any damp or flooding in your own property.

If you are affected by a leak, you should always take steps to mitigate your own loss, for example by drying out carpets and moving objects. Keep evidence of any expenditure incurred as a result of the leak.

You should always report water leaks to the buildings and contents insurers as soon as possible in case a claim needs to be made. They may not pay out if you delay.

You should keep Newlon informed of any progress and works so we can update other residents if necessary. This will also mean the matter is recorded so you can demonstrate to the insurer you have taken steps to get the matter resolved.

5. If you live in a block of flats not owned by Newlon

If your block is managed by a company other than Newlon you should let them know about any leaks. You are likely to have similar responsibilities as Newlon residents. It is important that you should check your lease and any documentation provided to confirm your responsibilities. If you are not satisfied with their response let us know. If there has been a major leak (see definition below), we will send a member of staff to investigate and will liaise with the managing agent. We will keep all residents informed of any updates or actions.

6. What is the difference between a major and a minor leak?

Major leak

A major leak will usually involve one of the following:

- Water running into a property which cannot be contained, causing serious flooding.
- Persistent and constant leak with no obvious let up of flow.
- Water running persistently through electrical fittings (switches, sockets etc.) causing them to short.
- Dirty water (sewage) causing permanent damage (i.e. waste water from drains, not clean water which is dirty from its journey).

Minor leak

A minor leak will usually result in:

- Staining only or small amount of water penetration.
- Intermittent leak, more severe than above but containable when it happens.
- Minor property damage, staining to walls, ceilings, clean water or non-permanent damage to furniture, fixtures and fittings.
- Running external overflows.

7. Insurance

Newlon provides buildings insurance through Zurich Municipal which leaseholders and Shared Owners contribute to the cost of through their service charge. This insurance is designed to cover the cost of repairing damage to the structure of the building that could be caused by leaks or flooding.

If you are found to have been negligent, for example if you fail to take action in trying to find the source of a leak, or fail to take action to repair a leak, costs may not be recoverable through insurance and you could be liable for these as well as for any damage to other parts of the building or neighbouring homes.

We do not provide insurance for the contents of your home and we advise you to arrange your own. Even if contents in your home get damaged by a leak coming from another flat you would normally need to claim against your own contents insurance.

Please remember you are responsible for the costs of any plumbing repairs in your own flat, as these are not covered by the buildings insurance.

There may be circumstances where the exact cause of the leak is not clear, for example when a leak is behind a tiled area, or showing

around the edges of a floor or ceiling. There is cover under the buildings insurance policy for trace and access up to a maximum limit of £5,000. This cover may be able to help you with the cost of locating the exact cause of a leak and making good after the leak is repaired. It only applies where the water leak has caused damage to your property and does not apply to routine repairs. Insurers will not cover the cost to fix the leak itself, just the costs associated with tracing and accessing the leak. The policy wording refers to:

‘reasonable costs and expenses necessarily incurred with the insurer’s consent in locating the source.’

It is therefore important that you contact the insurers before undertaking work to locate the source of a leak to ensure this is the best option. They may suggest other methods of locating the cause of the leak and if you proceed without their authority the costs may not be covered. You should have discussed the matter with your plumber before contacting Zurich. You have a duty to keep your claim to a minimum under the insurance contract so anything that you can do to reduce the damage should be done immediately.

If you are in any doubt please contact the insurers directly.

Our buildings insurers are Zurich Municipal. You can contact them in the following ways:

Claims portal: <https://propertyclaims.zurich.co.uk/link/portal/publicsector>

Telephone: 0800 028 0336

Email: farnboroughpropertyclaims@uk.zurich.com

For more information about making a property claim and to see Zurich’s claims guides, visit www.zurich.co.uk/municipal/make-a-claim/propertyinsurance-claim.

There will be an excess of £350 for you to pay and the insurer will advise you on this. This cannot be reclaimed from Newlon.

Frequently Asked Questions

There is water pouring through my ceiling, can you help?

If the water is coming from the common parts (e.g. the roof or pipes in riser cupboards etc.) it is likely that Newlon is responsible for the repair. Where a leak is believed to be from common parts, Newlon will investigate and carry out necessary repairs. Where a leak is coming from another flat, you need to speak to your neighbour immediately and ask them to switch off their water until they can get a plumber. If your neighbour is not home and you don't have their contact details call us and we will attempt to contact them to ask them to come home straight away.

What should I do if there is a serious flood?

In an emergency call 999. If there's a serious flood and danger of the ceiling falling down, call the fire service. If necessary they can force entry to a flat and they may also turn off the water for the whole block if they are unable to find the source of the leak.

Why can't Newlon just force entry and repair the leak?

Newlon has no immediate right of entry to either a rented or leasehold flat and forced entry could be deemed breaking and entering. In extreme cases where a resident does not undertake the necessary repairs, we can take legal action to force them to carry out works, or for us to gain access. This requires a court injunction and obtaining one can be a slow process. In cases of major leaks we could apply for an emergency injunction but granting of such an order is at the Court's discretion.

Without an injunction we have no powers to break someone's door down and access their property no matter the circumstances.

There is a water stain on my ceiling which is getting worse - what do I do?

Water staining is usually the result of a minor leak. If the flat above is rented from Newlon, we'll arrange to access the property to find and repair the leak. Please let us know the number of the flat immediately above you since this is the likeliest place for the leak to come from.

If the flat above is owned by a leaseholder they are responsible for repairing the leak. You should contact them, explain you have water damage in your flat and ask them to arrange to repair the leak.

If you have contacted your neighbour about the leak and are sure it is coming from their flat, but they do not seem to be taking action, please let us know about this. We can contact them to reiterate the terms of their lease and to try and ensure they act to repair the leak.

In extreme cases we can take legal action to enforce the terms of the lease and ask the Court to require people to carry out necessary repairs.

Whilst your neighbour is repairing the leak, contact the buildings insurer as you may have a claim for the works to your ceiling.

I have been told my flat is leaking into the flat downstairs - what are my responsibilities?

If you rent

Please call our Service Centre on **020 7613 8080** and we will arrange for a contractor to attend to fix the leak and report any damage to Newlon.

If you are a homeowner

Your lease makes you responsible for all water pipes which exclusively serve your flat so it is likely any leak will come from a pipe you own and are responsible for fixing. You should appoint a qualified plumber to repair the leak and contact the insurer for the building.

If the plumber finds that the leak is coming from a communal pipe you should request a report and send this to us so we can attend to make repairs.

My overflow is running - what should I do?

If you rent

Please call our Service Centre on **020 7613 8080** and we will arrange for a contractor to attend to fix the leak and repair any damage.

If you are a homeowner

You are responsible for arranging for your overflow to be inspected and repaired by a qualified plumber. You may need access to the roof area. If so, please speak to our Service Centre who can advise on this.

I have mould in my home - what can I do?

It could be caused by a number of problems. It is possible it is related to damp from a leak but this isn't the most common cause of mould. Leaks commonly appear as a spreading water stain. If the mould is worse in colder weather and is in areas such as around windows, in the corners of a room, behind wardrobes or in cupboards, it is likely to be caused by condensation.

Mould can also be caused by rising or penetrating damp, particularly in older buildings. If you believe this to be the case and you rent your home from Newlon please contact us to arrange an inspection of your property. Leaseholders should seek professional advice, which the buildings insurer may be able to help with as these issues can sometimes be due to structural issues.

To prevent condensation, make sure you:

- Always use the extractor fan(s) when cooking or using the bathroom.

- Ventilate your home and ensure that any trickle vents in your windows are open.

A trickle vent is a small slot usually situated just above a window or a door. They allow for a small amount of ventilation even when the window or door is closed. These vents are designed to help prevent or minimise problems associated with poor ventilation, such as condensation. Trickle vents help to keep the air in our homes fresh and clean, as well as keeping condensation out and lowering humidity in a room.

- Cover saucepans when cooking.
- Don't hang clothes to dry in the property.

To remove and prevent mould you should wipe down the affected areas with a mould cleaner. If you use bleach or soap and water, you won't kill the mould and you'll spread it over a wider area. If you want further information and guidance on condensation, please call our Service Centre or read our condensation leaflet which you can find online at **www.newlon.org.uk/publications**.

Contacting us

You can contact our Service Centre on **020 7613 8080** or by email at **customerservice@newlon.org.uk**.

In an emergency such as a major leak please call us, do **not** email. Call on **020 7613 8080** and a voicemail message will provide you with the numbers of contractors who can deal with your repair.

For advice or requests about insurance please call or email the Service Centre.

To send a plumber's report to us email **repairs@newlon.org.uk**.

If you would like this information in large print, audio, Braille, or an alternative format, please ask a member of staff.

Newlon Housing Trust

Newlon House, 4 Daneland Walk,
Hale Village, London, N17 9FE.

Tel: 020 7613 8080

Phone calls may be recorded for training and quality purposes.

Newlon Housing Trust is a charitable housing association.

This leaflet was correct at the time of publication. Information does change over time. Please check our publications at **www.newlon.org.uk/publications/leaflets-brochures/** for the latest version.

NHT-HS-LEAKS-02/22