

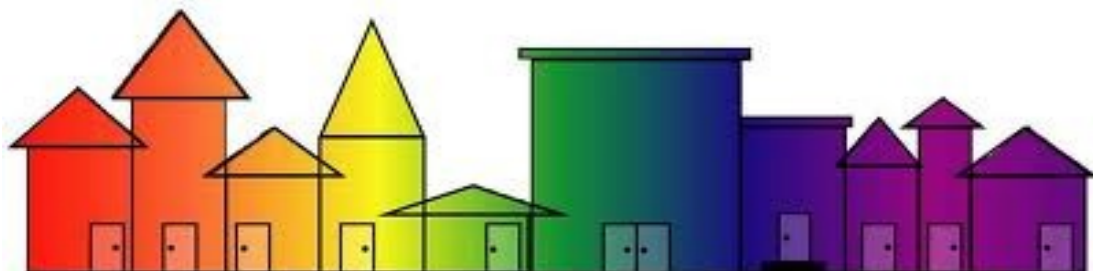
Brockley Tenants Co-operative Ltd

TENANT/MEMBER'S HANDBOOK



A helpful guide on how to get the most out
of living in your Co-operative home

We hope that we will continue to see you at meetings
and that you will help with the running of the Co-op.



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Introduction

Welcome to your Tenant/Member's Handbook, issued to every tenant/member of Brockley Tenants' Co-operative Ltd and also to Hexagon tenants, whose properties are managed by Brockley Tenants' Co-operative Ltd. It is a helpful guide on how to get the most out of living in your home. It contains important information about being a tenant/member of the Co-operative. It describes the services we provide and answers the questions tenant/members most often ask us.

We have tried to make this book easy to understand. If there is anything you do not understand or if you would like to request a full copy of any of our policies and procedures which are listed on the last page of this handbook please contact the Co-op office. Keep this handbook in a safe place and leave it in your home if you move out.

A brief history of the Co-op

When the Co-op started it was much smaller than it is now. The Co-op was based in a little house in Brockley Road. It was formed in 1974. We had meetings in the pub down the road, (which is now closed down). Our first members included many from the West Indian community and also people who were having serious problems with private landlords. You had to participate. We went round after meetings to people's houses to find out why they hadn't come to a meeting, if they didn't show up for a while. We visited the older members and helped them to come to meetings. The Co-op used short life houses supplied by the Council. The Co-op's first permanent houses were bought with help first from Solon, (which has now become Hexagon Housing Association) and with money from the GLC, (Greater London Council). Later, the Co-op started buying its own houses with funding from the government supplied by the Housing Corporation.



The original members have created an inheritance. You see this in the roof over your head. This is the result of everyone's work and vision and has passed onto others, including you, who are reading this.

About the Co-op now

Brockley Tenants' Co-operative Ltd is a fully mutual housing co-operative operating in the south-east area of London within the borough of Lewisham. We currently own 90 properties and manage 72 properties on behalf of Hexagon Housing Association Ltd. All the properties are situated in and around the Brockley area of the borough, within a mile radius of our office premises in Lewisham Way. The Co-op's own properties were rehabilitated during the 1970s and 1980s using Housing Association Grants obtained from the government via the Housing Corporation. The Co-operative's regulating authority is currently the Homes & Communities Agency.

The Co-op provides well maintained and managed good quality homes at affordable rents for single people and families in need of housing who are registered with Lewisham Council on their waiting list. The Co-operative has a very limited number of properties that have been adapted for wheelchair use and that are suitable for disabled people.

Section 1

Your Co-op and the community

We are different from other social landlords in that the Co-operative is owned and managed by you, its tenant/members. By becoming a tenant you also become a member of the Co-operative and we expect you to play a part in the running of it. This is because you, our tenant/members control the Co-operative. There are many ways in which tenant/members can have a say in how the Co-operative is run by taking part at a level which suits them. You will find information on these in this section of the handbook. Have a look and see how you can contribute towards the success of this Co-operative:

Being a shareholding member of a fully mutual housing co-operative gives our tenants a unique opportunity to participate in how Brockley Tenants Co-operative Ltd is run as every member has a vote and an equal say in matters affecting the management of their homes.

We want to see all our tenant/members taking this opportunity to participate as without your involvement we would be unable to function properly as a democratic organisation. Attendance at Annual General Meetings is very important and even if you are unable to do anything else we would ask you to do that as an absolute minimum.

Beyond that there are several ways for you to take part in the management of the Co-operative at a level to suit yourself.

Individual tenant/member consultation

The Co-op consults tenant/members on issues including repairs and maintenance, housing management, rent reviews and tenant participation. We do this through our general meetings, newsletters, circulars, surveys, tenant information sheets, etc., and we welcome all comments and views from our tenant/members.

Attending meetings

We encourage all our tenant/members to attend regular meetings. For the most up to date information on meetings dates please contact the Co-op office to request a meetings timetable.

Join a committee

At the AGM we invite tenant/members to nominate other tenant/members or put themselves forward for nomination to join the Management Committee or a Sub-Committee. The Sub-Committees are as follows:

- ◆ Housing Management & Maintenance Sub-Committee
- ◆ Finance Sub-Committee
- ◆ Employment Sub-Committee

If you join a committee you will be able to vote on decisions involving the day to day running of the Co-operative's affairs such as:

- ◆ How the repairs service operates.
- ◆ How to ensure that the Co-op's home are let fairly.
- ◆ How the Co-op should manage its funds.
- ◆ How to deal with tenant/members in arrears with their rent.
- ◆ What action to take when members are responsible for anti-social behaviour or other breaches of tenancy.



Major decisions are made at general meetings which take place at least three times a year. Every tenant/member is expected to attend these meetings. Day to day decisions are taken by the Management Committee and some decisions are delegated to the sub-committees. All committees meet, on average, every other month.

Forums & policy groups

We use policy groups when we are reviewing policies or services. A forum group can also be set up at any time to deal with specific issues. The group meets a few times and is wound up when the project is complete. If you have any questions or want more information on how to get involved in any of the above ways, contact our office.



Working in the community

A house is a roof over your head but a community is where you live. The Co-operative works together with our tenant/members to find out what they need and how they can achieve it.

You don't need to know anything about running a housing co-operative. The Co-operative offers free training, in particular, to committee members, so you could learn new skills.

We can also send you on courses to learn about working with committees and to enhance any existing skills you may already have. Attaining further skills could lead to you finding employment or a better job than you already have.

We are also keen to get involved in:

- ◆ Looking at ways of improving the environment where you live.
- ◆ Tackling fuel poverty.
- ◆ Saving energy.
- ◆ Supporting our most vulnerable and elderly tenant/members.
- ◆ Helping neighbours to live in harmony with each other.
- ◆ Networking with other neighbouring housing co-operatives.
- ◆ Pooling our ideas and resources.
- ◆



Tenant/members are not paid for any work they put into the running of the Co-operative but the more efficiently it is run, the more money can be made available to keep rents low or used to improve homes and provide better quality services.

If you would like to find out about other ways in which you can participate then contact the Housing Officer or you can speak to a member of one of the committees.

Seven Co-operative Principles

Co-operative around the world generally operate according to the same core principles and values, adopted by the International Co-operative Alliance in 1995. Co-operatives can trace the roots of these principles to the first modern co-operative formed in Rochdale, England in 1844.

The Rochdale Society of Equitable Pioneers was a group of ten weavers and twenty others in Rochdale Lancashire that was formed in 1844. As the mechanisation of the Industrial Revolution was forcing more and more skilled workers into poverty these tradesmen decided to bank together to open their own store selling food items they could not otherwise afford. With lessons from prior failed attempts at co-operation in mind, they designed the now famous Rochdale Principles and over a period of four months they struggled to pool one pound per person, for a total of twenty-eight pounds of capital. On 21st December 1844 they opened their store with a very meagre selection of butter, sugar, flour, oatmeal and a few candles. Within three months they expanded their selection to include tea and tobacco and they were soon known for providing high quality unadulterated goods. Ten years later, the British co-operative movement had grown to nearly one thousand co-operatives.



The Rochdale Cooperative Pioneers

- 1 Voluntary and Open Membership** Co-operatives are voluntary organisations, open to all people able to use its services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.
- 2 Democratic Member Control** Co-operatives are democratic organisations controlled by their members—those who buy the goods or use the services of the co-operative – who actively participate in setting policies and making decisions.
- 3 Members' Economic Participation** Members contribute equally to and democratically control, the capital of the co-operative. This benefits members in proportion to the business they conduct with the co-operative rather than on the capital invested.
- 4 Autonomy and Independence** Co-operatives are autonomous, self-help organisations controlled by their members. If the co-op enters into agreements with other organisations or raises capital from external sources, it is done so based on terms that ensure democratic control by the members and maintains the co-operative's autonomy.
- 5 Education, Training and Information** Co-operatives provide education and training for members, elected representatives, managers and employees so they can contribute effectively to the development of their co-operative. Members also inform the general public about the nature and benefits of co-operatives.
- 6 Co-operation among Co-operatives** Co-operatives serve their members most effectively and strengthen the co-operative movement by working together through local, national, regional and international structures.
- 7 Concern for Community** While focusing on members needs, co-operatives work for the sustainable development of communities through policies and programmes accepted by the members.

Section 1

Starting your tenancy

How to contact us

The Co-operative's office is at:
249 Lewisham Way
London
SE4 1XF



Telephone: **020 8691 5898**
Fax: **020 8694 2287**
Email: management@brockley.coop
Website: www.brockley.coop

Our office is open from 10.00 am to 1.30 pm and 2.30 pm to 4.30 pm, Monday to Friday. The office is closed on bank holidays and over the Christmas and New Year period.

If you need to call us outside of office hours you can leave a message on the answerphone or listen for the out of hours emergency repairs numbers for gas heating and hot water and for general repairs.

Some useful contact numbers

The Co-operative's Office	020 8691 5898
Hexagon Housing Association Ltd	020 8778 6699
Out of Hours Emergency - Gas Heating & Hot Water Repairs	01795 426364
Out of Hours Emergency - General Repairs	020 8979 2220
Lewisham Council - Housing Benefit	020 8690 8444
Lewisham Council - Council Tax	020 8690 9666
DWP – Job Centre Plus	0800 055 6688
Gas Leak Emergencies– Transco	0800 111 999
Loss of electricity supply – EDF	0800 028 0247
Loss of Water Supply – Thames Water	0845 920 0800
Lewisham Citizens Advice Bureau	0844 826 9691
Evelyn 190 Centre	020 8691 7180
Lewisham Debtline	020 8314 2460
National Debtline	0808 808 4000
Money Made Clear	0300 500 5000
Energy Saving Trust Advice	0800 512 012
Winter Fuel Payment Scheme	0845 915 1515
Crimestoppers	0800 555 111
Police (non-emergencies)	101
Housing Ombudsman Service	0300 111 3000

Members of staff

The Co-operative employs a full-time Manager, Maintenance Officer, Housing Officer and part-time Finance Officer. The Manager is responsible for managing the staff and:

- ◆ Managing the affairs of the Co-operative with agreed policies and procedures.
- ◆ Carrying out the decisions of the governing body, the Management Committee.
- ◆ Advising and informing the Management Committee in the performance of their duties.
- ◆ Ensuring that proper systems of control are in place.

Taking on a tenancy, especially for the first time is a big responsibility. As well as paying your rent you will have other bills like council tax, electricity, gas, water rates, furniture and decoration of the property to pay for. Take time to list all the bills you have to pay and prioritise your needs. Paying your rent should always be your first priority. You can seek advice on budgeting from our office or from our local advice centre, the Evelyn 190 Centre.

Registering for gas and electricity

As soon as you take possession of the property, record the meter readings.

Find out who supplies electricity/gas to the property and set up new accounts in your name with the meter readings on your move-in day so you don't get billed for the energy use of the previous tenant.

If you don't know who the electricity and gas suppliers are, take a note of the meter numbers.

For gas, simply call the Meter Point Administration Service line on **0870 608 1524**. For electricity call **0845 601 5467**.



It is worth shopping around to see which company is offering the best deal:

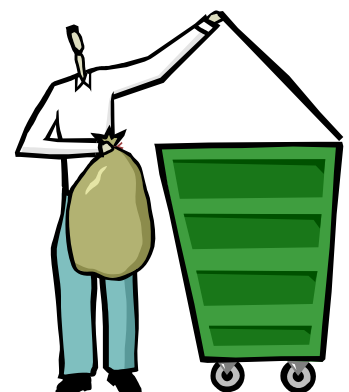
- ◆ You can phone the energy suppliers to see if their deal is better than the one you had at your last address.
- ◆ You can look on the Internet to compare deals at www.consumerfocus.org.uk
- ◆ You can phone Consumer Direct and ask the people there about deals in energy on tel: **0845 404 0506**.

Council tax

Contact Lewisham Council on tel: **020 8690 9666** to register for Council Tax. If you are entitled to state benefits you may qualify for a rebate.

Refuse collection

Find out which day your refuse bin will be emptied so that it is not left in the street longer than necessary.



Decoration

You are responsible for the upkeep and internal decoration of your home e.g. laying carpets, papering and painting the walls, ceilings and skirting boards etc. You may be able to claim a decorating allowance when you first move in but only if the décor is considered by the Co-operative to be below a certain standard. Contact the Maintenance Officer for further details.

If you want to carry out any alterations to your home you must first gain permission from our Maintenance Officer. For laminate flooring please refer to page 20. Insert section here



How to use your heating and hot water system

Most gas heating boilers have instructions for their use and a user manual will have been supplied to you in with your tenancy pack. Read these instructions carefully before starting the boiler. Make sure that the gas supply to the boiler is turned on. If you have difficulty with the heating and hot water system, contact the Maintenance Officer.

Home contents insurance

It is extremely important that you have home contents insurance as your personal possessions are not covered under the Co-operative's buildings insurance cover, (See page 21).

Getting to know your neighbours

Introduce yourself to your neighbours. This helps reduce any misunderstanding that might arise through use of common areas, noise, etc.



Settling-in visits

Within six months to a year from the start of your new tenancy the Housing Officer will arrange to visit you in your home to see how well you are settling in and if you require any assistance on anything to do with your tenancy.

Important things you should do when starting a new tenancy

- ◆ Read your tenancy agreement.
- ◆ Know your rights and responsibilities.
- ◆ Know what the Co-operative is responsible for.
- ◆ Make sure you have been given copies of gas and electrical safety certificates.
- ◆ Ask your Housing Officer or any other member of staff to explain anything you do not understand.

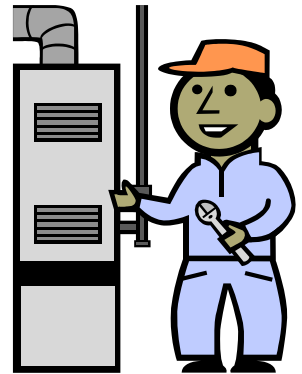
Section 3

Repairs and Improvements

So that we can provide a safe, secure and healthy living environment for our tenant/members in a cost effective way, we will:

- ◆ Provide effective ways to allow you to report repairs at all times.
- ◆ Aim to meet our repair performance targets.
- ◆ Ensure you know your responsibilities and ours, during your tenancy and at its end.
- ◆ Aim to ensure that contractors are efficient and courteous.
- ◆ Ensure you have an input into decisions about the maintenance, repair and improvement of your home.
- ◆ Carry out a periodic survey of your property to allow us to assess its condition and make long-term plans for its maintenance.

As part of your tenancy agreement you have agreed to look after your home and maintain your garden, where applicable. Our Co-op has agreed to carry out certain repairs, in general, these are to keep the structure and outside of your home in good repair and to maintain installations for water, electricity, gas and drainage inside your home.



We expect you to allow us, our contractors or representatives to enter your home having given you reasonable notice in advance of at least 24 hours to:

- ◆ Inspect the state of the property.
- ◆ Service your gas installations.
- ◆ Carry out any of our duties under the tenancy agreement.

We would expect you to report repairs as soon as they are needed. We will then aim to carry them out as quickly and as is reasonably possible within the timescales for carrying out the repair. This will depend upon whether it is an emergency, urgent or routine repair.

How to request a repair

- ◆ By telephoning the office on **020 8691 5898**
- ◆ By emailing us on management@brockley.coop
- ◆ By fax to the office on **020 8694 2287**
- ◆ You can call in person at our office at 249 Lewisham Way, SE4 1XF to report the repair between the core hours of 10.00 am to 1.30 pm and 2.30 pm to 4.30 pm, or outside of these hours by arrangement in advance.
- ◆ In writing to us at the office.
- ◆ In person by reporting to any of our officers whilst they are at your home.
- ◆ If you have a repairs emergency occurring outside of office hours you can phone the office to access the emergency repairs numbers via the answering machine messaging service.



We will inform the contractor and send you a tenant's information sheet. This tells you who the contractor is and the target completion date by which the repairs should be carried out. Please complete the tenant's section and return the tenant's information sheet in the freepost envelope as this will inform us about the quality of the service you have received. If you are unhappy with the service, we will investigate. If you have any query about the repairs, or if it has not been done before the target date, please contact the Maintenance Officer.

Repair response times

The Co-operative has three main categories of repairs with varying target response times:



Emergency: within 24 hours

Repairs needed to prevent further substantial damage to the building or which pose a threat to health or security.

For example:

- ◆ Escape of gas or fumes—For all gas leaks you should contact Transco on **0800 111 999**.
- ◆ Major water leak—try to turn off the mains stopcock first.
- ◆ Bare or live electrical wires or fittings.
- ◆ Electrical fittings in contact with water.
- ◆ Failure of all lights or all power—if you have a key meter, check that it has been charged before you contact us. Also check there isn't a power cut in your area. Check the circuit breakers in your fuse box. If they are off try switching them on again. If they will not stay on then turn off and unplug all electrical appliances that are on that circuit. Switch the circuit breaker on after disconnecting each one to work out which is faulty. If you call our contractor out and it is found that the fault lies with one of your appliances you will be re-charged for the call-out.
- ◆ Sewage overflowing into the property.
- ◆ No heating or hot water during winter months if there are young children or elderly people living in the property.



Sometimes in the case of an emergency occurring out of hours our contractors have to make temporary repairs because they cannot get the materials needed to carry out full repairs. They will return to repair the problem as soon as they can.

Urgent: within three working days

These are faults that may cause inconvenience to a tenant/member but little damage to property if dealt with within the target time.

For example:

- ◆ Faults at electrical fittings.
- ◆ Ball valve faults at storage tanks or WC cisterns.
- ◆ Normal plumbing leaks.
- ◆ Damage to roofs likely to cause additional damage to other structures.

Routine: within three weeks

These are faults that are not hazardous or which cause minor inconvenience to a tenant/member.

For example:

- ◆ Cleaning or repairing gutters or downpipes.
- ◆ Repairs to floors and paths that are not hazardous.
- ◆ Most other day to day repairs to woodwork, brickwork and plaster.
- ◆ Non-urgent plumbing and electrical work.



Planned repairs

There are some repairs that can be done over a longer term basis and they include:

- ◆ Some carpentry and fencing repairs.
- ◆ Kitchen unit replacements.
- ◆ Floor covering replacement in kitchen and bathroom.

If you ask us about non-urgent repairs we will usually check to see if it is already on our to do list for the near future. If it is we will let you know and ask you to wait until then.

Do I need to report a repair outside my home?

If you notice leaking gutters, downpipes or water pouring from an overflow pipe please do let us know even if it isn't causing you a problem. It will help us to keep repairs costs down in the longer term. If you notice repairs are needed in communal areas please also let us know. This might include repairs such as loose stair treads, broken handrails or uneven paving.

Unsatisfactory repairs

We do need to know if you are not happy with any aspect of your repairs. You can let us know by completing the tenants information sheet and returning to us in the freepost envelope or contact the Co-op office. We will use the information you give us to improve our service.

We will try to resolve any problems as soon as possible but if you are still not satisfied you can make a formal complaint using our complaint procedure. (See page 34).

Re-decoration allowance for the elderly

In certain circumstances the Co-operative may agree to carry out work for you if you are elderly, disabled or vulnerable. If you are over sixty years of age or if you are disabled you may be entitled to a grant towards the cost of decorating your home. Contact the Maintenance Officer for further details.

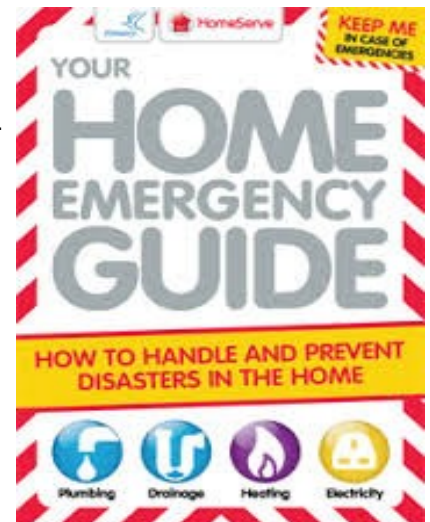


Who is responsible for what repairs?

It is the Co-operative's responsibility to carry out most repairs to the outside of your home, the main structure and communal areas. We will also cover standard fittings and fixtures such as kitchen units, bathroom sanitary ware and heating systems along with the systems for supplying gas, electricity and water. We are also responsible for floors, floor coverings to the kitchen and bathroom, ceilings and plastering. We will also make good internal decorations after carrying out repairs.

As a tenant/member of Brockley Tenants' Co-operative Ltd you have accepted certain responsibilities by signing your tenancy agreement and you must look after your property (and any communal areas) in a responsible manner. Tenant/members are responsible for various minor repairs including:

- ◆ Unblocking sinks, hand basins and baths.
- ◆ Small repair jobs such as electrical fuses and replacing toilet seats.
- ◆ Fitting new locks if you lose your keys. If keys are stolen we will replace locks if you have a crime reference number from the Police.
- ◆ Damage caused by you, someone living with you, a visitor or pets.
- ◆ Internal doors (except fire doors) internal door latches and locks, handles, hinges, keys and rubber door stops.
- ◆ Replacing cupboard catches, handles and hinges.
- ◆ Plugs and chains to sinks, hand basins and baths.
- ◆ Accidental damage to sinks and toilets.
- ◆ Replacing broken glass in windows and doors unless it is criminal damage and you have a crime reference number from the Police.
- ◆ Replacing door bell and smoke alarm batteries or testing smoke alarms.
- ◆ TV aerials, satellite dishes and cable TV installations.
- ◆ Replacing bulbs, fluorescent light tubes or starter switches unless they are in shared areas.
- ◆ Decorating the inside of your home.
- ◆ Anything that you have fitted to your home, inside or outside.
- ◆ Any non-standard items which were given to you at the start of your tenancy.
- ◆ Plumbing to washing machines or dishwashers.
- ◆ Draught exclusion to doors and windows.
- ◆ Minor plaster cracks and gaps between skirting boards and floors.
- ◆ Adapting doors for carpets.
- ◆ Carpeting, floor tiles and lino to any area not including the kitchen and bathroom.
- ◆ Replacement of laminate flooring (where permission had previously been given for it to be laid) after flooring and other necessary works underneath flooring have been carried out.
- ◆ Bleeding radiators.
- ◆ Shelving and curtain rails.
- ◆ Gardening if you have sole or shared access.
- ◆ Pest control not covered by statute.

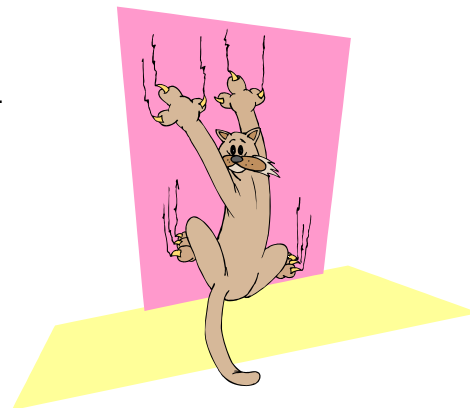


You must also:

- ◆ Keep the property and garden, (if you have access to one), in a clean and tidy condition.
- ◆ Reports any faults that need repair.
- ◆ Get approval from the Co-operative before you carry out alterations to the structure or fittings in your home.
- ◆ Report vandalism or break-ins at your property to the police and provide the Co-operative with an incident number.
- ◆ Maintain the internal decoration of your property to a reasonable standard.

You must not:

- ◆ Paint pre-finished doors, kitchen units, pvc or hardwood windows, switches, sockets, detectors, radiators or fire surrounds.
- ◆ Allow animals to damage fittings or soil floors inside your property.
- ◆ Apply textured finishes to walls.
- ◆ Remove radiators from walls to decorate behind them.
- ◆ Fit additional locks to internal doors.



Rechargeable repairs

The Co-operative will recharge you for repairs:

- ◆ If you have carried out an unapproved alteration which must be remedied before the property can be re-let.
- ◆ Where you, or someone else has damaged an item either deliberately or through neglect.
- ◆ Where your property has been vandalised or damaged as a result of a break-in. Your home contents insurance should cover the cost of this.
- ◆ If you misuse the emergency repairs callout phone numbers.

Maintaining the garden

The Co-operative is responsible for repairing:

- ◆ Access paths and steps to your front and rear door but not patios or garden paths.
- ◆ Maintaining dividing fences.
- ◆ Fences and brick walls bordering land owned by the Co-operative.

It is your responsibility to look after the garden by:

- ◆ Keeping it tidy and free of rubbish.
- ◆ Making sure shrubs, hedges and trees do not become a nuisance to neighbours or cause damage to boundary fencing, brickwork or the exterior of the building.
- ◆ Maintaining garden paths and patios.
- ◆ If you have had permission from the Co-operative to keep a dog, making sure that when it is in the garden it does not become a nuisance to neighbours.
- ◆ Dealing with mice, ordinary ants, bugs and fleas, bees and wasps nests, (unless they are in a shared area). Lewisham Council may assist you with dealing with other infestations in your home such as rats and pharaoh ants but there will be a small charge for this service.



Having a well
maintained
garden implies
someone who
looks after their
garden, someone
who hasn't left the
property empty.

What happens when I report a problem?

We will ask you for information about your repairs such as:

- ◆ What requires attention?
- ◆ What is the problem? — is it leaking, broken, loose or stiff?
- ◆ If it is leaking, is it a lot of water escaping or just a tiny amount?
- ◆ Can you describe the item that is broken—what type, shape colour and size is it?
- ◆ What is it made of? - wood, metal or plastic?
- ◆ What do you think is causing the problem?
- ◆ Where in your home is the repair needed?
- ◆ Are any other homes affected? - the flat below you?
- ◆ When can you be at home for the contractor to call to carry out the repair?

It is a good idea to think about these things before you contact us so that you can give us all the information we need to enable us to send the contractor who has the right skills and tools to carry out the repair to your satisfaction.

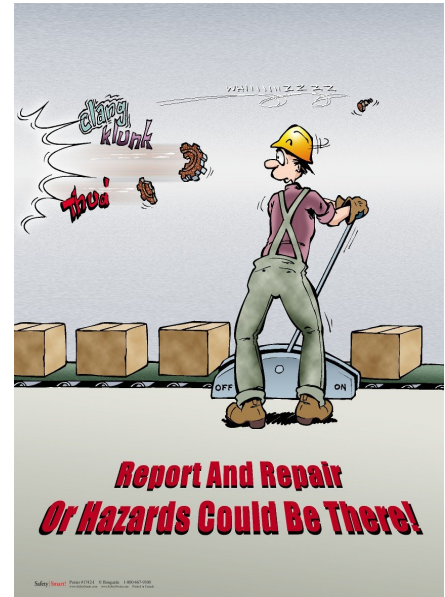
We will tell you how long the repair might take to complete. Our Maintenance Officer will make an appointment for you while you are on the telephone. This will usually be either in the morning between 8.00 am till 1.00 pm or in the afternoon between 1.00 pm and 5.00 pm. If you later need to change the appointment please call us at least 24 hours before it is due.

We will tell you who the contractor is and send you a tenants information sheet with the details of the repair to be carried out and the contractor's name and telephone number.

It is very important that you keep the appointment as missed appointments cost us time and money. We could decide to recharge you the cost of our contractor's time spent calling round to your home to find you are not at home at the appointed time because they could have been carrying out repairs elsewhere. If you cannot be at home ask a friend or neighbour if they can stand in for you. If you are out, our contractors will leave a card asking you to call them to arrange another appointment. If you do not get in contact then we will cancel the repair.

Checks to the heating and hot water system

If you have a fault with your heating and hot water system, first check that your gas and the heating controls are set properly and that the boiler pilot light is igniting. Please refer to your instruction manual for the correct setting of your timer and thermostat. If you find that one of the radiators is not coming on you may need to bleed it to release air locked in the system. Please do these checks first before calling out our gas engineer.



Contractors

The contractors who work for us have all been approved and are expected to conform to a Code of Conduct. We expect them to be competent, courteous and tidy. We do not permit them to smoke in your home or use your facilities without your consent. We ask you to agree to keep the appointment with the contractor or to make alternative arrangements, be polite and courteous towards them and to keep your home in a clean and clear condition to allow the contractor access to carry out their duties. If you have any reason for complaint about a contractor, please let us know.

Inspecting repairs

The Maintenance Officer may wish to inspect your property to assess the repair before he/she instructs the contractor. He/she may also inspect the completed repair to ensure it has been done correctly. After the repair has been completed we ask that you complete and return the tenants information sheet as this tells us if you are satisfied with the work the contractor has done.

Annual gas safety inspections



The Co-operative is legally obliged to carry out a gas safety check every twelve months in each of our properties with a gas supply to make sure it is safe for you to use and you must give our contractor access to do this.

If you do not give our contractor timely access we will have to gain access by taking legal action against you and you will then be recharged for any costs incurred.

Stock condition surveys

From time to time we may need to carry out a more detailed inspection of your home to allow us to plan long-term repairs and improvements.

External decorations

Your property will be included in a six yearly programme for external painting and other necessary external repairs



Aids and adaptations

We are committed to helping our tenant/members to remain in their homes as long as they wish and will do what we can to make properties suitable for people's changing needs. If you have special medical needs we will try to adapt the property to suit you. For example, if you need help with getting in and out of the bath we may be able to assist with an aid or adaptation.



You will need to contact your Occupational Therapist through your local GP, who will give us a letter confirming your needs. Please note that if we need to apply for a grant to carry out adaptation works, the process of obtaining the grant can take some considerable time before we would be able to start the works.

Improvements you can carry out

You can make some improvements to your home if you wish. Some of these will require our approval before you start. Check with the Maintenance Officer before starting any works.

Examples of works that would require permission are:

- ◆ Replacing a fireplace and/or surround.
- ◆ Putting up extra kitchen cupboards.
- ◆ Putting in a driveway.
- ◆ Putting up a TV aerial or satellite dish.
- ◆ All structural works.
- ◆ Laying laminate or wooden flooring—permission is only likely to be granted for basement/ground floor flats or houses.

You can get compensation for some improvements if you move out of your home shortly after doing the improvements provided that:

- ◆ You have obtained permission from the Co-operative in advance to carry out the improvement.
- ◆ The item that you replaced was within the last third of its expected life.
- ◆ You have invoices for the work or materials.
- ◆ The improvement was carried out to an acceptable standard and is still in good condition.

Right to repairs



You may be entitled to compensation for certain repairs if the contractor does not carry out an assessment of the repair and attempt to repair it within the timescales we have set.

The compensation scheme does not apply if:

- ◆ The contractor is unable to get into your home.
- ◆ Special materials are required and have to be ordered.
- ◆ There is a problem over which we have no control.

For further details of the compensation scheme please ask a member of staff for a copy of the Co-operative's Improvements and Compensation Policy.

Television aerials, satellite dishes and security devices

You must obtain written permission from the /Co-operative before fitting an aerial, satellite dish or security device.

In the case of a satellite dish or aerial, you must ensure that you obtain the necessary planning consents if your property is in a conservation area. You must ensure that the aerial is sited where it will not cause a problem to neighbours, or cause any potential damage to the structure of the building.

In the case of security devices such as bars or metal door gates, the Co-operative will require you to produce a certificate from the fire brigade, which provides evidence that there are satisfactory means of escape in the event of a fire and that the fire brigade can obtain entry to the premises sufficiently rapidly in the event of a fire. Permission will not be given without such certification. If you fit such devices without permission you will be required to remove them at your own expense, and to reinstate the property to its original condition. If you do not do so, the Co-operative may do so and recharge the cost to you.

Electric fuse box (consumer unit)

There are two types of consumer units:

- ◆ Older fused units have individual fuses for each of the circuits in your home. These fuses have different ratings and you should keep spare fuses handy to repair the fuse should it blow.
- ◆ Modern circuit breakers have trip switches for each circuit and are more sensitive than fused units. If the electricity suddenly goes off, it is probably because of a faulty appliance. Unplug or switch off all appliances and lights and reset the switch on the consumer unit. Switch on items one at a time and the faulty appliance will become apparent.

If you call out a contractor to reset your consumer unit and the fault has been caused by an appliance, we will charge you for the cost of this work.

Water leak

If water has reached electrical fittings, switch off the electricity at the main switch. Turn off the water at the main stopcock, (often below the sink or in the bathroom).

Turn on taps to drain the system. If water has gathered above a ceiling, punch a small hole in the plasterboard to allow the water to drain. This will reduce damage and may prevent water reaching electrical fittings. Apparent water leaks in bathrooms are often caused by the misuse of showers or the bath.

Smoke alarms

All our properties are fitted with smoke alarms. These are installed to protect you and it is essential that you keep them in proper working condition. All alarms have test buttons to allow you to check them and this should be done at least every month. You should also vacuum them occasionally to remove dust from the sensors. Both battery-powered and mains-powered alarms contain batteries and will beep intermittently when the battery needs replacing. Do this as soon as possible. Usually the battery drawer is on the side of the alarm and often it will not close if there is not a battery in place.

Floor covering and laminates

If you lay foam-backed carpet, you should fit a separating layer to prevent it sticking to the floor beneath. **Overlay flooring such as tiles and laminates should be fitted only if you have received written permission from the Co-operative. We do not allow laminated flooring to be laid in flats because of the transmission of noise to neighbouring flats. We will not be responsible for repairing or replacing overlay flooring if we have to lift the floor for any reason.** All floor coverings must be removed at the end of your tenancy unless other arrangements have been made.



Blocked drains

You must not put large items or pour fat down the drains. You are responsible for keeping drains and waste pipes inside your home free from blockages. If you cause a blockage through neglect we will recharge you the cost of any remedial work.

Ventilation, mould and condensation

Adequate ventilation is essential to all homes. Mould usually occurs in properties that have been poorly ventilated and is caused by condensation, which comes from domestic activities. Cooking, showering, etc., creates water vapour that condenses on cold surfaces or areas where there is little air movement. Drying clothes inside and portable gas heaters, (which are not allowed), are common causes of mould.



Mould should be treated with a fungicidal wash available in hardware stores. To reduce condensation make sure your home is well ventilated and warm. Do not block up air bricks and use your extractor fans in the kitchen and bathroom. Bathroom fans (if fitted) should be left running for 15 minutes after you have had a bath or shower to remove water vapour. If you have no fan, leave the window open for a short time. Kitchen fans should be used

when you are cooking to prevent the spread of smells and water vapour throughout the property. If you have no fan, leave the window open while you are cooking. Kitchen and bathroom doors should be kept closed for a short period after use to prevent the spread of vapour to the rest of the property. Open windows regularly and dry clothing outside the property whenever possible.

Insurance cover

The Co-operative is responsible for the structure of your home. We are not responsible for damage to or loss of your belongings from theft, fire, flood, water damage or storm. **We strongly recommend that you take out insurance against such risks.** Whether you take out the insurance policy we recommend, (see below), or go elsewhere for insurance, you should read the policy carefully and make sure that you keep to its requirements.



My Home
Contents Insurance

National Housing Federation My Home Contents Insurance - Tel: 0845 337 2463

This recommended insurance scheme covers most of the contents of your home. You can request an application form from the Co-operative. You can arrange insurance for your possessions and there are flexible regular pay as you go payment options.

The type of policy they offer is 'new for old' cover. This means that if you make a claim and it is agreed, the insurance company may pay the full cost of replacing damaged items with new ones. You can arrange insurance privately if you prefer.



Going away

If you intend to leave your property empty for more than three weeks you should:

- ◆ Leave a key with a relative or friend and ensure that the Co-operative know who to contact in an emergency.
- ◆ Turn off the water at the stopcock
- ◆ In summer, turn your heating off; in winter turn the heating to its lowest setting.
- ◆ Ask a relative or friend to clear post from your door and change the position of the curtains.
- ◆ Use a time-clock to switch lights on and off.



If you intend to be away from your home for more than six weeks you will be required to seek permission from the Co-operative in writing and any agreement to this would be at the discretion of the Co-operative.

Leaving your home

If you decide to give up your tenancy there are certain repairing obligations you need to be aware of:

- ◆ Access will be required before you move out to carry out a pre-void inspection.
- ◆ Any repairs identified through the pre-void inspection that are your responsibility must be completed before you leave the property.
- ◆ You must repair any damage you have caused to the property.
- ◆ All your possessions, furniture, carpets and rubbish must be removed from the property, communal areas and surrounding land and gardens.
- ◆ All fixtures and fittings must be left in clean and good condition.
- ◆ You must leave the property in good decorative order.
- ◆ You must leave the property in a clean and tidy condition.
- ◆ Clear any debts you may have on your electricity and gas supply.
- ◆ If you have a gas or electricity prepayment key or smartcard please surrender this to us when you return the keys.
- ◆ All sets of keys that were issued to you, including window keys and meter cupboard keys must be returned by the Monday following the termination date of your tenancy, before 1.00 pm.

If you fail to do any of the above you may be recharged the cost the Co-operative incurs for clearing and cleaning the property before it can be re-let and you will also be charged another week's rent if the keys are not returned by the due date and time.

Section 4

Rents and Benefits



We use your rent to pay for housing services such as repairs and improvements. It is important that everyone pays their rent on time because the long-term survival of the Co-operative is at risk and every pound we don't collect is one pound less that we have to spend on the services we provide to every tenant/member.

How to pay your rent

As you have a weekly tenancy your rent is due on the Monday of each week and is payable in advance. You can choose to pay your rent either weekly, fortnightly, four weekly or calendar monthly but your rent should be paid in advance and not in arrears.

Your rent is exclusive of any other charges and you are responsible for payment of council tax, water rates and utility bills direct to the relevant authorities.



Payment options

It is important that you choose the payment method that you find the most convenient. The options are as follows:

Direct Debit

This is the easiest and cheapest way for the Co-operative to receive your payments. We can set up a direct debit arrangement for you with Allpay.net as long as you inform us of your bank account details, the amount you wish to pay, the frequency of your payments and the dates you wish the payments to leave your bank account. Allpay.net require at least 12 working days notice before setting up your direct debit arrangement. If you choose to pay by this method you should always ensure that you have enough money in your account on the due dates to avoid having to pay bank charges for a returned unpaid transaction. An advantage of direct debit is that we can make any changes automatically for you. However, we will always give you at least 14 days notice of any changes we intend to make.

Standing Order

We can provide you with a standing order form to send to your bank. You will be responsible for notifying the bank each time there is a change to the amount you need to pay. Payments can be made to suit your own circumstances as long as your rent is paid before the due date. Check with your bank in case they make a charge for this service.

Allpay swipe card

We can order a swipe card for you to use to make payments. You can use this card at any retail outlets displaying the PayPoint logo or at any Post Office. You will be given a receipt as proof of your payment which you should keep in case it is needed at a later date. If you want to find out where the nearest PayPoint retail outlet is please contact the Housing Officer at the Co-op Office who will supply you with a list of outlets in your area.

You can also use your swipe card to make payments over the telephone by phoning **0844 557 8321** and then following the instructions to pay by credit or debit card.

Internet or mobile application

To pay via the internet simply visit website: www.allpay.net If you have an Apple or Android Smartphone you can download the allpay application, To sign up please call **0844 557 8313**.

Rent payment book

If you wish to make payments at the Co-operative Bank you will need to contact the Housing Officer at the Co-op's office to request a rent payment book. You will be issued with a paying-in book with a reference number on the bottom left-hand side of each slip which you will need to ask the cashier to input onto the Co-op's bank statement each time you make a payment. The nearest branch of the Co-operative Bank is at 151 Lewisham High Street at the south end of Lewisham centre. You may pay by cash or cheque. Payments using the paying in book at any other bank will incur a charge, which you will have to pay.

By cash or cheque

You can make a cash or cheque payment in person at the office. Cash payments are normally discouraged and are only to be used in urgent situations, as it is a security issue and means that Co-op staff have to take your payment to a bank. It is available for our elderly, vulnerable or disabled tenants. You will be given a written stamped receipt as proof of your payment.



Remember to keep a note of all your payments if you use any of the above methods and keep all receipts, statements, etc., as proof of your payments. Also keep your Allpay swipe card in a safe place if you do not intend to use it for a while since it costs the Co-op money to replace it if it goes astray. If you do lose it or it fails to work properly please contact the Co-op's office to request a replacement.

Rent statements

We will send you a rent statement every three months together with our newsletter. This tells you the balance on your account, lists the charges due and gives the amount you have paid for the last three months. When you read your statements, please remember that some payments may not be credited to your account the same week you make them. You can request an up to date rent statement at any time from the Housing Officer.

Do you owe rent?



Sometimes people find it hard to keep up with rent payments because they are ill, unemployed or have personal problems. If you have problems paying your rent, the Housing Officer can help you. This may include giving you advice on benefits, debts or any other issues making it hard for you to cope financially. We have a responsibility to collect rent but will treat tenants sympathetically.

What you should do

The important thing is to tell the Housing Officer or get advice before the debt gets too large.

Your first step should be to contact us on **020 8691 5898**. We can make an appointment for you to speak to someone in person if you wish. You may also contact the Housing Officer by email at management@brockley.coop

You should also check if you are entitled to claim housing benefit by asking the Housing Officer or contacting the housing benefits office at Lewisham Council on **020 8690 8444**. They can provide you with advice on the benefits you may be able to get.

What we will do

The Housing Officer will usually contact you if you are more than two weeks behind with your rent. If this happens, you should pay what you owe straight away. If you do not, and if the arrears continue to grow to more than three to four weeks, the Housing Officer will contact you again to offer to attend an interview with you either at the office or at your home or to refer you to a debt counselling agency. You will be asked to settle your debt, either by paying it in one go or by paying weekly instalments on top of your rent. If you contact the Housing Officer and make an arrangement to pay the rent, we will not usually take any further action as long as you keep to the arrangement made.

If you do not contact the Housing Officer, or do not keep to the agreement you have made to pay the rent, we may commence legal action against you.

If we take legal action, we will offer to meet you to explain what will happen and what your rights are. The first step will then be to serve you with a 'Notice to Quit if you are a Brockley Tenant or a Notice of Seeking Possession if you are a Hexagon tenant'. This notice tells you the amount of rent you owe and gives you four weeks' warning that we may apply to the County Court for a possession order. A possession order gives us the right to end your tenancy, and means you will lose the right to live in your home.

Going to court could also mean that you have to pay large court costs and it may affect your chances of getting credit in the future. For more information about how we deal with rent arrears check the Co-operative's Rent Arrears Policy.



If you have other bills

If you have trouble paying any of your bills, you can get advice from a Citizens Advice Bureau or we can refer you to a local advice centre. We can offer you basic welfare benefit advice but an advice centre has specialised staff who are trained in welfare benefits and they will be able to offer you more in-depth advice.

We are aware that some tenant/members are on low incomes and suffer from severe financial hardship due to multiple debts, which restrict their life and cause them a great deal of worry. On many occasions, tenancies are threatened when debts such as rent and council tax arrears are not dealt with quickly and effectively enough.

Electricity and gas companies run schemes which let you spread the cost of bills. You can get more details of these schemes from your electricity and gas suppliers.

The local advice agency can advise you on:

- ◆ The debts you should deal with first.
- ◆ Which services can help you.
- ◆ Which grants and interest-free loans are available if you are on a low income.



Debt Help & Advice

We are here to help you

Claiming benefits



You may be entitled to housing benefit to help with the payment of all or part of your rent. To make a claim for housing benefit call Lewisham Council on **0208 690 8444** or visit Access Point on the ground floor at Laurence House, Catford Road, London, SE6, (opposite the Town Hall). Please ask for your benefit to be paid direct to the Co-operative.

When Universal Credit comes into effect from April 2014 your housing benefit payment will be included in with your other benefits in monthly payments and you will be responsible for paying your rent to the Co-operative. You will need to open a bank or building society account if you don't already have one, as your universal credit payments will be paid straight into your account. If you have problems with opening a bank account please contact the Housing Officer who may be able to offer you some advice about this.

To make a new claim for universal credit, you will have to do this online at www.gov.uk/universalcredit. If you cannot claim online, face to face and telephone support will be available until you can get access to the internet. For further information about Universal Credit and how to claim housing benefit please contact the Housing Officer.

Claiming benefits?
From 2013, you'll need to be on-line



Changes to your rent



The Co-operative has a Rent Setting Policy which governs how rents are set. The Co-operative is required to comply with the government's rent influencing regime which involves using a formula to calculate rent charges. The Co-operative's rents are increased in three phases during the course of each year, at week 13 in June, week 30 in October and week 47 in February.

The rent usually increases each year because of increased costs and other factors but can sometimes decrease. Your rent should not rise by more than price inflation plus 0.5% plus £2.00 per week. You will be given at least four weeks notice of any change to your rent. If you are in receipt of benefits the Co-operative will inform Lewisham Council of your new rent charge.

If you are a Hexagon tenant your rent will be set by Hexagon Housing Association and it will normally change from the first week in July of each year. Again, you will be given at least four weeks notice of any change to your rent. For the first year of your tenancy you may find that your rent increases within a short period depending on when your tenancy commenced. This is so that it can be phased in with the other Hexagon rent increases in July of the following year.

Section 5

Being a good tenant and neighbour

Everyone is entitled to live in a good quality home in a pleasant environment. To help keep things this way we rely on you to be considerate and tolerant towards your neighbours. The way that you, your family and any visitors to your home, use the property, any communal areas and your garden if you have one and the way you control your pets and keep noise down are all very important.

Noise

Our properties are not completely soundproof. You can help keep noise down in the following ways:

- ◆ Carpet your floors
- ◆ Do not use noisy appliances or loud television, sound systems or music centres late at night. (You can use headphones if you want to listen to loud music).
- ◆ Do not stand your speakers on the floor.



Keeping a pet

Pets are only allowed in certain circumstances:

- ◆ If you live in a flat you must first ask your neighbours if they would object to you keeping a pet.
- ◆ Your pet must be kept under supervision and not cause a nuisance to your neighbours.
- ◆ Your pet must not cause damage to Co-operative property.
- ◆ A request for permission to keep a pet must be made in writing and written permission received from the Co-operative prior to obtaining a pet.

Please contact the Housing Officer for details on the Co-operative's definition of a pet. If you have use of a garden and you let your dog out unattended, you must ensure it cannot escape and cause a nuisance to others in the area. You must not allow your dog to bark persistently.

Gardens

You are responsible for keeping your garden in a clean and tidy condition. You should not plant trees or bushes that could become unmanageable or pose a hazard, or shrubs with invasive roots.

If you have a shared garden you must take turns with your neighbours to keep it clean and tidy by cutting the grass, trimming the hedge etc, regularly. If you are unable to maintain your garden due to a disability or if you are elderly, contact the Maintenance Officer to see if we might be able to assist you.

Communal areas

If you have a shared hallway you must take turns with your neighbours to clean it. You should make sure that you do not drop litter in the stairwells and that rubbish bags are not left outside the flat doors. You must not do anything which causes inconvenience or danger to anyone using the communal areas. Storing your belongings—toys, furniture, bicycles or prams, etc. - is forbidden as this poses a threat to the health and safety of other residents. For example, in the event of fire, obstacles in the hallway might impede yours and other people's quick exit from the building. Always make sure that the communal doors are closed properly to maximise security. Ensure that the shared areas are well lit and maintained. If you find something broken or damaged in the communal area please report it to us immediately.



Rubbish bins

All refuse is a hazard. Please place all rubbish in securely-tied bags in the wheelie bin the moment you put them out of the house. If you have any furniture or large items which would not normally be removed with your weekly collection please contact Lewisham Council on tel: **020 8314 7171** who will organise for the rubbish to be taken away separately. There is a small charge for this service. Rubbish must not be left in the communal areas or in gardens where it would attract vermin.

Parking

Where our properties have private parking areas and/or garages it is important that you show every consideration to your neighbours when parking. Unroadworthy or untaxed vehicles, caravans and trailers are not permitted in the parking areas. These and abandoned vehicles may be removed and the cost passed onto the person responsible for them. The repairing of any vehicle within the parking areas is not allowed unless you are doing minor day to day repairs on your own vehicle.



Disagreements with neighbours

If a problem occurs between you and neighbour which breaches a condition of your tenancy agreement it is best to try to firstly resolve this between yourselves. Your neighbours may not realise that they are causing annoyance. Often in such cases a friendly word can enough to sort matters out. Discuss the problem calmly and be willing to compromise, if possible. Otherwise, you may find a small disagreement turns into a major row.

If this approach does not work, contact the Housing Officer for assistance. Please note that we will not get involved in resolving your personal or family problems.

It is important that you make your complaint in writing. We will then follow our Anti-Social Behaviour Policy and Procedure. Your complaint will be recorded and responded to promptly. We will attempt to sort out the disagreement by speaking to you and your neighbour. All complaints are made in confidence and your identity will not be revealed to your neighbour without your consent. At this appoint we will decide what action, if any, is required and you and your neighbour will be advised of this accordingly.

Nuisance

We would remind you that any nuisance in and around your home, whether caused by yourself, members of your household, or visitors to your house—is a breach of your tenancy agreement. In serious cases we may take legal action in order to obtain an eviction order against the offending tenant.

Disagreements with neighbours can be difficult to sort out. You can help yourself and us by keeping an accurate record of disturbances as evidence if the case goes to court, or if you decide to involve the police or a solicitor. We can provide you with an incident log.

Mediation

Where we receive neighbour complaints and counter-complaints, it can be difficult to resolve these problems. In situations like these, with the agreement of those involved, we may offer independent mediation in an attempt to resolve the problem. There is a charge for mediation services and these charges are likely to be passed on to you and the other neighbour.



Harassment

Any form of harassment can cause great distress to those who experience it. Harassment is defined as causing a person alarm or distress in any way. As a landlord we will not tolerate harassment, racial or otherwise and we will deal sympathetically, seriously and speedily with all complaints received.

If you feel that you are a victim of harassment, you should, in the first instance, contact the Housing Officer to arrange confidential discussion. We formally investigate all reports of harassment and do not hesitate to take appropriate action to stop the perpetrators. This may include taking court proceedings for the eviction of any tenant carrying out harassment. Victims of harassment are consulted at all times on any proposed action to be taken.

Use of your home

Remember, it is your responsibility:

- ◆ To use your home as your principle home.
- ◆ To keep us up to date with who is living in your home.
- ◆ Not to use, or allow your home to be used for illegal purposes.
- ◆ Not to use your home as a base for a business unless you have received written permission from us.
- ◆ Not to indulge in anti-social behaviour in your home or in the locality and not to allow your visitors to do so, (eg., noisy parties, harassment).
- ◆ Not to sublet your home (See Section 6, page 31)

Relationship breakdown

There are certain circumstances where the Co-operative would assist a tenant/member who has had a relationship breakdown to move, usually where children are involved and both parents share care and control, or when both parties are joint tenants and are actively involved in the running of the Co-operative.



In cases where the Co-operative is unable to assist, a tenant/member who wishes to move out can apply for rehousing as an external applicant in the same way as other applicants who are not already housed by the Co-operative.

If you find yourself in this situation and need advice contact the Housing Officer.

Domestic Violence

Domestic violence usually takes place in or around the home and because it is a traumatic experience means that the need for good advice, information and support is crucial for people to be able to end the violent relationship.

We take reports of domestic violence very seriously. If you experience domestic violence there are a number of different options you may want to consider. It is best to seek expert advice to identify the best course of action for you. The Housing Officer will be able to assist you in finding other agencies for help. We will work with you to ensure:



- ◆ Your home is secure.
- ◆ Repairs following any incident are carried out within twenty-four hours.
- ◆ You get legal advice and information to allow you to make decisions about your future.
- ◆ Support is provided to allow you to remain in your home or where this is not possible, referral to the Homeless Persons Unit.
- ◆ You are considered for a priority move if that is believed to be the only option.



Section 6

Applying for alternative housing

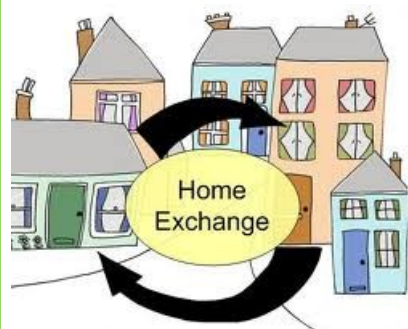
As a tenant/member of the Co-operative you can apply for alternative housing. The following are the two most common ways to do this:

Applying for a transfer

If you wish to move or need to move to another home please contact the Housing Officer for advice and information. The conditions for your acceptance onto the transfer list are that:

- ◆ You have lived in your property for at least twelve months.
- ◆ You have no rent arrears.
- ◆ You are not under a Notice to Quit or Notice of Seeking Possession.
- ◆ You have participated in the Co-operative for a minimum period of six months.
- ◆ Your property is in a good and clean decorative order.

You will need to have a home interview and complete a transfer application form and this will go to the Housing Management and Maintenance Sub-Committee meeting to be approved. If your application is successful you will be placed on the waiting list for the size of property applicable to your household size. If you are looking for another home similar to the size you already have then you will be given additional priority on the list as the Co-operative will be able to offer your home to another person on the list when you have moved out. If you are a Hexagon tenant you can also apply to join Hexagon's own transfer list. For further information about transfers contact the Housing Officer.



Mutual exchanges

You can also apply to swap your home with a tenant of the Co-operative or of another registered social landlord. To research this option you can visit the Homeswapper House Exchange websites. If you find a property you are interested in please contact the Co-operative and ask to be registered on the website so that you can go ahead with contacting the other tenant. Hexagon tenants should contact Hexagon to register for Homeswapper. Similar conditions will apply as for a transfer and you will need permission from both landlords before your mutual exchange can go ahead. For further information please contact the Housing Officer.

There are a number of other schemes available for tenants who are interested in moving. Please ask the Housing Officer for more information.

Can I sublet my home?

You may take in a lodger as long as you ask permission from the Co-operative first and your home does not become overcrowded. You are not allowed to move out of your home and rent it to someone else or let it as a self-contained unit.

Can I buy my home?

The Co-operative cannot sell its properties to members under the government's Right to Buy scheme. This is because tenant/members collectively own all the properties under a fully mutual



How long can I go away for?

If you plan to be away for more than six weeks you should contact the Co-operative and let us know. You should give us information on how long you plan to be away for, how your rent will be paid during this period and how we can gain access to your home in case of emergency.

If you are away from your home for more than thirteen weeks and you do not inform us and your rent is not being paid, the Co-operative may assume that the property has been abandoned and steps will be taken to re-possess the property.

Can I pass my tenancy onto another person in the family? (Succession rights)

Upon your death the tenancy can be passed onto your spouse or another family member if it has not been passed on previously. You can only pass on your tenancy in certain circumstances:



- ◆ Your spouse, partner or family member must have been residing with you in your home as their only home for twelve months previous to the date of your death.
- ◆ Your spouse, partner or family member must agree to become a member of the Co-operative.
- ◆ The new tenancy agreement granted to your spouse, partner or family member will not give the right for the tenancy to be passed to anyone else upon their death.
- ◆ The right to succeed to the tenancy must be claimed within six weeks of your death.



Assigning your tenancy

You can assign your tenancy if you have decided to do a mutual exchange or if the person to whom you are assigning the tenancy would be entitled to take over the tenancy if you died immediately before the assignment.

For example, if you wanted to buy a house and you had a child over the age of eighteen living with you and they would not be under occupying the property, the tenancy could be transferred to them as long as they agreed to become a participating member of the Co-operative.

For further information contact the Housing Officer.

Section 7

Ending your tenancy



How long is my tenancy for?

You tenancy will last as long as you wish unless you breach your tenancy agreement. Breaches of tenancy agreement include keeping your home in poor condition, selling drugs, non-payment of rent and anti-social behaviour. A full list of what constitutes a tenancy breach is outlined within your tenancy agreement. The Co-operative will take legal action against tenancy breaches asking the courts to decide whether or not you can stay in your home.

How do I end my tenancy?

You may of course wish to end your tenancy voluntarily because you are moving to another home. In this instance you must give four weeks written notice to our office by completing a tenancy termination form and informing us of your forwarding address. If you end your tenancy in this way we will advise you fully of all obligations and responsibilities you will have prior to leaving.

When we receive notification of your intention to move out of your home we will write to you confirming the termination date of your tenancy. We will ask you to clear the property of all your possession, including the front and rear gardens and communal areas, (if applicable) and surrender all keys to the property by returning them to the Co-op office on or before the termination date. If your keys are returned late, you will be liable for further rent payments. If you fail to return all of your keys we will make arrangements to change the locks and the cost of this work will be re-charged to you.

What to do before moving out of your home

- ◆ Give us access to carry out a pre-void inspection.
- ◆ Leave the property in a clean and tidy condition.
- ◆ Remove all your belongings, including carpets and furniture and items in any loft space or garden.
- ◆ Make sure any lodgers or other members of your household leave with you.
- ◆ Repair any damage you have caused to the property.
- ◆ Check with us to make sure that you have paid all money owed to us for rent or recharge repairs.
- ◆ Do the repairs you are obliged to do as indicated during the pre-void inspection.
- ◆ Give us a forwarding address unless there is good reason for not doing so.



Repairs and remedial work

After you have moved out of the property we will carry out a detailed inspection of it. This may highlight additional repairs for which you may be liable. You are not liable for normal fair wear and tear.

Money owed to the Co-operative

We will pursue any money owed to the Co-operative for rent or repairs and where necessary will use the services of a debt collector. You must clear any debt on your gas and electricity and surrender your gas and electricity prepayment cards to the Co-operative, if you use them.

Section 8

General information

Compensation

The Co-operative aims to give good standards of service in housing and repairs but occasionally things do go wrong. The following information is a summary of our Improvements and Compensation Policy. For a full copy contact the Co-op office.

When can compensation be considered?

- ◆ When we have not completed certain qualifying repairs on time.
- ◆ When we have failed to provide an essential service set out in the tenancy agreement.
- ◆ When we have failed to keep an appointment and not let the tenant know in advance.
- ◆ When a room in a tenant/member's home cannot be used because of lack of repair.
- ◆ If we, or our contractors damage a tenant/member's belongings.
- ◆ When a tenant has carried out an improvement which "qualifies" under the Tenants Improvement scheme and is moving out.

Complaints



How do I complain?

We hope that you don't have to but on occasion there will be things you wish to complain about. Usually your first port of call should be a member of our staff, for example you would complain to the Housing Officer about your neighbours or the Maintenance Officer about an unsatisfactory repair.

If matters are not resolved you can use the Co-operative's formal complaints procedure. This would normally be used where you are unhappy over an aspect of the service we provide, for example:

- ◆ A repair has not been carried out properly.
- ◆ You have not received information you asked for.
- ◆ You feel that a member of staff, committee member or contractor has behaved unreasonably.
- ◆ Your housing application has not been handled properly.
- ◆ We have shown discrimination towards you.



Complaints of this nature should be made to the Co-operative Manager and he will advise you of the outcome. Any complaints about the Co-operative Manager should be made to the Chair of the Management Committee. We would expect complaints to be made in writing and we will not normally act on anonymous complaints. You should be assured that we would keep complaints confidential wherever possible. If the Co-operative cannot resolve your complaint through our normal procedures, you can access the services of the Housing Ombudsman at 81 Aldwych, London, WC2B 4HN, tel: 0300 111 3000, or visit their website at info@housing-ombudsman.org.uk.

Your right to see information

You have the right to see information we hold about you, your partner or your family. In certain circumstances you will not be able to see everything, for example, where your file contains details about other tenants. You can obtain copies of information but you may have to pay a small fee for this service. If you think that any of the personal information we hold about you is incorrect you can ask us to correct it. You have the right to the following information from us:

- ◆ The terms of your tenancy.
- ◆ The repairs we are responsible for and the timescales for doing the work.
- ◆ Our policies and procedures for allocating homes, exchanges and consulting tenants.

All policies are freely available to our tenant/members upon request and tenants/members can also see the papers and minutes of our Committee meetings with the exception of the confidential papers.

Confidentiality and Data Protection

The Co-operative is committed to practices and procedures that ensure confidentiality in respect of information relating to our tenant/members and applicants.

The Co-operative will not give personal information to anyone outside the Co-operative without your agreement except where it is legally obliged to do so and in the following cases:

- ◆ Routine information to the DWP and local authority to assist in claims for benefits.
- ◆ Information to the police investigating a criminal matter.
- ◆ Under the terms of an Information Sharing Protocol for the purposes of reducing crime, disorder or anti-social behaviour.
- ◆ In extreme situations affecting the health and safety of you or of other people.



Equal Opportunities Statement

This is an extract from our full Equal Opportunities Policy Statement. If you would like a copy of the full statement please contact the Co-op office.

“No individual or group applying for housing, job or a contract with Brockley Tenants’ Co-operative Ltd will be unlawfully directly or indirectly discriminated against on the grounds of race, colour ethnic or national origin or treated unfavourably than any other individual or group because of age, religion, sexual orientation or physical disability.”



The Co-op's main list of policies	What the policy is about
These are just some of our policies.	Contact the office if you would like to request a copy.
Allocations, Lettings, Transfer & Exchanges	How we decide to allocate our properties
Anti-Social Behaviour Policy	Dealing with ASB, nuisance and disputes
Committee Code of Conduct	Conducting appropriate behaviour at meetings
Complaints Policy	How we deal with complaints
Data Protection Policy	How we keep information private
Decanting and Emergency Repair Policy	Dealing with temporary moves to other accommodation
Domestic Violence Policy	How we help someone subjected to domestic violence
Employment Sub-Committee Standing Orders	Rules for running employment sub-committee meetings
Equal Opportunities Policy	How we treat people from different backgrounds
Financial Standing Orders	How we keep control of our finances
Gas Safety Policy	Rules for carrying out gas safety inspections
General Meeting Standing Orders	Rules for running general meetings
Granting tenancies	Dealing with requests for changes to tenancies
*HM&M sub-committee Standing Orders	Rules for running *HM&M meetings
Improvement & Compensation Policy	Dealing with requests for improvement & compensation
Infestations Policy	How we deal with infestations in our properties
Involvement Policy	How we expect our members to participate
Management Committee Standing Orders	Rules for running management committee meetings
Membership Policy	How we grant membership of the Co-op
Racial Harassment Policy	Dealing with complaints of racial and other harassment
Rechargeable Repairs Policy	How we decide to charge tenants for repairs
Relationship Breakdown Policy	Dealing with rehousing for relationship breakdowns
Re-let Standards Policy	Standard to which we expect to re-let our properties
Rent Arrears Policy	How we deal with rent arrears
Rent Setting Policy	How we set our rents
Sub-letting & Lodgers Policy	How we deal with sub-letting & requests for lodgers
* Housing Management & Maintenance	

