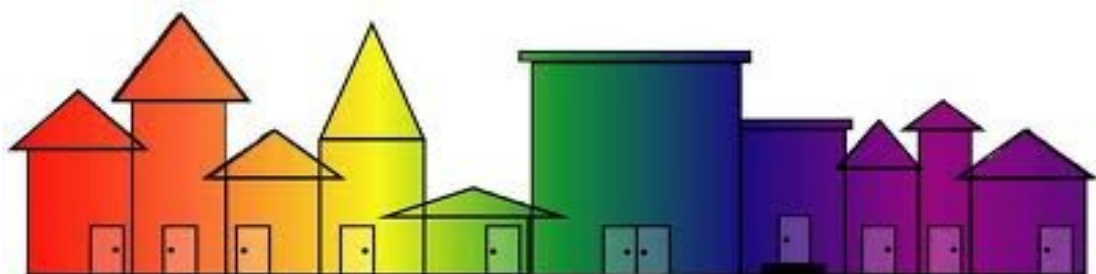


Brockley Tenants Co- operative Ltd TENANT/MEMBER'S HANDBOOK

Taking what matters
into our own hands.





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The Rochdale Cooperative Pioneers



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 number.
For gas, simply call the Meter Point Administration Service line on 01 800 111 000 or 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 current deal at your 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

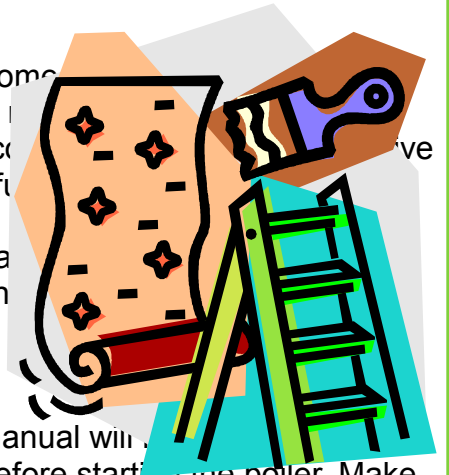
Find out which day your refuse bin will be emptied so that it is not left in the street longer than necessary.



Decoration

You are responsible for the upkeep and internal decoration of your home including papering and painting the walls, ceilings and skirting boards etc. You will receive a decorating allowance when you first move in but only if the décor is considered to be below a certain standard. Contact the Maintenance Officer for further information.

If you want to carry out any alterations to your home you must first get the Maintenance Officer's approval. For laminate flooring please refer to page 20. In



How to use your heating and hot water system

Most gas heating boilers have instructions for their use and a user manual will be provided 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.

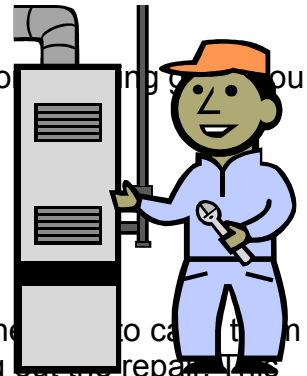
We expect you to allow us, our contractors or representatives to enter your home giving you reasonable notice in advance of at least 24 hours to:

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

If you have a repairs emergency occurring outside of office access the emergency repairs numbers via the answer



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 to the 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 power. If not, you contact us. Also check there isn't a power cut in your area. Check your fuse box. If they are off try switching them on again. If they won't, turn them off and unplug all electrical appliances that are on that circuit. Switch them on one by one, disconnecting each one to work out which is faulty. If you call our contractor and find 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.



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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.

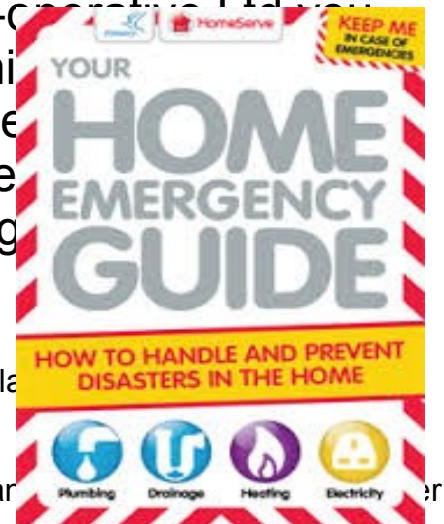


Who is responsible for what repairs?

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 (including communal areas) in a responsible manner. Tenants 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 them for a 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, handle and 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.





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?

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

It is a good idea to think about these things before you contact us

information we need to enable us to send the contractor who has

out the repair to your satisfaction.

We will tell you how long the repair might take to complete. Our M

appointment for you while you are on the telephone. This will usual

between 8.00 am till 1.00 pm or in the afternoon between 1.00 pm

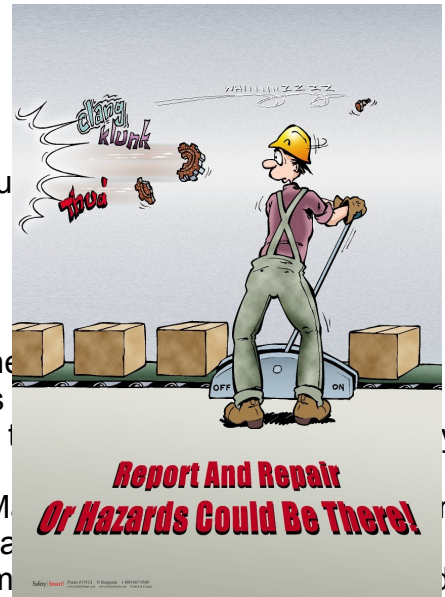
change the appointment please call us at least 24 hours before it is due.

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.



Repairs

A Gas Safety Officer may wish to inspect your property to check the gas before he/she instructs the contractor. He/she will check 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 engineer to make sure it is safe for you to use and you must give the 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.



Repairs

We may need to carry out a more detailed inspection to allow us to plan long-term repairs and

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.

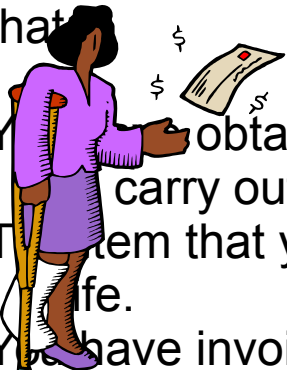
Putting in a driveway.

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 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

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. Check them and this should be done at least once a month. You should also vacuum them occasionally to keep the sensors clean. Both battery-powered and mains-powered alarms will beep intermittently when the batteries are low. Replace the batteries 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.

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



where there is little air movement.

Portable gas heaters, (which are not safe) are a source of mould.

There is 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 moisture from spreading to the rest of the property. Open windows and doors to allow fresh air to come in and to let steam escape outside the property whenever possible.

Insurance cover

The Co-operative is responsible for the structure of your home. We do not cover damage to or loss of your belongings from theft, fire, flood, water damage or other risks. We recommend that you take out insurance against such risks. We can help you choose an insurance policy we recommend, (see below), or go elsewhere for your own. Please read your policy carefully and make sure that you keep to its requirements.



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

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

Use a time-clock to switch lights on and off.

If you intend to be away from your home for more than three 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

Section 4

Rents and Benefits



We use your rent to pay for housing services. It is important that everyone pays their rent on time because 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 rent. You can set up a direct debit arrangement for you with Allpay.net as long as you inform us of your details, the amount you wish to pay, the frequency of your payments and your bank account details. Allpay.net require at least 12 working days to set up your direct debit arrangement. If you choose to pay by this method we will ensure that you have enough money in your account on the due dates to avoid any 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 risk. If you are a disabled tenant, Co-op staff have to take your payment to a bank. It is available for other disabled tenants. You will be given a written stamped receipt as proof of payment. Remember to keep a note of all your payments if you use any of the services. Receipts, statements, etc., as proof of your payments. Also keep your paying in book in a safe place if you do not intend to use it for a while since it costs the Co-op to replace if it goes astray. If you do lose it or it fails to work properly please contact the Housing Officer for replacement.

Rent statements



Rent Arrears

or Other Breach



Debt Help & Advice

We are here to help you



Claiming benefits?

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





CLEAN ALL THE THINGS!



MeDiA+Ion





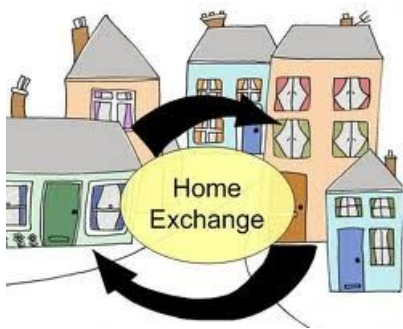
physical sexual psychological
emotional financial violence

DOMESTIC ABUSE

YOU ARE NOT ALONE

current or previous partner or
CLOSE FAMILY MEMBER







**End of
Tenancy**







