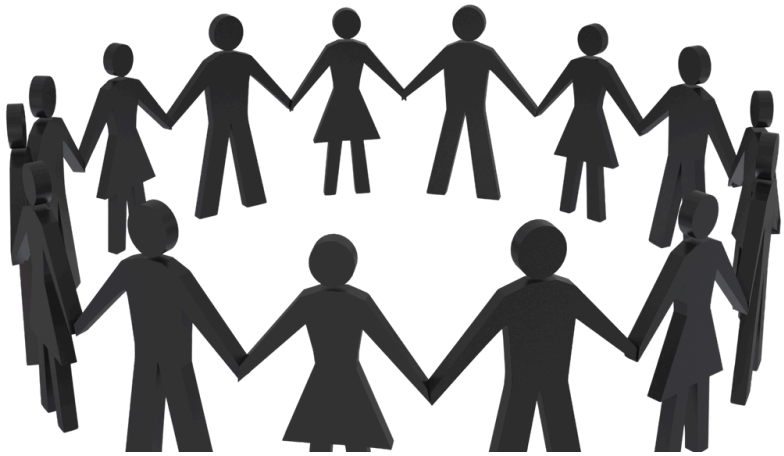
249 Lewsiham Way SE4 1XF. 0208 691 5898
www.brockley-tenants-co-op.co.uk

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 see you at meetings and that you will help with running the Co-op as you promised in your application

Contents page

Introduction	Page 1
A Brief History Of the Co-operative/BTC Now	Page 1
Section one - What is a Co-operative? /Ways to get involved	Page 2
Building a community/Seven Community Principles	Page 3
Seven community Principles	Page 4
Seven community Principles	Page 5
Section Two – How to contact us	Page 6
Some useful contact numbers	page 7
Members of staff	Page 8
Starting your tenancy/Redecoration	Page 9
How to use your heating and hot water system	Page 10
Home contents insurance	Page 10
Getting to know your neighbours	page 10
Moving home checklist/settling in visits	Page 11
Section Three- Repairs & improvements	Page 12
How to report a repair/ repair response times	Page 13
Repair response times/planned repairs	Page 14
Do I need to report a repair outside my home?	Page 14
Unsatisfactory repairs/Aid Adaptations & Welfare grants	Page 14
Who is responsible for what repairs?	Page 15

Tenant members are responsible for the following	Page 15
Members must not/rechargeable repairs	Page 16
Maintaining the garden	Page 16
What happens when I report a repair?	Page 17
Inspecting repairs, Annual gas safety checks	Page 18
Electrical safety checks/stock condition surveys	Page 18
Aids and adaptations	Page 19
Improvements you can carry out	Page 19
Right to repairs	Page 20
TV ariels, satellite dishes and security devices	Page 20
Electric fuse box (consumer unit)	Page 20
Water leaks/smoke alarms/floor covering and laminates	Page 21
Block drains/ damp/ventilation mould and condensation	Page 22
Insurance cover/My home contents insurance	Page 23
Benefits of insurance	Page 23
How much does home contents insurance cost?	Page 23
Going away/ending your tenancy	Page 24
Section 4 – rents and benefits	Page 25
How to pay your rent /Direct debit/Telephone payments	Page 25
Allpay Card/Concerned about paying rent	page 26

Rent statements/What happens if you do not pay the rent?	Page 26
Universal Credit/Changes to rent	Page 27
Section 5- Being a good neighbour/Noise/Keeping a pet	Page 28
Gardens/Communal areas	Page 29
Rubbish bins/Parking /Disagreements with neighbours	Page 30
Nuisance/Mediation/Harassment/Use of your home	Page 31
Relationship breakdown/Domestic violence	Page 32
Section 6- Applying for alternative housing	Page 33
Apply for a transfer/Mutual exchanges/Can I sublet my home? /Can I buy my home?	Page 33
How long can I go away for? /Can I pass my tenancy to another family member? /Assigning your tenancy	Page 34
Section 7- Ending your tenancy/How long is my tenancy for? / How do I end my tenancy?	Page 35
Section 8 – General information/Compensation	Page 36
When can compensation be considered?	Page 36
Complaints/ stage one/ stage two	Page 36
Complaints/ Your right to see information	Page 37
Confidentiality and general data protection regulations	Page 38
Equal opportunities statement	Page 38

Introduction

The Tenant/Member's handbook is issued to every Tenant/Member of Brockley Tenants' Cooperative Ltd. It is a helpful guide on how to get the most from living in your home. It contains important information about being a member of the Cooperative. It describes the services we provide and answers to frequently asked questions. If there is anything you do not understand, or you would like more information about please contact the cooperative office.



A Brief History of the Co-operative



Brockley Tenants Cooperative (BTC) was established in 1974 as a self-help solution to the problem of finding rented accommodation within the Borough. Many of the founder members were from the Black Caribbean community.

The first properties were leased from the Local Authority and Solon Housing Association who could not afford to repair street properties within their stock. The founding members assisted each other to renovate and decorate the properties. In later years when grant funding was available to social housing providers, BTC was able to work in partnership with Solon to purchase and develop properties and were able to expand their stock.

Today BTC owns 90 properties outright and is a managing agent of 72 properties owned by Hexagon Housing Association (Solon's successor).

BTC Now

BTC is a fully mutual housing cooperative, and all our properties are within the Borough of Lewisham within a mile radius of our office located at 249 Lewisham Way, London, SE4 1FX.



The Cooperative provides well maintained homes at affordable rents for people and families in housing need who fulfil the criteria for social housing that is outlined in London Borough of Lewisham's Allocation Policy. The Cooperative properties are all heritage properties with many large Edwardian or Georgian houses converted into flats along with some Victorian houses. There are a few properties that have been adapted for wheelchair users that are suitable for disabled people.

Section One - What is a Cooperative?

Cooperatives differ from other social landlords in that the cooperative is owned and managed by you and the other members. By becoming a tenant, you also become a member of the Cooperative, each member receives a share certificate and becomes a shareholder of the organisation. As a shareholding member of a fully mutual housing cooperative, you have a unique opportunity to participate in how BTC is run as every member has a vote and an equal say in matters that affect the management of their homes.

As a member you are expected to play an active part in the running of the cooperative. Tenancy Agreements require all members to attend the three General Meetings a year and if you cannot attend to send your apologies.

There are several ways members can have a say and be involved to influence the running of the cooperative. There is more information about this below. Have a look and see how you can contribute towards the success and survival of the cooperative. Your active Involvement in the cooperative is crucial as if members do not get involved the cooperative will cease to exist.

Ways to Get Involved

BTC regularly consults with members on issues including repairs and maintenance, housing management, rent reviews and tenant participation. We do this through our Management Committee Meetings, General Meetings, Policy Group Meetings, Away Days, newsletters, circulars and surveys. All comments and views are welcome from our members.

All our Management Committee meetings with the exception of our confidential meetings (that hear sensitive issues or complaints at stage two) are open to all members to attend and while non committee members do not have a vote at these meetings their views can be heard.

Members of the Coop have formed a BTC Voice Group that meets to plan social events such as coffee afternoons, trips to the seaside and panto as well as producing a newsletter.The Voice group meetings take place monthly online and alternate between Tuesday evening and Sunday afternoon. Management Committee Meetings are where day to day decisions are made, some decisions can be delegated to other committees such as the Policy Group or to Working Groups to have a deeper look into issues where necessary. Management Committee Meetings are Hybrid meetings and can be attended in person or on line. They take place every six weeks.

General Meetings are where major decisions are made, such as changes to rules. These meetings take place at least three times a year. It is a condition of every member's tenancy agreement that they will attend these meetings. These meetings are in person only. The main General Meeting is the Annual General Meeting (AGM) that is held once a year and at this meeting members wishing to stand as Management Committee Members can nominate themselves for one of the 15 positions on the committee. If more than 15 members apply, then an election is held at the AGM. If fewer than 15 people apply they are automatically elected. The Officers positions of Chair, Vice Chair, Secretary and Treasurer are voted at by the new Management Committee at their first meeting following the AGM along with Committee Member with Responsibility for Complaints role. The Officers hold additional meetings in between Committees to agree what items will appear on the agenda for each meeting, open tender documents and have oversight of the Risk Register.

If members require training to carry out these roles this will be provided by the Coop, new Management Committee members are provided with an induction pack.

Building a Community

A house is a roof over your head, but a community is where you live. The Cooperative members work together to look at what the community needs and how this can be achieved. Tenant Members are not paid for the work they put into the running of the Coop, however the more efficiently the coop is run the more money can be made available to keep rents low or used to improve homes and provide good quality services. Coop members get involved outside of Committees by:

- Looking at ways to improve the environment we live in
- Supporting our most vulnerable and elderly members.
- Helping neighbours to live in harmony with each other.
- Networking with other Coops
- Pooling our ideas and resources.

Being involved with the running of the Coop will provide valuable skills for other areas of life and may assist you to find employment opportunities or help you progress within your chosen career.

Seven Cooperative Principles

Cooperatives are global institutions and generally operate to the same core principles and values adopted by the International Co-operative Alliance in 1995. Coops can trace the roots of these principles to the first modern cooperative formed in Rochdale, England.
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. 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 capital. On 21st December 1844 they opened their store with a meagre range 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 Cooperative movement had grown to nearly one thousand cooperatives





The Rochdale Cooperative Pioneers

Seven Co-operative Principles.

A Co-operative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly owned and democratically controlled enterprise.

Co-operatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity. In the tradition of their founders, co-operative members believe in the ethical values of honesty, openness, social responsibility, and caring for others.

The seven co-operative principles are guidelines by which co-operatives put their values into practice.

1st Principle: Voluntary and open membership



Co-operatives are voluntary organisations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political, or religious discrimination.

2nd Principle: Democratic member control



Co-operatives are democratic organisations controlled by their members, who actively participate in setting their policies and making decisions. Men and women serving as elected representatives are accountable to the membership. In primary co-operatives members have equal voting rights (one member, one vote) and co-operatives at other levels are also organised in a democratic manner.

3rd Principle: Member economic participation



Members contribute equitably to, and democratically control, the capital of their co-operative. At least part of that capital is usually the common property of the co-operative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing their co-operative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the co-operative; and supporting other activities approved by the membership

4th Principle: Autonomy and independence



Co-operatives are autonomous, self-help organisations controlled by their members. If they enter into agreements with other organisation, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their co-operative autonomy.

Seven Co-operative Principles.



5th Principle: Education, training and information

Co-operatives provide education and training for their members, elected representatives, managers and employees so they can contribute effectively to the development of their co-operatives. They inform the general public – particularly young people and opinion leaders – about the nature and benefits of co-operation.



6th Principle: 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.



7th Principle: Concern for community

Co-operatives work for the sustainable development of their communities through policies accepted by their members.



Section Two - How to Contact us

The Cooperatives office is located at:

249 Lewisham Way
London
SE4 1XF

Tel: 020 8691 5898

Email:
admin@brockley.coop

Website:
www.brockley.coop



The office is situated opposite Lewisham College. Nearest Stations are St Johns overland, Lewisham and New Cross. The 21 and 136 buses both stop near the Office.

The office is open from Monday to Friday except for the occasional training day, bank holidays and the Christmas and New year period. The office is open from 9 am until 5 pm.

Outside office hours you can leave a message on the answerphone or listen for information about the out of hours emergency repairs service.











Some Useful Contact numbers

Brockley Tenants Cooperative office	0208 6915898
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 Cooperative employs a full time Manager, Administrator and Maintenance Officer and a part time Income and Housing Officer and a part time Finance Manager.

The Manager is responsible for managing the staff. Managing the affairs of the Cooperative with agreed policies and procedures.
Carrying out decisions of the Management Committee. Advising and informing the Management Committee in the performance of their duties. Ensuring that proper systems of control are in place.

The Maintenance surveyor is responsible for arranging day to day works, inspecting repairs and post repairs. Planning cyclical or long-term repairs and improvements. Ensuring the Cooperative can achieve 100% compliance with health and safety checks. Managing the Voids process, maintaining a damp and mould register and managing the treatment for damp and mould within strict timetables.Maintaining an Asbestos register.

The Finance Manager maintains financial records, reports to the Finance Conduct Authority, provides information for the Annual Financial Statement, ensures that investments are in highest yield accounts. Pays invoices of contractors and sends invoices to Hexagon.

The Housing and Income Manager is responsible for housing management, manages Anti-Social Behaviour cases and neighbour disputes. Is responsible for rent collection and attends court when necessary. Covers for the Administrator. Assists members to maximise income and signposts members to specialist services. Makes Safeguarding referrals and laisses with external agencies to ensure the best outcome for vulnerable tenants.

The Administrative Assistant is often your first point of contact with the Cooperative as they answer the telephone, posts rent onto rent accounts, produces the newsletter and does minutes for the main meetings.



Starting your Tenancy

As soon as possible take possession of the property. Find out who currently supplies your electricity and gas. You can do this online by contacting Find my supplier website; they can tell you who is the current supplier of these services. Give the supplier your meter reading to ensure you don't end up paying for someone else's account.

You do not need to stay with the current provider, and we would advise you to shop around for the best deal.

Council Tax - contact Lewisham on 020 8690 9666 to register for Council Tax. If you are eligible for any welfare benefits you may qualify for a rebate. Rebates are also offered for single people though you will need to claim this.

Refuse Collection – find out when your refuse bin will be emptied so it is not left in the street longer than necessary. Lewisham collects recycling every week and household refuse every two weeks.







Redecoration

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. Sometimes decoration vouchers are offered when you move in but this is only where the Cooperative considers the decoration to be below standard.

If you want to carry out any alterations to your home, you must first gain permission from our Maintenance Officer. We will only give permission for laminate flooring if you are on the ground floor or if you will be laying the thickest underlay possible as our homes are converted houses, they have little sound insulation, and laminate floors can make sound transference worse than it need be.







How to use your Heating and Hot Water System

When you move into the property you will need to have your boiler recommissioned and the heating engineer can explain how to use your boiler. If you have any difficulty using the heating and hot water system, contact the Maintenance Officer.





Home Contents Insurance

It is important that you have home contents insurance to cover your possessions. BTC insurance only covers buildings insurance. We can supply details of a couple of Insurance companies that are specifically designed for social housing tenants and are affordable.Speak to your Housing and Income Officer for more information



Getting to know your Neighbours

Where possible we will introduce you to neighbours, if we haven't been able to do this it is worth introducing yourself to your neighbours as this helps reduce any misunderstanding that might arise through use of common areas, noise etc.





Moving Home Checklist

Two weeks ahead



- Inform electricity, gas, phone and broadband suppliers that you're moving
- Arrange mail re-direction with the Post Office
- Transfer TV licence to new address
- Begin to run down your freezer contents
- Get your landline number redirected

One week ahead



- Inform your GP surgery
- Tell council tax and ask for a statement
- Inform your bank and insurance providers
- Send change of address messages to friends and family

One or two days ahead



- Defrost the freezer
- Prepare a box of essentials – loo roll, soap, tea bags. Mugs, kettle, bin bags, phone charger
- Set aside valuable items and personal documents you will transport yourself

Moving Day



- Allow time for cleaning
- Take meter readings
- Update the electoral register
- Drop keys and end of tenancy form to the office.
- Find out where your stop cock is (to turn off water in case of a leak)

Settling in Visits





Within a few months from the start of your tenancy the Housing and Income Officer will arrange to visit you in your home to see how well you are settling in and if you require any assistance with anything related to your tenancy.
Important things you should do when starting a new Tenancy



Read your tenancy agreement –

- Know your rights and responsibilities
- Know what the Cooperative is responsible for
- Ensure you are given copies of and Energy Performance Certificate, gas and electrical safety certificates



Ask staff about anything you do not understand

Section 3- Repairs and Improvements



We aim to provide a safe, secure and healthy living environment for our tenants/members in a cost-effective way.

We will:

- Provide effective ways for you to report repairs.
- 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 agree to look after your home and maintain your garden if you have one. Our Coop agrees 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 report repairs to us as soon as they are needed and to allow us, our contractors or representatives to enter your home having given you reasonable notice in advance of at least 24 hours to:

1. Inspect the state of the property
2. Service gas installations
3. Carry out electrical safety checks
4. Carry out emergency repairs
5. Carry out any of our duties under the tenancy agreement or enshrined in housing laws or health and safety regulations.

We aim to carry out repairs as quickly as is reasonably possible. We cannot always carry out repairs the same day as they are reported and so we have timescales for repairs that depend on whether it is an emergency, urgent or routine repair.



How to Report a Repair

- Telephone the office 020 8691 5898 you are able to leave a message after office hours or gain the number for emergency cover.
- Email us at admin@brockley.coop
- Visit the office on 249 Lewisham Way, SE4 1XF in office hours.
- By online form on our website www.brockley.coop
- Report to one of staff members while they are visiting you



Write to us at 249 Lewisham Way, London, SE4 2AU

We will send a works order to a contractor and give you a copy of this to let you know the details of who we have given the job to along with the target completion date. The contractor will contact you directly to arrange the visit your property and resolve the repair.



We send you a feedback form to monitor how contractors are performing and the quality of the work carried out. Please return this to us. If problems arise, please contact the Maintenance Officer to let them know. We are pleased to receive positive feedback as well.

Repair Response Times

Repair Response Times

There are three main categories of repairs:

Emergency – carried out within 24 hours

These are repairs needed to prevent further substantial damage to the building, or that pose a threat to health or security.

For example:

- Escape of gas or fumes – all gas leaks should be reported to National Grid on 0800 111 999.
- Major water leak – turn off at the mains stopcock first to limit water damage.
- Bare or live electrical wires or fittings.
- Electrical fittings in contact with water.
- Sewage overflowing into the property
- No heating or hot water during winter months or if there is a vulnerable household member at any time of the year.
- Failure of lights or all power. Before you call the Coop check the following:
- If you have a key meter that there is credit on the account.
- Check if there is a power cut in your area.
- Check the circuit breakers in your fuse box. If they have tripped try to switch them on again, if they will not stay on then unplug all electrical appliances that are on that circuit, switch the circuit breaker back on and plug appliances back in to see if one is causing the circuit to break. Normally it is small appliances that have become faulty that cause switches to trip such as, toasters, kettles and hair straighteners.
- If you call our contractor out and it is found that one of your appliances is causing the fault you will be recharged for the call out.



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 in WC cisterns
- Normal plumbing leaks
- Damage to roofs likely to cause additional damage to other structures

Routine: within Twenty-Eight days

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 in kitchen and bathroom

If you ask us about non-urgent repairs, we will usually check to see if it is already on our planned repairs 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 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

If you are not happy with any aspect of your repairs. You can let us know by completing the tenant's information sheet and returning it to us in the prepaid envelope or by contacting the Coop's 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 complaints procedure (see page 36).

Aids Adaptations and Welfare Grants

The Coop holds a small budget to help assist with the costs of small adaptations such as grab rails and door entry systems. For larger adaptations such as wet rooms or adapted kitchens you will need to apply for a Disabled Facilities Grant from Lewisham local authority. We will always give permission for these to be fitted. We will sometimes assist with the costs of decoration or gardening if you are elderly, disabled or vulnerable and have no family members or friends to help you.

Who is Responsible for what Repairs?

It is the Cooperatives 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 Cooperative 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, handbasins and baths.
- Replacing toilet seats
- Replacing locks if you lose your keys.
- 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 rubber doorstop.
- 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 doorbells and smoke alarm batteries
- 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 that were ‘gifted’ 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 been given for it to be laid)
- Bleeding radiators
- Shelving and curtain rails
- Gardening if you have sole or shared access.
- Pest control not covered by statute.

Tenant members are responsible for the following:

- Keeping the property and garden (if you have access to one), in a clean and tidy condition.
- Reporting any faults that need repair to us.
- Gain approval in writing from the Cooperative 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 Cooperative with an incident number.
- Maintain the internal decoration of your property to a reasonable standard.

Members Must Not:

- Paint pre-finished fire doors or make any alterations to fire doors at all.
- Paint PVC or hardwood windows, sockets, detectors, radiators or fire surrounds and kitchen units.
- Allow pets to damage fillings 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 Cooperative will recharge you for repairs:

- If you have carried out an unapproved alteration that 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 because 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 Cooperative is responsible for repairing:

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





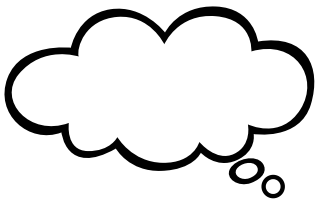


Tenant/Members are responsible to look after the garden by:

- 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 permission from the Cooperative 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 they charge for this service.



What happens when I report a Repair?



We will ask 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 – type, shape, colour, size, location?
- 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 to give access for the contractor 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 to carry out the repair to your satisfaction.

We will send you a copy of the repairs order that will let you know what priority has been given to your repair along with the expected completion date. In most cases the contractor will contact you directly to arrange a time to carry out works.The works order has a feedback form for you to return to us once the work has been completed. Please return these feedback forms we use this information to monitor our contractors. Although we post inspect a percentage of works carried out, we cannot inspect all work so feedback both positive and negative is important to us.

It is important that you keep to appointments made as we are charged for missed appointments. If you repeatedly miss appointments, we may charge you for the cost of this. Most repairs are carried out during working hours Monday to Friday so if you are not able to be at home please ask a friend or neighbour if they can provide access for you.

The contractors that 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 expect contractors to smoke in your home or to use your facilities without your consent. We ask you to be polite and courteous towards our contractors and if you need to change an appointment to contact them and let them know. If you have any reason to complain about a contractor, please let us know.



Inspecting Repairs

The Maintenance Officer may wish to inspect your property to assess the repair before issuing a works order or instructing a contractor. If the work is expensive, we may need to gain several quotes to be in line with our financial rules. The Maintenance Officer may also want to post inspect the works to check on the quality of the work.



Please remember to fill out your feedback form and send it back to us, your views are important to us.

Annual Gas Safety Checks

The Cooperative is legally obliged to carry out a gas safety check every twelve months in each property with a gas supply to ensure it is safe for you to use and you must provide access for our contractor to carry out this check.



If we are forced to take legal action to gain access to carry out this check we will request, as part of any court order, that all our costs are awarded against you.

Electrical Safety Checks

We are legally required to carry out Electrical Safety Checks every five years or at change of tenancy



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. This work may be carried out by external consultants. If we carry out a programme of stock condition surveys, then we would always inform you that this is happening and who is carrying out the survey.



External Decorations

We aim to carry out external redecoration every six years and have a programme for cyclical decoration







We are committed to helping our tenants/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 a disability or medical need, we will try to assist you by providing aids for example grab rails to help you remain independent.

If your property needs adaptations, we will always give permission for these to be carried out.
In either case you need to contact an Occupational Therapist by requesting a referral from your GP who will let us know how best we can assist you, for example the right height and position of grab rails.

For larger projects such as adapted kitchens or provision of wet rooms you will need to apply to the London Borough of Lewisham to gain a Disabled Facilities Grant to pay for the work to be carried out.
If it is not possible to adapt your property we will assist you with applications to other providers.

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 work. Check with the Maintenance Officer before starting any works. Examples of work that would require permission are:

- Replacing a fireplace or surround.
- Replacing your Kitchen or putting up extra kitchen cupboards.
- Putting in a driveway
- Replacing your bathroom.
- Any structural works
- Putting up a TV aerial or satellite dish.
- Laying laminate or wooden flooring – permission is only likely to be granted for basement or ground floor flats or houses.
- Putting up structures in your garden.
- Adding a conservatory

- You have obtained permission in writing from the Cooperative in advance to carry out the improvement.
- The item you have replaced is within the last third of its expected life.
- You have invoices for work or materials.

You can get compensation for some improvements if you move out of your home shortly after doing the improvements provided that the improvement has been carried out to an acceptable standard and is still in good condition.

You may be eligible for 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 must be ordered.
- There is a problem over which we have no control.

For more information of the compensation scheme please ask a member of staff for a copy of the Cooperatives Compensation Policy.

You must obtain written permission from the cooperative 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 potential damage to the structure of the building.

In the case of security devices such as bars or metal door gates, the Cooperative will require you to produce a certificate from the fire brigade that 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 may 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 Cooperative may do so and recharge the cost to you.

Electric Fuse Box (Consumer unit)





Modern electric fuse boxes have circuit breaker switches for each circuit and are more sensitive than the older fused units (if you still have one of these contact us as a matter of urgency). If the electricity suddenly goes off, it is probably because of a faulty appliance. Unplug or switch off all appliances and lights, reset the switch on the consumer unit. Then switch on appliances one at a time and the faulty appliance will become apparent. Most commonly the appliance is a small appliance such as a toaster, a kettle or hair straighteners.

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. If you use the emergency number to do this the cost can be quite high.



Water Leaks

If water has come through the ceiling light fitting, 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 (fill the kettle so you can have a hot drink). If water has gathered above a ceiling, make a small hole in the plasterboard to allow the water to drain out- put a bucket or large pan underneath to avoid damage to carpets. This will reduce damage. If you have a neighbour above, you will need to contact them to ask them to switch the water off as they may be unaware of a leak from their flat.

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. You should test the alarm at least once a month using the test button. You should 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. Often the battery drawer is on the side of the alarm and will not close if there is not a battery in place.

In homes that are converted to flats smoke alarms are linked. So your alarm will go off if there is a problem with another flat. Please evacuate the property unless your neighbour tells you that it is a false alarm.

Floor Covering and Laminates

The cooperative only provide floor covering to the bathroom and kitchen areas of the property. If you lay foam backed carpet you should fit a separating layer to prevent it sticking to the floor beneath.



Tiles or laminate flooring should only be fitted if you have written permission from the cooperative. We do not allow laminated flooring to be laid in flats because of noise transference between flats. We will not be responsible for repairing or replacing flooring if we must lift the floor for any reason. Floor coverings you have provided must be removed before 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 for the costs of any remedial work.

Damp



If you have any concerns about damp or mould in your property, please contact us. We will assess this and if necessary, send a specialist damp surveyor to advise us on the best course of action to resolve the problem. Damp is often caused by roof leaks or leaks from neighbouring properties so the sooner you can report this to us the sooner we can stop the problem becoming any worse.

Ventilation Mould and Condensation

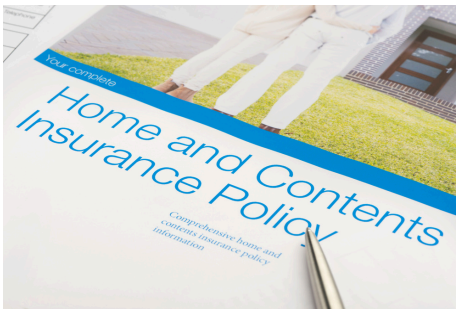
Adequate ventilation is essential to all homes. Mould (commonly black mould) usually occurs in properties that have been poorly ventilated and is caused by condensation. Condensation is caused by domestic activities. Cooking, showering etc creates water vapour that condenses on cold surfaces or areas where there is little air movement. Drying clothes inside and portable gas heaters (that we do not allow to be used in our properties) are common causes of mould. Being overcrowded can also cause condensation (4 people breath out 16 pints of moisture a day)

Mould should be treated with a fungicidal wash that is available in hardware stores as well as large supermarkets. 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. Leave fans running for at least 15 minutes after you have had a bath or shower to remove water vapour, or if you have no fan open a window 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. If you are boiling water keep lids on the saucepan to help reduce moisture escaping. Keep Kitchen and Bathroom doors closed to prevent the spread of water vapour to the rest of the property. Open windows regularly and dry clothes outside the property whenever possible.



Insurance Cover

The Cooperative is responsible for the structure of your home. We are not responsible for damage to or loss of your belongings from fire, theft, flood, water damage or storms. We strongly recommend that you take out insurance against such risks. Whether you take out an insurance policy we recommend or go to another company read the policy cover carefully and make sure you follow any of the requirements.



My Home Contents Insurance



The National Housing Federation works in partnership with insurers to provide My Home Contents Insurance. The My Home scheme is designed for tenants and residents living in social housing, offering economical and flexible schemes to protect tenants against a whole range of risks. We can also give you details of other insurance schemes designed for social housing tenants.

Benefits of Insurance

- Covers theft, water damage, fire, and many more household risks.
- Covers tenant's improvements.
- Covers contents in sheds, outbuildings, and garages.
- Covers damage to external glazing for which tenants are responsible.
- Covers replacement and installation of locks for outside doors or windows and alarms, if keys are lost or stolen.

There's no need to have a special door or window locks (if your outside doors are locked, this is covered).

How much does Home Contents Insurance Cost?

Premiums vary, depending on the postcode, sum insured, cover levels and payment method, tenants can get a quote by calling the My Home Team on 0345 450 7288.



Going Away

If you intend to leave your property empty for a few weeks you should:

- Leave a key with a relative or friend and ensure that the Cooperative know who to contact in an emergency.
- Turn off water at the stopcock. In summer turn the heating off and in winter leave it at the lowest setting.
- A good idea is to use a time clock to switch lights on and off or leave a landing light on to give the impression someone is at home.
- Ask a friend to pick up post and change the position of curtains.

If you intend to be away longer you must let the Cooperative know and give us some way to contact, you. Otherwise, we may think you have abandoned your property and take steps to take the property back. If you have not left a key with someone we can contact while you are away, we may have to force entry to your property to resolve a burst pipe or other emergency affecting a neighbour and then will need to change the locks to your property. You may then not be able to get into your home until you have collected keys from the office that is only open normal office hours. We will also charge you for this lock change.



Ending your Tenancy

If you decide to give up your tenancy, please let us have at least four weeks' notice of your intention to leave- this is a tenancy condition.

We will need to carry out a property inspection before you move out to identify any repairs that are your responsibility to complete before you leave the property. Examples of repairs we expect you to fix

- Any damage you have caused to the property.
- You must remove all of your possessions, furniture, carpets and rubbish must be removed from the property, communal areas and surrounding land and gardens.
- You must leave the property in good decorative order.
- You must leave the property in a clean and tidy condition.
- Clear any debts on gas and electricity.



- If you have a gas or electricity prepayment key or smartcard, please provide these to us when you hand back your keys.
- All sets of keys, including window keys and meter cupboard keys must be returned by the Monday following the termination date of your tenancy before 1 pm to avoid being charged an additional week rent.

Failure to clear the property or carry out repairs that are your responsibility could result in additional charges to you.

The only income the Cooperative has is from collecting rents. This pays for all our services such as repairs and improvements. It is vital for the long-term survival of the Cooperative that rent is paid on time and in advance.
Unlike most other social providers, the Cooperative does not currently charge a service charge to cover services such as gardening or cleaning of communal areas as members are required under their tenancy conditions to carry out these works themselves. This helps us keep our rents at the lowest levels possible.
Rent does not cover any other bills such as water, council tax or utilities bills – you need to pay these directly to the relevant authorities.



How to Pay your Rent

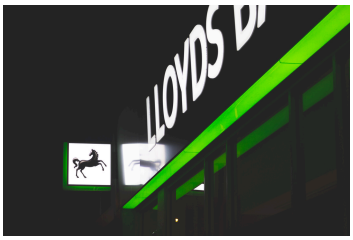
You can pay your rent weekly, fortnightly, every four weeks or every calendar month. (To calculate monthly rent multiply weekly rent by 52.14 and divide by 12).
Rent is due each Monday in advance.



There are several ways you can pay rent:

Direct Debit

This is the best way to pay rent as the money shows on your account much more quickly than for example the AllPay option and limits the cost of processing transactions to the cooperative.
A direct debit can be set up with your bank to pay directly to our bank account. The Coop bank details are:



- Bank name: Lloyds
- Account Name: Brockley Tenants Co-operative Ltd
- Account number: 17074568
- Sort Code: 30-98-90
- Use your rent account reference so that your payment reaches the correct account.

The same details can be used to set up standing orders. Direct Debits can be altered by us when rent rises, standing orders can only be increased by you.

Telephone Payments



You can make a payment over the telephone using a credit or debit card. Call the office on 020 8691 5898 and speak to the Administrator, Housing & Income Officer or the Finance Manager.

AllPay card

You can make payments using your AllPay card at any retail outlets displaying the Pay Point logo or at any post office. You can also make a payment via AllPay from our website. AllPay charge the Coop to process these payments which often take 10 days to be shown on your rent account. We advise you to set up a direct debit to avoid the charges to the coop and so that payments appear on your statement in a timely manner. Be careful not to lose your card as a replacement Allpay card costs £120.

Concerned about Paying Rent?

If you are worried about paying rent or other bills and find yourself in financial difficulties, please talk to us. We have a few ways we can help from referrals to food banks or the social supermarket, setting up a repayment agreement, helping you claim benefits you are entitled to or referring you to our financial inclusion volunteer who can help you maximise your money. For tenants in Hexagon Managed properties, you can also contact Hexagon's Money Matters Team on 020 7867 6699 or email **moneysupport@hexagon.org.uk**
Help is also available through the local authority, visit Lewisham's 'Better off' page on their website **https://lewisham.betteroff.org.uk/#/home**
Lewisham also has a benefits calculator to check what you may be entitled to.



Rent Statements

We will send you a rent statement every three months together with our newsletter. This will tell you about the balance on the account, lists the charges due and gives the amount you have paid for the last three months. AllPay payments may not show in the week they are paid but check with us if you think any payments are missing. You can request a rent statement at any time by contacting the office.

What happens if you do not Pay the Rent?

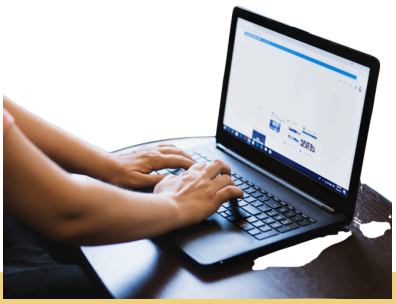
The Housing Officer will contact you to ask if you are having difficulties after you are two weeks behind.
If you are finding it difficult to cover your rent, we can help you maximise your income (see above).
If arrears continue, we will contact you again and ask you to attend a meeting with us to talk about any difficulties you are experiencing and explore the ways we can assist.

If arrears continue to grow, we will serve a Notice of Seeking Possession. At this point you should contact us to avoid us proceeding to court to request the flat is returned to us. If we do not hear from you or make an agreement to clear the arrears 28 days after service of the Notice, we can apply for a court hearing to gain a possession order. A Possession order gives us the right to end your tenancy, and you may lose your home.

We will also request that all our court costs are awarded against you, and this will increase your debt. If you live in a Hexagon managed property we are required to use a solicitor to represent us in court so the costs will be higher.
Please contact us before arrears build up it you are having difficulties we may be able to help. **It's good to talk!**

Universal Credit

Universal Credit replaces other legacy benefits and makes one overall payment that includes an amount towards housing costs. It is paid monthly and must be claimed online. The money is paid directly into a bank or building society account. You can request for the Housing element of Universal credit is paid directly to us. Those currently receiving housing benefit and job seekers allowance are being moved over to this benefit.



If you need help to claim Universal Credit or any other benefits, please let us know.

Changes to Rent

The Government agrees a rent formula with social housing providers which is used to inform any rent rises. The management committee can vote to impose a smaller rent rise than the government formula rent but not a larger one.

Rents can only increase once in a year, and you will be notified of any rent rise four weeks before it is imposed. For Hexagon managed properties the rent is set by Hexagon. Hexagon rents are increased each July and the Coops in July and October.



Section 5 - Being a good neighbour

Everyone should be able to live in a good quality home within 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, the way you control your pets and keep noise down are all very important to maintaining a good relationship with your neighbour.

Noise

When you are interviewed as part of the process of joining the Coop we explain that our properties are converted street properties that are not soundproof. You can help keep noise down in the following ways:

- Carpet your floors and use thick underlay.
- Do not use noisy appliances or loud television, sound systems late at night (consider using headphones)
- Do not stand speakers on the floor.

Remember that during the evening when sounds of traffic and people passing outside decrease, noise inside the home is more noticeable and adjust your activities accordingly.

Keeping a Pet

Pets are only allowed in certain circumstances:

- If you live in a flat, you must gain the permission of your neighbours to keep a pet.
- Your pet must be kept under supervision and not cause a nuisance to your neighbours.
- Your pet must not damage cooperative property.
- You must put a request to have a pet in writing to the Cooperative and gain permission from the Cooperative in writing before you get a pet.

Please note that permission to keep a pet can be withdrawn if the pet causes a nuisance such as persistently barking while you are not at home.
Please contact the Cooperative for a copy of the Pets Policy.



Gardens



You are responsible for keeping your garden in a clean and tidy condition. You should not plant trees (such as Eucalyptus) or bushes and shrubs that could become unmanageable or pose a hazard.
If you have a shared garden, you must take turns with your neighbours to keep it clean and tidy by cutting the grass, trimming hedges and pruning shrubs regularly.
You need to ask permission to put up a shed or any other structure in the garden.

Communal Areas



If you have a shared hallway, you must take it in 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 flat doors. You must not do anything that causes inconvenience or danger to anyone using the communal areas. Storing anything in the communal areas or electrical intake cupboards is forbidden as this poses a threat to health and safety of other tenants and breaks fire regulations. In the event of fire the communal stairway is your means of escape, and you must not impede your own or anyone else's exit from the building.

We carry out quarterly health and safety checks to ensure nothing is being stored in communal areas and that the correct signage is in place. If items are found in communal areas, we will dispose of them

Rubbish Bins



Please place all rubbish in securely tied bags inside the wheelie bin. Remember to take bins out onto the street on collection days and to bring them back into the garden once emptied.
If you have any furniture or large items, please contact Lewisham Council who will collect items for a small charge. Tel: 020 8314 7171.

Please do not leave rubbish in communal areas or in gardens where it could 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 on to the person responsible for them.

Disagreements with Neighbours

If a problem occurs between you and your neighbour, you should try to resolve this yourself in the first instance. Your neighbour may not realise that they are causing annoyance. Often in such cases a friendly word can be enough to sort matters out. Discuss the problem calmly and be willing to compromise, if possible. Otherwise, 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. If your complaint is about a breach of tenancy conditions such as Anti-Social behaviour it is helpful to have this complaint in writing as if we are not able to resolve this through talking, we may have to take court action, and we will need to gather evidence of the issue.

All complaints are made in confidence, and we will not be revealed to your neighbour without your consent, although if you are complaining about a neighbour, it may be obvious who has made a complaint so we will not speak to your neighbour unless you are happy for us to do so.



Nuisance

Causing a nuisance is a breach of tenancy conditions. Under your tenancy agreement you are responsible for your own behaviour and the behaviour of members of your household and visitors to your property.
If your neighbour is causing a nuisance to you that we are not able to resolve though meetings, talking and warnings, then we will need you to keep a record of the nuisance. If you need to involve the police or another authority, please ask for a reference number and keep a record of this. We can provide you with diary sheets to log incidents and give you access to the noise app that assists in logging noise nuisance and is accepted as evidence in a court.

Mediation

Where we receive neighbour complaints and counter complaints it can be difficult to resolve the problem. In situations like these, with the agreement of both parties, we may offer independent mediation to try to resolve the problem.

Harassment

Harassment is a criminal offence. 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. We will treat any reports of harassment sympathetically, seriously and speedily.
If you feel you are a victim of harassment, you should in the first instance, contact the Housing Officer to arrange a confidential discussion. We formally investigate all reports of harassment and do not hesitate to take appropriate and proportionate action to stop perpetrators. This may include taking court proceedings for the eviction of any tenant carrying out harassment. Victims of harassment are always consulted on any proposed action to be taken.

Use of your Home

Remember, it is your responsibility:

- To use your home as your only and principal 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. (noisy parties, harassment)
- To be responsible for the behaviour of members of your household and visitors and ensure they do not cause nuisance or harassment.
- Not to sublet your home.
- Not to take in lodgers without our permission

Relationship Breakdown

In the case of relationship breakdown, the cooperative is not able to provide both parties with separate properties. Tenancies are an asset of a marriage and who takes over the tenancy is decided during divorce proceedings (The Matrimonial Homes Act). The Cooperative will follow the directions of the court order.

If Joint tenants are not married, then you will both need to decide who takes over the tenancy in the event of relationship breakdown.



Domestic Violence

Domestic Violence takes various forms from controlling behaviour, physical, sexual, psychological, emotional, financial and violence. We take reports of domestic violence seriously.If you are a victim of domestic abuse, there are a number of different options you may want to consider. Please speak to our Housing Officer in confidence who will be able to assist you to find specialist advice and support. We will work with you to ensure:

- Your home is secure.
- Repairs following any incident are carried out within twenty-four hours.
- You get access to 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.

Due to our small stock being concentrated within a small geographical area we may not be able to provide a move internally. More information is available in our Domestic Violence Procedure.



Section 6- Applying for Alternative Housing

As a tenant/member of the cooperative 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 to another home, please contact the Housing Officer for advice and information. To be accepted onto the transfer list you must meet the following conditions:

- You need to have lived in your property for at least twelve months.
- You must have no rent arrears.
- You must not have been served with Notice to Quit or Notice of Seeking Possession.
- You should be actively involved in the running of the Cooperative and be attending meetings regularly.
- Your property must be in a good and clean decorative order and require no major works to re let.
- You must have a housing need for the size of accommodation you are applying for.

You will need to have a home visit and complete a transfer form. If your application is successful, you will be placed on the waiting list for the size of property to your household size. If you are a Hexagon tenant you can join Hexagons own transfer list. For further information speak to the Housing Officer.

Mutual Exchanges

Hexagon tenants are able the swap with any other social housing tenants Brockley owned properties can only swap within Brockley.
Similar conditions will apply as for a transfer, and you will need permission from both landlords before your mutual exchange can go ahead. Please contact your Housing Officer for more information.

Can I Sublet my Home?

You may take in a lodger as long as you ask permission from the cooperative and you are not going to cause overcrowding. You must also remain living in the property. You are not allowed to move out of your home and rent it to someone else or let it as a self-contained unit.

Subletting your whole flat is a criminal offence so you may risk a large fine and criminal record. If you do not need your flat anymore return it to the cooperative there is a massive demand for housing in London. Please don't deprive someone in need the opportunity that was provided to you.

Can I Buy my Home?

The right to buy does not apply to cooperatives homes. The right to acquire that applies to Housing Association properties only applies if the property was built after 31 March 1997 and gives a discount of between £9000 and £16000 pounds off the market price. As the properties managed on behalf of Hexagon are all heritage properties the Right to Acquire does not apply.

How long can I go away for?

If you plan to be away for more than a few weeks you should contact the cooperative. You need to let us know how long you may be away for, how you will be paying your rent and how to gain access to your home in case of emergency. It is a good idea to leave spare keys with a friend or family member and let us know their details. We would only contact them in case of emergency.

If you are away from your home for more than thirteen weeks, don't pay rent and do not inform us, the cooperative may assume that the property has been abandoned, and steps will be taken to repossess the property.

Can I pass my Tenancy to another family member?

Upon your death the tenancy can be passed onto your spouse or another family member if it has not been passed on previously. This is called Succession. 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 before the date of your death.
- Your spouse, partner or family member must agree to become a member of the cooperative.
- You will not have a new tenancy agreement and will not be able to pass the tenancy onto to anyone else- a tenancy can only be succeeded once.
- The right to succeed to the tenancy must be claimed within six weeks of your death.

Succession is to the tenancy and not the property. So, if you do not require the size of property, you are currently living in you may be required to move to a smaller property.

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 were moving abroad and 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 so long as they agreed to become a participating member of the cooperative.

How long is my Tenancy for?

Your tenancy will last as long as you wish unless you breach your tenancy agreement. Examples of breaches of the tenancy agreement include:

- Not looking after your property.
- Not giving access for safety checks such as gas servicing.
- Subletting all the property.
- Subletting the property without permission.
- Criminal activity such as drug dealing.
- Anti-social behaviour towards neighbours or in the locality.
- Noise nuisance.
- Non-payment of rent.

We always give tenants/members notice that their home may be at risk and let you know what you need to do to keep your home.

If we serve a Notice to Quit or Notice of Seeking Possession and you do not rectify the breach of tenancy, we will proceed to court to gain a court order to remove you from the property. If we are forced to take court action against you we will ask for the associated costs of taking court action are passed to you.

How do I End my Tenancy?

You can end your tenancy at any time by giving at least four weeks' notice in writing, completing a tenancy termination form and informing us of your forwarding address.

When you notify us of your intention to leave, we will visit you to advise you of any repairs that are your responsibilities. This includes any damage you have caused to the property.

We ask that you leave the property, any garden and communal areas are left clean and clear. You need to remove your belongings from the property and the loft and ensure any lodgers leave with you. If you have a key or card meter, please leave us with the key or card.

The rent account will continue to run until all keys are returned to us with a tenancy termination form. If you do not end the tenancy formerly, we will have to go to court to end the tenancy and we will ask for any rent arrears and court costs associated with this to be awarded against you.

Section 8 - General Information

Compensation

The Cooperative aims to give good standards of service in housing and repairs but occasionally things go wrong. The following is a summary of our Compensation Policy. For a full copy contact the Cooperative 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 missed an appointment and not informed you.
- When a room in your property cannot be used because of a lack of repair.
- If we or our contractors damage a tenants/member's belongings.

When a tenant has carried out an improvement which qualifies under the Tenants Improvement scheme and is moving out.

Complaints

Stage one

At stage one your complaint is heard by the Operations Manager, you will be asked to give details of your complaint and let us know what you think we should do to rectify the problem. The manager will meet with you or speak to you in most cases to ask you about the issue or to clarify anything they are unclear about. We aim to acknowledge your complaint within five working days and to give a full response within ten working days. If there is a delay in being able to respond we will let you know the reason for this delay and let you know when we will be able to answer the complaint. If you are not satisfied with the response at stage one, then you can go to stage two of the process.

Stage two

For Tenants/members in Brockley owned properties the complaint is heard at stage two in a confidential Management Committee meeting. You are invited to attend the meeting to speak to the committee about your complaint and so that the members can ask questions to gain clarity about your complaint.

For Hexagon managed tenants/members your complaint will go to Hexagon and be heard by their complaints team.

Complaints

If you are not satisfied at this stage, you can contact the Ombudsman service.

You can contact the Housing Ombudsman Service at any time to assist throughout the life of a complaint and engage with the Ombudsman's dispute support advisors.

The Cooperative aims to learn from complaints and seeks to use them to improve our service to members.

All complaints are reported to the Management Committee, and we have a role on the committee of Member with Responsibility for Complaints. This member does not have sight of complaints at first stage but oversees the complaints process to ensure that we are following our timescales and that complaints are properly dealt with.

Our complaints Policy is available on our website and from the office.

The Ombudsman can be contacted in the following ways:

Website:	www.housing-ombudsman.org.uk
Email:	info@housing-ombudsman.org.uk
Phone:	0300 111 3000
By Post:	Housing Ombudsman's Service, PO Box 152, Liverpool, L33 7WQ

Your Right to see Information

You have the right to see information we hold about you and your family. You will not be entitled to see information about third parties or other tenants. If you think information we hold 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 that outline how we offer services.
- Papers and Minutes of our Committee Meetings with the exception of confidential papers.
- Our financial statements.

Confidentiality and General Data Protection Regulations

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

- The cooperative will not give personal information to anyone outside the cooperative 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



Brockley Tenants Cooperative is committed to promoting equal opportunities and diversity in our employment practises and in the provision of services. The purpose of this policy is to ensure fair treatment to all members of staff, tenant/members and the wider communities regardless of age, sex, race, disability, HIV status, gender reassignment, marriage and civil partnership, sexual orientation pregnancy and maternity, religion or belief.

