

**Kingston  
Churches  
Housing  
Association**

# **TENANTS HANDBOOK**

## **ASSURED TENANT**

**Meadway House  
17/21 Brighton Road  
Surbiton  
Surrey KT6 5LR**

**Tel No: 020 8399 7221  
Fax No: 020 8399 5282  
E-mail: [office@kcha.co.uk](mailto:office@kcha.co.uk)**

<b>CONTENTS</b>		<b>Page No</b>
<b>1</b>	<b>About The Association Board of Management and Staff Structure</b>	<b>3</b>
<b>2</b>	<b>Starter Tenancies</b>	<b>6</b>
<b>3</b>	<b>Your Rights</b>	<b>9</b>
<b>4</b>	<b>Making Yourself At Home</b>	<b>12</b>
<b>5</b>	<b>Paying Your Rent</b>	<b>16</b>
<b>6</b>	<b>Trouble With the Rent?</b>	<b>19</b>
<b>7</b>	<b>Service Charges</b>	<b>21</b>
<b>8</b>	<b>Reporting Repairs</b>	<b>23</b>
<b>9</b>	<b>Emergency Repairs</b>	<b>25</b>
<b>10</b>	<b>Safe &amp; Secure</b>	<b>26</b>
<b>11</b>	<b>Getting Involved and Complaints Procedure</b>	<b>29</b>
<b>12</b>	<b>Solving Neighbour Disputes</b>	<b>32</b>
<b>13</b>	<b>Moving On</b>	<b>34</b>
<b>14</b>	<b>Ending Your Tenancy</b>	<b>36</b>
<b>15</b>	<b>A Fair &amp; Equal Housing Service</b>	<b>37</b>
	<b>Feedback Sheet</b>	<b>39</b>

Note: This Handbook is intended for your guidance only and does not form part of the Tenancy Agreement you have signed, which legally governs the terms and conditions of your tenancy. However, if you are uncertain about any part of your Tenancy Agreement, you may find that this Handbook makes the situation clearer.

# **1. About The Association And Its Board of Management**

## **The Association**

Kingston Churches Housing Association (KCHA) was formed in 1964 and opened its first property in 1967. Since then we have grown steadily to our current size and at the end of 2012 we owned and managed 277 units of housing. This is made up of a mix of general needs housing (for single people, couples, single parents and families), and sheltered housing for the elderly.

It also includes two large properties formerly used for student accommodation, which have now been converted into 11 self-contained flats for intermediate rent.

## **Objectives And Aims For The Future**

Objectives of The Association (as extracted from the Association's Rules):

The objectives of the Association shall be to carry on for the benefit of the community the business of:

- (a) providing houses or hostels and any associated amenities for persons in necessitous -circumstances upon terms appropriate to their means;
- (b) providing for aged, disabled, handicapped (whether mentally or physically) or chronically sick persons in need of houses or hostels and any associated amenities specially designed or adapted to meet the disabilities and requirements of such persons;
- (c) providing services, advice or assistance upon terms appropriate to their means to aged, disabled, handicapped (whether mentally or physically) or chronically sick persons in need thereof in arranging or carrying out works of improvement, repair or maintenance to houses occupied by them, and providing any associated amenities specially designed or adapted to meet the disabilities and requirements of such persons.

To achieve these objectives, it is our aim to provide as much new housing as possible, as and when we are able. There is still a great need for good quality, affordable rented accommodation in the area.

## **The Board of Management**

A voluntary Board of Management is responsible for the work of the Association. Members of the Board of Management bring a wide range of skills and experience.

The Board develops overall policy and monitors the Association's performance to see that its objectives are achieved. There are also two separate sub-committees (Housing Management and Maintenance; and Finance, Development and General Purposes) who work more closely with staff and make recommendations to the Board of Management.

As at December 2016 the members of the Board of Management were:

Ms Maureen Corcoran, Chairman

Ms Glennis Beresford-Bevan , Vice Chairman

Mr Bob King, Treasurer

Mr John Castelberg, Chief Executive

Mr Erhire Akpovrare

Ms Suzanne Barrows

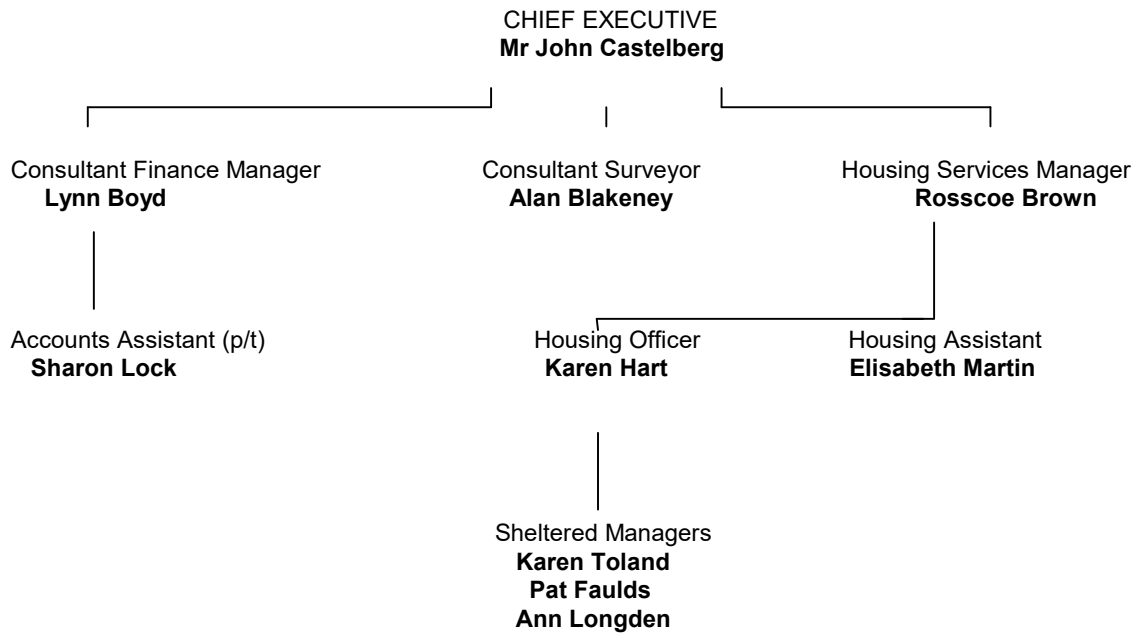
Mrs Judith Crocker

Mrs Jennifer Newman

Mr Chris Nicholson

**KINGSTON CHURCHES HOUSING ASSOCIATION (KCHA)**

**Staff Structure**



**Kingston Churches Housing Association**  
Meadway House  
17/21 Brighton Road  
Surbiton  
SURREY KT6 5LR

**Tel No:** 020 8399 7221  
**Fax:** 020 8399 5282  
**E-mail:** office@kcha.co.uk

**Office Hours:** Monday - Friday 9.30am to 5pm  
Closed for lunch each day between 1pm – 2pm

## **2. Starter Tenancies**

### **What is a starter tenancy?**

A Starter Tenancy is a type of Assured Tenancy that lasts for one year.

At the end of the year, the Starter Tenancy converts to a full Assured Tenancy provided the tenancy has been conducted satisfactorily. If the tenancy has not been conducted satisfactorily, it may be brought to an end altogether.

### **Why use Starter Tenancies**

We have introduced Starter Tenancies to help us deal with problems caused by nuisance and anti-social behaviour. We believe that our tenants are entitled to the quiet enjoyment of their homes, and we will not tolerate anti-social behaviour (ASB). They will be used in conjunction with a range of other measures to help us tackle ASB.

Starter Tenancies make sure that new tenants and their families and visitors know exactly what is expected from them if they are to be a tenant with KCHA. If a tenant on a Starter Tenancy seriously breaches their tenancy conditions, we can end the tenancy more easily than we could if they joined us on a full Assured Tenancy.

### **I am a new tenant. How does having a Starter Tenancy affect me?**

Having a Starter Tenancy means that you are a resident of ours for a trial period of one year. If you do not break the terms of your tenancy conditions during that year, your tenancy will automatically convert to a full Assured Tenancy.

During the year of your Starter Tenancy, your Housing Officer will visit you at home to make sure that you are keeping to the terms of your tenancy. For example, he will check that you are paying your rent, looking after your property, and not engaging in anti-social behaviour or causing a nuisance to other tenants.

### **Are Starter Tenancies different in any other ways?**

As a Starter Tenant you will not have the following rights:

- You cannot exchange your home for the duration of the Starter Tenancy
- You cannot transfer to another property for the duration of the Starter Tenancy
- You cannot use the mobility scheme to move for the duration of the Starter Tenancy

- You cannot acquire your home for the duration of the Starter Tenancy
- You cannot take in lodgers for the duration of the Starter Tenancy
- You do not have the right to make improvements for the duration of the Starter Tenancy

### **Are Starter Tenants treated equally with other KCHA tenants?**

Yes. Starter Tenants will receive the same equal opportunities as other tenants. We do not want our Starter Tenancy programme to put any tenant at a disadvantage, and we will monitor it to ensure that everyone is treated fairly.

### **What if there are problems with my tenancy?**

We want all Starter Tenants to become full Assured Tenants with us. However, if you do have problems you should contact your Housing Officer.

If we receive complaints about you from other tenants, we will investigate and try to resolve the situation. If the situation is serious, we will talk to you about what steps you can take to improve matters.

We will send you a written warning confirming the action we wish you to take. If you do not take this action, we will take legal action to end your Starter Tenancy.

In very serious cases, we may not send you a warning but instead take immediate legal action to evict you from your home.

Please remember that you, as the tenant, are responsible for not only your own behaviour, but also that of anyone living with you and any visitors you may have.

### **What happens at the end of my Starter Tenancy?**

If you have conducted your tenancy satisfactorily, we will convert your tenancy to a full Assured Tenancy at the end of the qualifying 12 month period.

If there is a problem with your tenancy, or if we have issued warnings and you have not taken the action we require, we will write to you stating that your tenancy is to end and giving the reasons why. We will also serve you with a Notice of Seeking Possession, which is the first stage in the legal process.

In very exceptional circumstances, we may decide to extend your Starter Tenancy period, giving you more time to take any action we request. After this extension is over, we will make a decision.

**If KCHA decides to end my tenancy, can I appeal?**

Yes. Details of how to appeal will be sent to you with the letter informing you of our decision. We will tell you about the appeals process and send you an appeal form. You will have 14 days to appeal from the day you receive your Notice of Seeking Possession.

**Where can I get more information?**

If you have any questions or problems, please speak to your Housing Officer who will be happy to help.

You can also seek independent legal advice at any time.



### **3. Your Rights**

**Your Agreement with KCHA makes you an “Assured Tenant” once your 12 month probationary period is over.**

As an assured tenant, the law gives you certain rights. As a KCHA tenant you get extra rights on top.

Your rights are .....

#### ***The Right to Security***

You have the security of knowing that as long as you use your KCHA home as your main home, keep to the tenancy agreement and agree to pay off any rent debt you can keep your tenancy for as long as you like.

Your KCHA tenancy can only be ended under certain circumstances - and we have to go to court to convince a judge that we are right to move you out. If the situation is not your fault (we may need the property empty to make major structural repairs for instance) you will be offered another home and you will keep all your rights. In other cases - if tenants break rules in the tenancy agreement or refuse to pay off unpaid rent - they can be evicted and won't be offered somewhere else.

#### ***The Right to Pass On your Tenancy***

If you die, your tenancy will go to your husband, wife or the person you were in a relationship with (if they were living with you at the time). It could also go to a close relative, such as a parent, child, brother or sister, but they must have lived there for at least the previous 12 months. (If it does go to a close relative, and the home is too large for that person, we will offer them somewhere that is a more suitable size so that the larger property can go to a family who needs it). This is called the “right to succession”.

The right of succession applies only once so that once a member of the family has succeeded to the tenancy there is no further right to succeed by another member of the family.

#### ***The Right to Have Lodgers or Sub-Let Part of Your Home***

You can take in a lodger as long as this doesn't mean that your home is overcrowded (the office will tell you the maximum number of people allowed).

You can also “sub-let” part of your home but you need to get our permission, in writing, first. Sub-letting is a more formal arrangement than lodging, and would usually have to be evidenced by a written agreement between you and your tenant. You might cook and clean for a lodger, but someone sub-letting would usually make their own arrangements and have the use of part of your home

just for themselves. Make sure you check how this affects your housing benefit. You cannot move out and sub-let the whole of your home, and if you do your tenancy will cease to be assured and we will be able to take court action to recover possession of your home.

You are responsible for the behaviour of lodgers or people you sub-let to. If they cause a nuisance to neighbours or damage the property you are putting your own tenancy at risk.

### ***The Right to Make Improvements***

You can make improvements to your home - fitting new kitchens, or putting in central heating for instance - but you must get our permission in writing first. We won't say no without a good reason (if we thought the work might be dangerous or damaging to the property for example). You should check whether you need planning and building permission too. As long as you get our agreement before you made the improvement, you may get compensation for doing the work if you later move out of your home. The compensation won't cover the full amount because there will have been some wear and tear since it was first put in.

### ***The Right to Repair***

You can claim cash compensation if a fault that could threaten your health and safety (like a total heating failure or a blocked sewage outlet) is not repaired within a certain time. You must report the problem as soon as it happens and keep any appointments you make to let the workers in. The longer the delay the more money you get - up to a maximum of £50.

### ***The Right to Consultation & Information***

We must ask your opinion if you would be affected by changes to the way we run the housing service or if we plan major work in your area. And you have the right to see information about our repairs system and how we decide who gets housed. (See Section 9 "Getting Involved"). Please contact the office if you would like more information.

### ***The Right to Swap Your Home or Transfer Your Tenancy to Someone Else***

You can swap your home with another KCHA tenant, or the tenant of another housing association or with a council tenant. This is called an "exchange".(See Moving On) You will need to get our permission in writing first, but we can only say no in certain circumstances - if you owed us rent for example.

Although you cannot sell your tenancy or give it away there are other less common circumstances when you can transfer it to someone else (called "Assigning the tenancy")...

- You might be told you have to transfer it by the court to your husband or wife as part of a divorce or separation settlement.
- You can pass it to someone who would get it if you died - see "*The Right to Pass on Your Tenancy*" above. However the person who gets it could not pass it on again if they died.

### ***The Right to Keep Pets***

You can usually only keep a dog in your home if you have your own garden. However, we will consider an application to keep a dog sympathetically and may be able to give permission with certain conditions in some cases.

Permission for cats is restricted to house cats only unless you have direct access to your own garden.

You must apply in writing for permission to keep a pet before you introduce it into your home.

**Guide Dogs and Hearing Dogs can live in any home.**

## **4. Making Yourself At Home**

A few tips to make settling in to your KCHA home a little easier

If you are a new tenant there are one or two things you need to check before you get settled in. If you have lived in your home for some time you might want to read this leaflet just in case there are things you have forgotten!

### ***Help at Hand***

Some of our sheltered housing schemes have a warden, who is the site representative and is there to help you with any problems you have with your home. You can report repairs to the warden whilst they are on duty, Mondays to Fridays. Only disturb them at other times (in the afternoon or evening, at weekends or during holidays) if you have an emergency that could threaten your health or safety. Make sure you know where the warden is and how to contact them.

If your scheme doesn't have a warden, or you can't get in touch with them, you should report problems to the KCHA office.

Section 7 "Reporting Repairs" tells you what to do if you have an emergency like a flood or total power cut.

### ***Getting Connected***

Your gas and electricity supplies should be connected when you move in. But this can't always be guaranteed. At least two days before you move in you should check with the gas and electricity boards to see if everything will be on. If you decide to change your power supplier please remember to let us know so that we can tell the next tenants if you decide to move out at any time.

As soon as you move in you should read the meters and let the gas and electricity boards know you are the new tenant. This means you will not be charged for power that the previous tenant used. Tell them your name and address and the exact meter readings. If you are not confident about this ask them to send someone round to read the meters for you.

If your new home has a phone you should contact British Telecom to arrange transfer to your name. If you do not do this before you move in you will have to pay a large re-connection charge (you might have to pay this anyway if the last tenant arranged to take the number with them to their new home).

## ***The Water Supply***

The water supply should be on when you move in. If it isn't, find the stopcock and turn it on. If your water is running properly you should still find out where the stopcock is so that you know where to turn the water off in an emergency. If you cannot find the stopcock, or it doesn't work, contact your site representative or the Kingston Churches Housing Association office straightaway.

Tell the local water authority you've moved in, so that you start paying regularly. If you don't you could receive a very big bill a few months later. (Note: If your rent card/tenancy agreement shows a charge for water rates then in these circumstances you do not need to tell the local water authority that you have moved in. This is because at your property the Association takes responsibility for paying the water rates bills and then recovers the appropriate amount for your accommodation from you the tenant as part of the service charge).

Your home may have a water meter so that you pay for exactly what you use rather than paying a set amount.

## ***Heating & Hot Water***

If you are moving into a brand new home, or into one that has just been modernised, you will get written information about the heating and hot water systems. Make sure you know how it all works so that you stay warm and comfortable and keep fuel bills down. If you are moving into an older home someone from the KCHA office or your warden can tell you how everything works. **If you don't understand how things work, contact the office straightaway.**

## ***Fuses & Circuit Breakers***

Electricity is usually controlled by fuses which are designed to cut out (or "blow") before anything dangerous happens. Other homes have special switches called "circuit breakers" that do the same thing.

When a fuse blows, several electrical things in your home will suddenly cut out. The fuses are usually in a box in a built-in cupboard or under the stairs or in the garage if you have one. The switch that turns the whole mains electricity supply on and off will usually be next to the fuse box. Make sure you know where they are - if you can't find them contact your warden or the KCHA office.

You are responsible for dealing with a blown fuse. If you are elderly or disabled we can send someone to do this for you (although you will have to change plug fuses yourself). To deal with a blown fuse you should do the following:

- 1 Unplug, or switch off at the wall, anything that you think might have caused the problem. (The cut-out could have happened immediately after you turned on something like a drill or hair drier).

- 2 Switch off the electricity at the mains. (It is a good idea to keep a torch near the switch in case the fuse blows when it is dark).
- 3 Check the fuses to see which one has blown (the wire will be burnt).
- 4 Replace the burnt fuse wire with new wire. It is a good idea to keep a supply of fuse wire in case the fuse blows. Make sure it is the right sort (there are different strengths - called the "ampage") and keep it handy.
- 5 Switch the electricity back on.
- 6 If the replacement blows straightaway, or quite soon after, there could be a fault in the system - tell your warden or the KCHA office.

"Circuit breakers" automatically switch off when there is a problem. They are easier to deal with than fuses, but again it's a good idea to make sure you know where they are and what to do. If several things go off at once you should do the following:

1. Unplug, or switch off at the wall, anything you think might have caused the problem.
2. Switch off the electricity at the mains.
3. Find the switch that has turned itself to "off" and flick it back to "on".
4. If the switch cuts again tell your warden or the Kingston Churches Housing Association office.

### ***Council Tax***

When you move you don't automatically get bills for your council tax. It is your responsibility to tell the Council that you are the new tenant. You should write to them ("council tax section") with your name, your new address and the date you moved in. You can arrange to pay your council tax in monthly instalments. It is better to sort this out quickly as you could face a large bill later if you do nothing.

### ***Getting Benefits***

You might be paying more, or less, rent in your new home. If you receive benefits, this could affect how much benefit you get. You should sort this out quickly so that you do not find yourself short of money or having to pay back large amounts.

### ***Doctors & Dentists***

If you are new to the area you should find out where your nearest doctors and dentists are (you could ask neighbours for recommendations). It is best to register with them straightaway rather than wait until you or your family are ill.

### ***Letting People Know***

Make a list of the people and organisations that should know you have moved. This could include your employers, benefit offices, banks and building societies,

credit card companies and so on. You will need to remember to update the address on your TV licence too.

For a few pounds you can get the post office to re-direct your mail from your old home to your new one.

***And Finally...***

We are here to make sure any problems you have are sorted out without fuss. The information in this handbook tells you how to get the best out of our service. If there is anything you do not understand, or if you need any help or advice, talk to your warden or contact the KCHA office.

## **5. Paying Your Rent**

### **Where Does Your Rent Go?**

#### **Your rent is used in three main ways....**

- to repair your home when things go wrong or are worn out.
- to manage the housing service - running the office, organising the rehousing system, ordering repairs and so on.
- to help pay back the money we have borrowed to build new homes and to modernise older ones.

Some cash is also put towards occasional larger repair work like re-roofing or replacement windows.

#### ***How is the Amount of Rent Decided?***

How much you pay depends on the type of home you live in - how big it is, whether it has been modernised, its age, the condition it is in and the facilities in it. We then add a "service charge" if you get extra services from us (see section 6 "Service Charges").

From 2002 the Government changed the way social housing rents are set, and as a result all housing associations had to introduce a new rent setting system. Because we have a December financial year-end we introduced the system from January 2003.

'Target Rents' for each property are calculated according to the property value, the local average income and the size of the property. Rents can go up or down, but any changes will be phased in over a number of years and there will be a limit to any rises or falls of inflation plus ½% plus £2 per week in any single year. For the vast majority of our properties, 'target rents' are higher than existing rents, so most rents will go up every year.

#### ***When & Why Does the Rent Go Up?***

The tenancy agreement you sign when you first move in tells you how much rent you should pay. Unfortunately, as costs rise, we have to increase this amount to protect the housing service and to keep your home in good condition. Your tenancy agreement explains how your rent will go up every year and how we decide what the new rent will be. We will tell you, in writing, at least one month before any rent increase.



## ***Can I Get Help to Pay My Rent?***

You may be able to get housing benefit to help pay some or all of your rent. It depends on your income, how big your family is and how much you have in savings. It is worth applying even if you think you won't qualify. Your council's housing benefit office will provide you with the correct form. We also have a supply of forms, so ask at the office.

The rent payable for our sheltered housing includes the cost of the warden service. In some schemes this is part funded through the Supporting People Programme operated by the Government's Office of the Deputy Prime Minister.

Any sheltered tenant who is in receipt of housing benefit or disability living allowance may be eligible for Supporting People Grant funding. Any person not in receipt of housing benefit may be assessed through the Supporting People team to establish if they will be entitled to any financial assistance with the element of the cost of living in sheltered accommodation.

Any person not entitled to assistance will have to pay the support costs themselves.

## ***How Do I Pay?***

Your rent is due weekly in advance, or whenever your Tenancy Agreement states. You can pay your rent by one of the following methods:

- ***at the office***

We are open for rent payments on Mondays to Fridays from 9.30am to 1.00pm, and from 2.00pm to 5.00pm.

- ***at the bank***

Ask the office for a paying in-book

- ***through your bank***

A "standing order" tells your bank to pay the rent from your account. Ask at the office for information about setting one up. You will be provided with a form for you to complete and send to your bank. When the rent goes up you will have to change the standing order to a new amount - it does not happen automatically. Your rent must be paid in advance at the beginning of each week, fortnight, four weeks, or per calendar month, whichever period you select. If you pay calendar monthly, please make sure you get the amount right (weekly rent multiplied by 52 weeks divided by 12 months).

- ***by post***

You can send a cheque or postal order (made out to "Kingston Churches Housing Association Limited") to the office. Attach a note with your name and address on it - you can put this information on the back of the cheque or postal order as well. Do not send cash through the post except by recorded delivery.

- ***Housing Benefit payment***

Your local council will pay your benefit direct to us. Ask us or your local council to arrange this. If housing benefit only pays some of your rent you will need to pay the rest using one of the methods above.

***How Can I Check Where I Am Up To With My Rent?***

You will get a rent statement regularly (four times a year). It tells you how much you should pay and how much you have actually paid. It shows if you owe any money (called “arrears”) or if you have paid more than you need (“credit”). If you want to know how you stand at other times contact the office and ask for the current balance of your rent account.

***What Happens if I don't Pay?***

If you get into financial difficulty and fall behind with your rent you can make an agreement with us to pay off what you owe in extra weekly amounts. We will take legal action against people who refuse to clear their debt - they may mean that they eventually lose their home.

## **6. Trouble With The Rent?**

### **How To Get Help If You Are Falling Behind With Your Rent**

Anyone can get into financial difficulty from time to time. You might not be claiming the right benefits or you could have lost your job or been unable to work because of illness. The rising cost of living and the demands of household bills can add to the worry. You may find yourself getting behind with the rent.

#### ***Get In Touch***

There is no need to worry needlessly if you get behind with the rent. At KCHA we aim to help all our customers. It is in our interest, and yours, to help you pay off any rent debt. If you are struggling to make ends meet you should get in touch with us **straightaway** - by keeping the problem to yourself the debt may only get worse. If you do not let us know, you could risk losing your home. So contact the office and ask to speak to one of our Housing Management staff.

#### ***Repayment Agreement***

Together we can work out how to pay off what you owe. You can agree to add an extra amount to your weekly rent until the debt is paid off. You will never be asked to pay any more than we think you can afford.

#### ***Legal Action***

We always help people to get out of rent debt. But we will take swift legal action against anyone who refuses to pay. We start by telling the tenant officially that we plan to take them to court and that they could eventually lose their home. This is called the "Notice of Seeking Possession".

We have to wait two or four weeks after this Notice (depending on what your Tenancy Agreement says) before we can issue a summons and get a date for a court hearing. If you find yourself in this position you should get in touch with us before the notice period is up - the action may be cancelled if you make an agreement to pay.

#### ***Court Hearing***

If the tenant still does not do anything the court will tell them the date of the hearing and give them a chance to explain their circumstances. Even now it is not too late to get in touch to get the problem sorted out.

The court will probably order the tenant to pay off the debt with a certain amount each week. Only if the tenant breaks this order will they be evicted.

But in very serious cases, when the tenant has made no effort to pay or has broken a repayment agreement, we will ask the court to allow us to evict as soon as possible.

### ***Here to Help***

You can see that there is never really any need for things to go this far. By getting in touch as soon as you get into financial difficulties, and by keeping to a sensible repayment agreement, you can avoid problems in the future. Even when things get serious and the courts get involved we still give tenants every chance to sort the problem out.

**Remember - we are here to help!**

## **7. Service Charges**

### **You Can Help Decide What Extra Facilities You Have In Your Scheme**

Many KCHA tenants pay an amount on top of their rent for extra facilities that we provide. We make these “service charges” for things like wardens, window cleaning, communal lighting or heating, gardening and landscaping. Your tenancy agreement tells you if you pay for this sort of charge. The services are usually communal - to everyone in a particular housing scheme - rather than to an individual. So everyone in that scheme has a proportioned amount charged to them.

#### ***Regular Checks***

We review the service charges regularly. As an “assured tenant” this is done every year. If you’re a “secure tenant” it happens every two years. (The cover of this handbook identifies your type of tenancy).

We base the service charge on last year’s actual costs. Whenever a service, or what you have to pay for it, is likely to change we will often consult with tenants to find out if you think you are getting good value for money. We often do this through surveys or meetings.

Annual visits or meetings with tenants will tell us if the services are up to standard. You can have your say at any time too - just tell the office if you think the services could be improved. When we have calculated how much the services will cost, we work out the charge you have to pay.

We will tell you, in writing, one month before any change to the amount you have to pay for your services.

### **Finding Out About Your Service Charges**

#### ***Our Obligations***

We are obliged, by law, to consult with you and give you information about the cost and make up of the service charge you pay. These obligations are set out formally in Sections 18 to 30 of the Landlord and Tenant Act 1985, which was later amended by the Landlord and Tenant Act 1987.

The main requirements are that we provide you with:

- A summary of the costs of your service charge against income for your scheme each year if you request it.
- Any documents about the summary of your service charge costs if you request them.

- An audited statement if you request it. The cost of this will be charged to the service charge in the future.

### ***Consultation***

We will consult with you in a variety of ways depending on whichever is most appropriate for where you live. This could include:

- calling a meeting of all tenants
- sending a letter to everyone concerned
- a combination of the two.

If we set up a large contract or anything which will change your service charges or the way a service is provided, beyond certain financial levels, we must consult with you before taking action unless an emergency occurs.

### ***Resolving Problems***

If you are still concerned about your service charge after the consultation, we will consult further by either:

- sending out further information to individuals who have any queries
- holding extra meetings to discuss any problems

If your problems or queries are still not resolved, you can follow our complaints procedure outlined in Section 9 of this handbook. We hope that this will not be necessary and that we can sort out any queries you may have during the consultation period. However, you may still wish to take independent legal advice on any questions or concerns you have about your service charge. You may also use the County Courts if you want to challenge any decision we have made about the amount of service charge you pay. However, you should be aware that you may have to meet any costs incurred if you decide to do this.

## 8. Reporting Repairs

### How To Help Us Give You A Top Quality Service

As a KCHA tenant you have a guaranteed right to get repair work done quickly and efficiently when you report a problem in your home. We are working to improve the service all the time.

#### ***What We Have To Do***

Our responsibilities are described by the law. We must .....

- keep the structure and the outside of your home in good condition.
- repair fixtures and fittings inside your home - kitchen units, doors, pipes, heating and so on.
- make sure that water, electricity and gas are supplied safely and that waste is taken away properly.
- repair and maintain shared areas such as landings, stairways and communal entrances

#### ***What You Have To Do***

You have responsibilities too.....

You must tell us about any repair that needs doing as soon as you can. Report it to your warden or the office. They will check what needs doing and, if the work is inside, **organise an appointment** for the workers to get in.

It's especially important to report urgent problems straightaway - these faults might threaten your health and safety, or mean that the property is dangerous or could be seriously damaged. If you discover an emergency outside normal office hours (which are 9.30am to 5.00 pm, Monday to Friday) or over a holiday period you should ring the appropriate emergency number listed at the end of this section. They will decide if the work is so urgent that someone has to be sent out straightaway or if it can wait for the office to open.

**In the case of suspected gas leaks do not strike any matches or switch on any lights or electrical appliances or gas appliances, but telephone British Gas 0800 111 999 immediately.**

By reporting faults quickly you can help us stop minor problems becoming major and expensive ones.

You should keep the decoration inside in good condition. Make sure that you, your family, or your visitors don't damage the home - accidentally or deliberately. You would have to repair any damage yourself or pay our costs if we have to do it.

## ***Repair Done Quickly - Guaranteed!***

When you report a repair we put it into one of three categories depending on how serious it is. They are:

### **1 Emergency**

Such as: complete power failure, flooding, drains blocked so that sewage can't escape, ground floor doors or windows made insecure by burglars. These will be done within 24 hours of you reporting the problem.

### **2 Urgent**

Such as: plumbing problems and faulty heating. These will be done within 5 working days.

### **3 Non-Urgent**

Such as: a broken internal door or faulty kitchen unit. These will be done within 28 working days.

When the work requested has been ordered we will send you a copy of that order. There is a place on the contractor's copy of the order which you should sign, once the work has been completed to your satisfaction. If you are not happy you should tell us what went wrong. It is important that you advise us of the date the work was completed.

You can get cash compensation if a fault that threatens your health and safety is not attended to in the appropriate length of time. This is called the Right to Repair.

If you think the work still hasn't been done properly you can put in an official complaint, following our Complaints Procedure. We will look at the job again - if we agree with your complaint you could get cash compensation.

You can help the repairs service work smoothly by:

- keeping your repair appointments so that workers and inspection staff can get on with the job as soon as possible. (Missed appointments mean time wasted and unnecessary expense - we can charge you up to £10 to cover these costs).
- Signing and dating the contractor's copy of the order so we can check it has been done. If you are not there when the contractor finishes the work sign, date and return your copy of the order, noting the date the works were completed.



## 9. Emergency Repairs

In the following emergency circumstances the listed contractors have agreed and have been instructed to respond to a direct call from you if it is necessary outside office hours. In this connection the contractors will carry out the necessary emergency work and invoice the Association direct, but please make a point of informing the Association on the next possible working day that this work has been requested.

**Plumbing**                      **John McNamara**  
**Tel: 07973 299991**

**Electrical**                      **Mr P Lamb**  
**& Storage Heaters Tel: 01252 333687**  
**07711 767673**

**Roofing**                        **Maguire Brothers**  
**Tel: 07778 311263**  
Make safe leaking roofs, any structures overhanging  
and/or in danger of falling.

**Locksmiths**                    **Craig Broome**  
**Tel: 07775 698400**  
**01372 471478**  
Yale lock to front door completely broken.

**Gas Central**                    **S & S Burners**  
**Heating Tel: 020 8330 7992**  
Total or substantial loss of hot water/heating  
affecting infirm, elderly or young children under 5  
years.

**Drains**                         **Drain Patrol Ltd**  
**Tel: 07956 677379**  
Blocked or leaking foul drain or soil stack

**NOTE: In the case of suspected gas leaks do not strike any matches or switch on any lights or electrical appliances or gas appliances, but telephone British Gas 0800 111 999 immediately.**

**In the event of a Power Cut affecting other properties in the area, you should contact your local distribution network operator, UK Power Networks, by telephoning 0800 31 63 105 free to call from a landline or mobile phone; texting POWER and your postcode to 80876; or visiting the website [ukpowernetworks.co.uk/powercut](http://ukpowernetworks.co.uk/powercut).**

## **10. Safe And Secure**

### **Some Handy Hints To Help Keep Your Home Danger And Worry Free**

Your home should be safe for you and your family to live in. By repairing faults quickly and by making sure that services are properly supplied we can help to give you peace of mind. But there are things you can do too.

#### ***Report Repairs Quickly***

By telling us about problems as soon as you find them you can stop faults becoming dangerous (and possible costly). This is especially important if the repair is needed urgently (such as flooding or a complete electrical failure). Section 7 "Reporting Repairs" tells you what to do. We will do most jobs like this - but gas leaks must be reported to the Gas Board straightaway (telephone no: 0800 111 999).

#### ***Beware of Fire***

Fires can start easily and spread very quickly. Be especially careful if you have young children or very elderly or infirm people living with you. Keep matches out of reach, do not leave boiling pans unsupervised and do not cover heaters or boilers. Unplug electrical equipment before you go to bed and make sure cigarettes are put out properly. If a fire (even a small one) does start you must:

- Get your family out.
- Close doors behind you if possible to stop the flames and smoke spreading.
- Phone 999 (or 112) and ask for "Fire". Give your address clearly when you are put through.
- Warn your neighbours.
- Don't go back inside until a fire officer says it is safe.

Prevention is better than cure. Many KCHA homes have smoke alarms. These will be tested annually. If you do not have a smoke alarm fitted ask at the office if your home is in line for an alarm. If it isn't you should get one yourself - they are very cheap and easy to fit. Test them regularly to check that the batteries are still working.

#### ***Be Careful with Gas***

Gas heaters and boilers need either a balanced flue or proper ventilation so that poisonous waste fumes can be carried away safely. We will ensure that these are serviced annually but you can help by making sure that ventilation is kept clear. You should be very careful with gas or water heaters in the bathroom. Make sure the room is well ventilated and the flue is clear. Open a window or door while the water is running and turn off the heater before you get in the bath.

## ***Protect your Pipes from Frost***

Water can freeze inside pipes, cisterns, sinks and basins during very cold weather. This cracks the pipes and, when the ice melts, water bursts out causing a lot of damage to the building and your own decorations and possessions. It can all be very upsetting and unhealthy - especially for babies or elderly people. You can avoid this miserable experience by taking a few simple precautions if the weather is cold, or could go cold soon.....

- leave some heating on if your home is going to be empty overnight or for a day or two - it only needs to be on a low setting.
- drain all the water out of the system if you are going to be away for longer than this - turn off the supply at the stopcock and then leave the taps on until the water stops running.

If you find that the water has frozen already (nothing will come out of the tap when you turn it on) you should....

1. Lower the temperature of your central heating boiler.
2. Drain off the water (see above) and leave the taps "on".
3. When the ice in the pipes starts to melt turn the taps back off.

If the pipes still burst you should report it to us straightaway.

## ***Stop Damp & Mould***

A lot of moisture goes into the air whenever you cook, run a bath or dry clothes in your home. When this moisture meets a cold surface like a window or outside wall it turns into droplets called condensation. If this is left it causes unpleasant damp that can be unhealthy and damaging.

You can stem the problem by...

- wiping moisture away whenever you see it - it may collect on windows every night.
- keeping a window open if you are drying clothes indoors - dry them outside whenever possible and only use a tumble drier if it has direct ventilation to the outside.
- keeping rooms warm - even a low background heat will help.
- ventilating the room - nobody likes draughts but some air does need to come in and out, so open windows a little until they stop misting up.
- not using bottled gas or paraffin heaters - they actually produce water in the air and are a fire risk too.
- not blocking up air vents fitted in your home.

## ***Take Precautions Before You Go Away***

There are things you can do to keep your home as safe and secure as possible when you are away:

- Buy timer switches so that your house lights come on automatically in the evening.
- Cancel deliveries like milk and papers.
- Turn off the electricity supply unless you have a freezer (in which case you should unplug everything else).
- Turn off the water supply.
- Close all the windows and internal doors (lock the windows if you can).
- Lock the outside doors.
- Lock sheds and garages.
- Tell your neighbours you will be away. Ask someone to keep an eye on your house by pushing through mail and closing curtains.

Any police station will give you more information about crime prevention.

## ***Insurance***

If your home is damaged by severe weather or a burglary we will repair it. But this protection does not extend to your own possessions. You should take out “home contents” insurance to get things replaced if they’re damaged or stolen. You could be liable to replace certain fittings such as basins if you damage them or windows if you break them and so you would be well advised to include these in your household insurance. The amount you pay depends on what your things are worth. Shop around for quotes before you commit yourself - there can be quite a price difference from company to company. If you are elderly you may be able to get cut-price insurance. Organisations like Age Concern can give you advice about this.

## **11. Getting Involved**

### **KCHA Gives You The Opportunity To Have A Say In How Your Housing Service Is Run**

Some people demand nothing more than good, up-to-date information about things like rent levels or their chances of moving to a new home. Some like to play a much more active role - meeting staff, organising tenants groups and taking part in our decision making. Other people will only want to get involved when things go wrong and they need to make a complaint.

#### ***Your Right to Information***

Even if you want no involvement in running the service you still have a right to good quality information. By law we must tell you about:

- the tenancy agreement rules
- how the repairs service works
- how you will be asked about things that directly effect you
- how we decide who is offered a home

Some of this information is in this handbook. Other booklets and leaflets explain other things in more detail. Ask at the office if you want to know more.

You may see information we have on our files about you. Ask at the office how to do this.

#### ***Your Right to be Consulted***

If we're planning changes to improve the way we run the housing service we must tell you what we want to do and ask you what you think. This could be a new repairs policy or a different way of organising the gardening service for example. We will want to know what you think before we go ahead with major improvement or rebuilding to your home or the area around it.

We will ask you for your comments and look into what you say before a final decision is made.

We hope to carry out a Residents Satisfaction Survey every three years or so to obtain your views and continue to improve our service to you.

#### ***Making a Complaint if Things go Wrong***

Our standards are kept as high as possible by listening to what our customers tell us.

### **COMPLAINTS PROCEDURE**

## **Introduction**

We aim to provide a good quality service and hope that you need never complain. However, if you are dissatisfied with the Association's performance, or with any member of staff, and have not been able to resolve the problem you should use the procedure outlined below. No matter how small or minor your issue, problem or complaint may seem we want to know about it. We also have a Complaints Form to make it easier for you when it reaches Stage 2 (see Stages of a Complaint below). These are available from our Office.

We welcome genuine complaints because they help us improve the way we work. You will not be treated any differently or get a worse service. If you need any help in reporting a complaint you can ask for advice from your nearest Citizens Advice Bureau.

To improve service delivery we will review our policies and procedures regularly. Monitoring complaints is one way for us to do this. A summary of complaints received is reported annually to the Housing Management Sub Committee for their review.

We have tried to ensure that this procedure is fair and accessible to all our tenants. If you do have cause to use the procedure below we would appreciate your feedback on the way your complaint was handled.

## **Stages of a Complaint**

- 1 Initially, you should try to resolve the problem with the Housing Officer, who is usually your first point of contact with the Association. Your complaint can be verbal or in writing. We will attempt to resolve the matter within 10 working days.
- 2 If you feel this initial contact has not resolved your complaint you should contact the Housing Services Manager. It is at this stage that your complaint will be recorded in the Complaints Register. This contact can be by telephone, in writing or by making an appointment to visit our office to discuss the matter. You have the right to be represented at this meeting. The Housing Services Manager will try to resolve your complaint satisfactorily and will confirm the outcome of his/her investigations in writing within 14 days of receiving your complaint. Mediation may be an option at this point if it would help resolve matters.
- 3 If you are still not satisfied you should address your complaint in writing to the Chief Executive who will then consider the matter and respond in writing within 14 days of receiving your letter. If you are unable to put your complaint in writing at this stage please explain why and a staff member can write out the details on your behalf so that you can check it and sign it.
- 4 If you still feel that your complaint has not been dealt with satisfactorily you should appeal to the Chairman of the Board of Management who will review

the case and give you a written reply within 28 days of receiving of your appeal. This decision will be final.

### **Further Assistance**

If having followed all the options open to you under this Complaints procedure you feel that your complaint has still not been satisfactorily resolved, you may apply to the Independent Housing Ombudsman who may be able to help with the complaint.

The form on which to register a complaint with the Ombudsman can be obtained from this office. Alternatively, if you require more information on the Independent Housing Ombudsman Ltd, this can be obtained in various ways:

By telephoning	-	020 7421 3800,
Sending a fax		020 7831 1942 (calls from Textphone users via <i>typetalk</i> welcome)
LoCall		084 5712 5973
Minicom	-	020 7404 7092
Writing	-	Independent Ombudsman Ltd, 81 Aldwych, London WC2B 4HN
Email	-	<a href="mailto:ihol@housing-ombudsman.org.uk">ihol@housing-ombudsman.org.uk</a>
On line	-	<a href="http://www.housing-ombudsman.org.uk">www.housing-ombudsman.org.uk</a>

If you believe that we have failed to put in place policies and practices which will ensure that residents have the rights set out in The Tenant's Charter leaflets you can complain directly to the Housing Corporation. Their address is available from this office and can also be found at the back of the Tenant's Charter leaflets.

If you believe we have broken the law you have the right to go to the Courts. You should first talk to a solicitor or advice centre.

If you want to know the full name of any of the staff of the Association, or of the members of the Board of Management, please telephone this office.

**Don't worry about making a complaint. We welcome genuine complaints because they help us improve the way we work. You will not be treated any differently or get a worse service.**

## 12. Solving Neighbour Disputes

### **Most people get on together but we can help if things go wrong**

You should be able to enjoy life in your KCHA home. Good neighbours will tolerate the different lifestyles of people living near them as long as they don't cause a nuisance.

### ***Cracking Down on Nuisance Neighbours***

Most people do get along fine but disputes can happen. They can range from a fall-out about next-to-nothing to serious harassment or even violence. A one-off incident is something that most people can tolerate. But trouble starts when the nuisance is repeated. We are determined to crack down on nuisance neighbours who bring real misery to those around them. **We will take whatever action is necessary to stamp out anti-social behaviour.**

### ***Taking Action***

If you are a victim of this sort of behaviour you should contact the office straightaway. We'll treat your problem very seriously and will look into it thoroughly. In the early stages we'll probably try a gentle approach getting you and your neighbour to talk about the situation together (perhaps with a staff member or an independent expert mediator there to help you find a solution). But in more serious cases - especially ones that involve harassment, violence or threats of violence - or if a gentle approach has been tried and failed, we will take more serious action.

If we need to get a speedy solution we can go to court to get an "injunction". This is a legal order that instructs someone to stop causing the nuisance immediately. If they ignore it they face a heavy fine or even prison. In other less threatening situations we can apply to a court to evict the tenant from their home. This takes a little longer and the threat of it may be enough to get the person to stop. We will do everything we can to get them to alter their ways before the court case.

### ***Getting Proof***

Legal action like this can only be successful if we have proof that nuisance has happened. We could not evict someone simply because a neighbour says they have been anti-social. So if you are a nuisance victim you should keep a diary of everything that happens. It would be helpful if you could back this up with some hard evidence: tape recordings of excessive noise; photographs or video of specific incidents (for example someone spraying graffiti) and written statements from other neighbours. We may send someone to your house to see or hear for ourselves what is going on.



## ***Here to Help***

There is no need to suffer in silence. If talking to troublesome neighbours has not solved the problem just get in touch with us. We will take whatever action is necessary to get the problem sorted out quickly and peacefully.

## ***Your Responsibility***

We are determined to stamp out anti-social behaviour. Anyone who causes a nuisance to neighbours or harasses someone else (because of their race for instance) is breaking their tenancy agreement. This is very serious. We will take swift legal action to put a stop to this sort of thing.

A KCHA tenant is not only responsible for what they do themselves but also for the behaviour of other people living with them and of anyone they have invited to their home. A tenant has broken their tenancy agreement if these other people cause trouble - even if he or she has not been directly involved. We will be determined and quick to take action and the tenant could end up losing their home.

## **13. Moving On**

### **Transferring, Exchanging & Leaving Your Home**

People move around much more these days. They may have to go where their job is, or want more independence from their family. Others would like a home that is better suited to their changing needs. We believe that you should have every chance to move when you need to. When a KCHA tenant does move out we want to see the tenancy ended properly so new people can move in as quickly as possible.

#### ***Moving To Another KCHA Home***

You may feel your present home is not suitable any more. Perhaps your family has outgrown your house, or you have been left living somewhere that is too big for you. You could have medical reasons for wanting a different kind of home or you might be being harassed by neighbours.

Whatever the reason, you can apply for a “transfer” to another KCHA property. You will need to fill in a transfer request form which you can get from the office. Unfortunately we do not have enough homes for everyone who wants one. We will look at your present housing situation and at what you need in the future. We consider every transfer application sympathetically but sometimes we have to turn people down. If this happens to you we will tell you the reasons in writing.

If you owe rent you will only be able to transfer within the Association if you have kept to a repayment agreement for at least three months. (This restriction may be lifted if you are suffering from violent behaviour or harassment).

#### ***Exchanging With Another Tenant***

If you cannot get a transfer you could think about exchanging your home without going through the normal re-housing system.

You can exchange with another KCHA tenant, a tenant of another housing association, or a council tenant. This is called a “mutual exchange”.

We sometimes have details of people looking to exchange like this. We can display details about your home (address, size, type and so on) in the office if you want. You can also advertise in local papers and shop windows.

You can also register with HomeSwapper. HomeSwapper is a direct home swap service for social housing tenants who want to house swap, flat swap, or to exchange their council house. HomeSwapper is a national home swap service. At present we do not partner HomeSwapper, so it will cost you a small fee to register online with them: 3 months registration costs £9.99, 6 months

registration costs £15.99 and 12 months registration costs £21.99. You can register online for this service on: HomeSwapper.co.uk

When you have found an exchange partner you should tell the office who will advise what to do next.

Before an exchange goes through you will need to get our permission to go ahead in writing. By law we **must** agree **except** in certain situations such as:

- The home would be too big or too small for the people you're exchanging with.
- If you have rent arrears the exchange will be delayed until the rent account is clear.

### ***Kingston Housing Register***

The Royal Borough of Kingston upon Thames and other local housing associations are using a joint housing register to make sure that everyone who applies is considered for all properties which the organisations involved have available. This is known as the Kingston Housing Register. These organisations jointly operate the Kingston Housing Register. Because our housing stock is fairly small, we always recommend that anyone wishing to transfer completes an application form for the Kingston Housing Register. Application forms may be obtained from Kingston Council.

Once you have completed the transfer form, Kingston Council will contact you to advise what transfer priority you have been awarded. Kingston Council operate a Choice Based Lettings Scheme details of which can be obtained from Kingston Council.

## **14. Ending Your Tenancy**

When you leave your home you must tell us, in writing, at least four weeks before you wish to leave. We want to fill your home as quickly as possible after you go, so we might need to bring possible new tenants to view the property during the four week notice period. If this is the case we will arrange a convenient time for you,

When the four weeks are up, hand your keys to the warden or the office. If you don't, we will have to change the locks and charge you for the work. You must ensure that your rent is paid up to date and that the property is left in a clean and tidy state. If we have to put right any damage caused by you, you will have to pay us to put things right.

Take all your furniture and belongings with you, including carpets, curtains, and any white goods i.e.: cooker, fridge, freezer, washing machine etc - we will have to pay to get rid of anything left behind. If this happens we will then re-charge you for the clearance.

Don't forget to tell the council, the water company, (but only where you pay the water charges direct to the water company yourself), and gas and electricity boards that you are going. Remember to get the phone disconnected too.

Leave your new address so that we can contact you if we need to.

## **15. A Fair & Equal Housing Service**

KCHA provides homes for people who need them. We must make sure that we offer our homes fairly....no group in society should be less likely than another to get somewhere to live. All our services - repairs, rent collection, rehousing advice and so on - must be carried out fairly too.

### ***Protecting Your Rights***

We recognise that some people can be at a disadvantage because of their:

- a) Race, colour, ethnic origin or nationality
- b) Gender
- c) Illness or disability, whether mental or physical
- d) Religious, cultural or other beliefs
- e) Marital or family status
- f) Sexuality or sexual preference
- g) Age, physical appearance or other characteristic

There are laws to protect the rights of these groups. We fully support these laws and back them up with our own policies to make sure that we, and anyone we employ, treat all our customers equally.

### ***A Fair Enough Service?***

We collect statistics about people to check that our equal opportunities policies are working. (For example if you fill in a form to apply to live in a KCHA home you are asked to complete a section about your ethnicity). We will continually review our policies to ensure that all residents obtain a fair and equitable service. Statistics are not used to give one group an unfair advantage or a faster service, but to make sure that no-one is at a disadvantage.

### ***An Equal Opportunities Workforce***

We want our workforce to be representative of the wider community, so we are keen to employ people from all different backgrounds. Staff follow our equal opportunities policies and get special training to make sure they know all the relevant laws and procedures. We insist that all our customers are treated fairly.

### ***Evicting the Harassers***

People have a right to live without suffering harassment. We will take swift action if a tenant, or anyone living with them or visiting them, harasses someone because of their race, gender, sexuality, age or disability. A tenant causing harassment is breaking their tenancy agreement - and the law, and faces eviction from their home.

## ***Getting Help***

If you are suffering harassment, or if you feel that you have been discriminated against, you should contact the office straightaway. If you want to make a complaint about our service you can use our official complaints procedure (see Section 9 “Getting Involved”). All complaints will be treated confidentially. You can get independent advice from law centres or special interest groups (for instance women’s groups, black people’s groups, disabled people’s groups).

# Feedback Sheet

---

**We would like to know what you think about this handbook. If you have any comments or suggestions for this handbook, would you please tell us by completing this Feedback Sheet and returning it to the office when next you have something to send to us.**

1. What did you think of this handbook?

2. Have you found it useful? And if you have, why?

3. Do you think the handbook is clear and easy to understand?

4. Have you got any comments or suggestions for the handbook, or have you got any ideas for other pieces of information you would like to see included? Please tell us your suggestions.

Thank you for your comments.