



# Your handbook

For tenants living in properties owned by CDS

Updated 30.04.2020



## Welcome to CDS!

This handbook is a useful guide for you as a tenant. Keep it handy. Inside, you will find our contact details and lots of information about your home, your responsibilities and ours. Please contact us on 03333 21 30 30 or drop us an email at [talktous@cds.coop](mailto:talktous@cds.coop) if you have any questions about any of the information in this handbook.

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## 1. CUSTOMER CARE

### Who we are

Our purpose is to provide, support and promote co-op and community-led housing – so that more people can be involved in helping to meet their own housing needs and aspirations.

We are a regulated housing association providing affordable rented homes and leasehold properties in London and the South East. We also support co-ops as a managing agent to enable co-ops to thrive as independent businesses. Finally, we aim to invest and collaborate with partners to enable community-led housing to become mainstream.

Our values are important in the way that we work. We strive to be trusted as business because we are reliable, fair and act with integrity.

We are committed to tenant involvement. We consult our tenants, whenever practical, in matters which affect them most. Our board of management is made up of members of the clients we work with, and other independent representatives. Please visit our website for more information about our governance and our senior management team.



## Getting in touch

If you need to discuss anything about your tenancy agreement or the property you rent from us, please get in touch:

Write to us: 7-14 Great Dover Street, London SE1 4YR

Phone us: 03333 21 30 30

Email us: [talktous@cds.coop](mailto:talktous@cds.coop)

Contact us on our website: [www.cds.coop](http://www.cds.coop)  
-request a call back or fill out an enquiry form

Our office is open **09:00am-17:30pm Monday to Friday**. Our phone lines transfer to our out of hours service outside of this time if you have an emergency to report.

## Talk to us on social media

Social media is a quick and easy way to contact us, find out more about us and keep up to date with any latest news or important updates. We monitor our social media accounts **Monday-Friday 9-5:30pm**. If you have a question or enquiry drop us a message and we will respond as soon as we can.

**Like us on Facebook:** CDS Co-operatives **Follow us on Twitter:** @CDSCooperatives

## Our Service Standards

### Customer Service – We will:

- Strive to build trust by being reliable, fair and acting with integrity
- Communicate clearly and politely
- Respect your personal data and privacy
- Make it easy for you to complain about any aspect of our service
- Act reasonably in trying to respond to any special requirements you may need

We always want to know if you are unhappy about any aspect of our service. We know that we can make mistakes and we are always happy to review decisions or actions. Where we have made mistakes, we will try to put things right for you and where we are unable to meet your expectations we will explain why.



### **Complaints – We will:**

- Acknowledge your complaint in writing within 3 working days
- Confirm who is responsible for reviewing and responding to your complaint
- Respond to your concerns in writing within 10 working days
- Clarify when any issues arising from your complaint will be resolved
- Tell you whether and how you can have our decision reviewed

### **Response Times – We will:**

- Answer the phone within 3 rings
- Reply to all enquiries within 3 working days of receipt (in person, phone, email, letter)
- Respond in full to your enquiry or let you know the date by which we will be able to do so

### **Repairs & Maintenance – We will:**

- Provide a 24/7 service for reporting emergency repairs, 365 days a year
- Make it easy to report all other repairs through our website at any time
- Make safe any emergency repairs within 24 hours
- Complete urgent repairs within 7 days
- Complete other repairs, including follow up repairs, within 28 days
- Make an appointment with you for all non-emergency repairs
- Carry out a gas safety check on your property each year (where applicable)
- Make sure your home meets the decent homes standard

If, for any reason we cannot complete a repair on time, we'll be in touch with you to agree a timescale.

## **Complaints - Housing Ombudsman service**

If at the end of our internal complaints process you remain dissatisfied, you can:

- Refer your complaint to a 'designated person' to assist in the resolution of the complaint at a local level, or
- Give authority to the 'designated person' to refer your complaint to the Housing Ombudsman Service immediately; or
- Wait 8 weeks following the completion of our internal complaints process and refer the case yourself to the Housing Ombudsman Service.

## Getting involved

We are committed to involving our tenants in the decisions that affect the management and maintenance of their homes and the way we make decisions in providing services. In some cases, our estates operate as co-operatives and have representatives who influence how we provide services and make decisions. These co-operatives provide you with the chance to



meet your neighbours and work with them to have a say in what we do for you. We will always listen to your co-op's views. Where there is no co-operative, we will make efforts to involve you directly in decisions that affect your housing. There are many ways in which you can get involved in your local community and in the management of your estate.

If you would like more details about how to be involved, please contact us on 03333 21 30 30.

## Equality and Diversity

We embrace diversity and treat everyone we work alongside fairly and with respect.

We value the diverse nature of our tenants, clients, staff and other partners. We take great effort to eliminate discrimination, unfairness, inequality and disadvantage. We take practical action to develop initiatives and interventions to promote and value diversity at all levels of the organisation.

As all forms of discrimination and harassment are totally unacceptable to us in our role as housing provider and employer, we have adopted and developed policies to help us achieve our aims. These include; an equality and diversity policy, a recruitment policy and a harassment policy. We would like you to understand that we value diversity by going beyond just fighting discrimination. If you feel you have been discriminated against by anyone from our organisation or someone working on our behalf, please talk to us, so that we can deal with the issue. Please phone us on 03333 21 30 30 or email us at [talktous@cds.coop](mailto:talktous@cds.coop).

## 2. YOUR TENANCY

You have a right to live in your home without interference from us or from other people. Your tenancy agreement and the law protect you from interference. We will not enter your home without your permission and without contacting you first (except if there is an emergency where there is danger to the health and safety of people in or near your property or we need to enter to protect your home or a neighbouring property from serious damage).

You will have signed a tenancy agreement when you moved into your property. Your tenancy agreement is an Assured tenancy. If you moved into your home before 15 January 1989 you may have a **secure tenancy**. The rights and duties you have as a tenant are fully explained in your tenancy agreement.



Your tenancy agreement gives you a wide range of rights and obligations. On the next page are some questions frequently asked about your tenancy:

A few terms explained

<p>Joint tenancy</p>	<p>Joint tenancies are tenancies where the responsibilities of the tenancy are shared by more than one person. Joint tenants are usually partners (whether married or not, or a same sex couple). Each partner of a joint tenancy has equal and separate responsibilities under the tenancy agreement, (e.g. to pay the rent) and equal rights, (e.g. to occupy the house or flat). If one of the joint tenants dies, the other joint tenant continues to be a tenant. However, the remaining tenant continues to be responsible for rent and any arrears outstanding. Both joint tenants must sign the tenancy agreement.</p> <p>If you are a sole tenant and would like someone to be a joint, please contact us and we will discuss the matter with you and help you deal with the appropriate documentation.</p>
<p>Succession</p>	<p>The right for your tenancy to pass on to someone else when you die (this is known as 'succession') depends upon the type of tenancy you have. If you are not sure what type of tenancy you have look at your tenancy agreement or ask your housing officer.</p> <p>A successor will inherit the same type of tenancy you had.</p>
<p>Relationship breakdown</p>	<p>Either partner in a 'relationship' breakdown may apply to the county court for an order transferring the tenancy to their name. You should contact your solicitors or the local Citizens Advice Bureau (CAB) who can provide further advice on this. If one partner wishes to assign their part of the tenancy, the tenancy can then be granted to the remaining tenant by us.</p>
<p>Buying a home</p>	<p>Only secure tenants living in certain kinds of properties have the right to buy their home. Your tenancy agreement determines whether or not you are a secure tenant. If you are not a secure tenant, you may get a loan to help you buy another property elsewhere. Please see notes on the Homebuy and Shared Ownership schemes</p>

	<p>below or phone us to discuss whether or not you can exercise the Right to Buy.</p>
The Right to Buy	<p>Only secure tenants whose tenancy with us began before 15 January 1989 have the right to buy their home. Some assured tenants who previously were secure tenants whose homes were transferred to a housing association have a preserved Right to Buy, but this is rare. If you have any doubts about your Right to Buy, call us on 03333 21 30 30 to discuss.</p> <p>Buying your home is probably the biggest financial decision you will ever make, so take time to consider whether it is the right choice for you. For example, if you exercise the Right to Buy you will become responsible for all the costs of maintaining your home, including major structural repairs, routine repairs and improvements. If you become a leaseholder of a flat by exercising the Right to Buy you will need to pay a service charge.</p> <p>If you would like to buy your home, please phone us for further details.</p>
Shared ownership scheme	<p>If you have a regular income but are unable to buy your home outright, you may consider buying a share of a property. You pay a mortgage on the percentage of the property you own and rent on the percentage still owned by the housing association. In time you may increase the share that you own. You can keep doing this until you reach 100% ownership. You are free to sell your share of the property at any time. You can get details from your local advice centre, the CAB.</p>
Eviction of tenants	<p>We cannot evict you from your home unless you decide to leave willingly, or you have broken one or more conditions of your tenancy. We would first need to obtain a possession order from the county court. We follow strict procedures as required by the court. Once the court has decided that you may be evicted then we will take action to do so. We do not wish to evict anyone, and we only do so when there is no other alternative. We would therefore urge you to keep to the conditions of your tenancy agreement.</p>

	<p>A tenant would only be evicted for a serious breach of the tenancy after we have obtained a court order. Examples of this would include:</p> <ul style="list-style-type: none"><li>• non-payment of rent;</li><li>• damaging the property you occupy and/or not keeping it in good lettable condition;</li><li>• causing danger, nuisance, or harassment to neighbours/employees or our agents, or allowing your visitors to do so;</li><li>• not occupying the property as your principal home;</li><li>• conducting illegal or immoral activities on the premises;</li><li>• refusal to provide access for gas safety inspection;</li><li>• providing false information when applying for housing;</li><li>• assaulting or threatening our staff;</li><li>• persistently playing loud music or behaving in any other anti-social way.</li></ul>
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### 3. RENT AND SERVICE CHARGES

#### Paying for your home

Rent is due every month and is payable in advance. It is very important to pay your rent every month to avoid getting into arrears. Not paying rent could lead to an eviction. A very small number of our residents have weekly tenancies, instead of monthly.

The rent we charge you covers the use and occupation of your home. All the rents we collect are used to cover such items as:

- The cost of managing and repairing your home
- Provisions for major repairs or improvements in the future

We review rents every year and will always write to you giving you at least 1 month notice of any increase. We set our rents in accordance with a formula and guidance issued by our regulator. Our rents consider local property values, local earnings and the number of bedrooms a property has. If you need more information regarding your rent, please contact us on 03333 21 30 30.

#### How to pay your rent and service charges

## You can pay your rent and service charges by: -

### Direct Debit

The easiest way for you to pay your rent and service charge is by Direct Debit.

With a Direct Debit you don't have to transfer money every time your rent is due - it's paid automatically. There's also no need to make arrangements with your bank; your Arrears Officer can update your payments (with advance notice and your consent), so you're always paying the correct rent. Call us now on 03333 21 30 30 to set up a Direct Debit.

If you do not have a bank account that you can set up direct debits from, it is useful to get one, and it is free. If you are having issues opening a bank account due to poor credit, you can get free information on basic bank accounts via the below link.

<https://www.moneyadvice.service.org.uk/en/articles/basic-bank-accounts>



### Debit Card

Pay quickly and easily on our website at [www.cds.coop](http://www.cds.coop) – Click “Make a Payment” on the homepage and follow the instructions.

Give us a call- 0333 21 30 30 to make payment over the phone

### Standing Order

When you set up a standing order you tell your bank or building society to make regular payments to CDS. We will give you a form to complete. Simply give it to your bank or building society.

### Post Office or Pay Point

You can pay with your payment card, by cash or by debit card at any Post Office or any shop displaying the PayPoint logo.



### Cheque

You can send a cheque or postal orders made payable to CDS Co-operatives -please write your address and account number on the back of any cheques.

### Housing Benefit or Universal Credit (UC) Housing Element

If you are entitled to Housing Benefit, payments will normally be sent straight to CDS. If you are in receipt of UC, the money will usually be paid to you, unless you or CDS have requested it is paid to us. If you want your payments to come directly to us, you can request this via your online journal or speak with your work coach at the job centre.

If your Housing Benefit or UC is paid into your bank account, you will need to pay the full rent, preferably by Direct Debit, or using any of the above methods. However, if you are not entitled to full housing benefit or UC housing element, you will need to pay the shortfall to CDS. If you are experiencing financial difficulties, affected by bedroom tax, benefit cap or on-dependant deductions, you may want to apply for discretionary payment (DHP) from your local authority to help towards the shortfall. It is important to note that this payment (DHP) is a discretionary payment and you must continue paying your shortfall even if you decide to submit an application or your application is unsuccessful.

## Housing benefit or Universal Credit (UC) Housing Element

If you are not already in receipt of housing benefit, you will have to claim Universal Credit. You can only claim Housing Benefit if you have reached State pension age, you are in receipt of the severe disability premium or have received this within the last month as part of other benefits, you live in temporary, sheltered, or supported accommodation.

If you receive Housing Benefit, you can choose to have it paid directly to us. You have the responsibility to make sure that your local authority is paying your rent correctly and promptly even if they are paying housing benefit directly to us. Your local authority or advice centre

will help you with more information on benefits. You can also contact our in-house Welfare Benefit Advisor.

#### **Good to know:**

- You are responsible for applying for housing benefit and chasing your claim with the council;
- Payments are not usually backdated so you are advised to apply before you move into your home or when your circumstances change;
- Claims take up to 8 weeks to assess, so it is your responsibility to ensure your rent is paid during that period;
- You can request interim payments after 14 days if you have supplied all the relevant documents and your claim is agreed;

Once housing benefit has been awarded, you must inform the benefit office of any change in your circumstances that may affect your entitlement within one month of the change occurring. Below are some examples of changes you must report to your local benefit office, but these can vary so do contact them when in doubt. Failure to notify your benefit office of these changes may result in an overpayment.

- A dependent becoming independent e.g. when they leave school and decide not to attend college, they turn 18 and start advance education, they reach the age of 20 whilst at college, they receive benefits or have a disability;
- Moving to a different address;
- A change in income or benefit of anyone living as part of your household;
- A person leaving or moving into your home e.g. a new partner;
- An increase or decrease in savings;
- If any of your other benefits increase, decrease or stop

If your housing benefit is overpaid because your circumstances have changed, this will be deducted from your ongoing entitlement or may be invoiced directly to you or CDS for payment in full. It is important to note that the overpayment is ultimately your responsibility to pay and not CDS.

## **Universal Credit (UC)**

Universal Credit is the new benefit administered by the Department of Work and Pensions (DWP), for working age people on a low income or unemployed. Universal Credit is live in all areas so if there is a change in your circumstances, you may have to claim UC.

Universal Credit replaces these six benefits:

- Child Tax Credit
- Working Tax Credit
- Housing Benefit
- Income Support
- Income-Based Jobseeker's Allowance (JSA)
- Income-Related Employment and Support Allowance (ESA)

Who can claim Universal Credit?

- You must be over 18 but under pension credit age
- If between 16-17 you can still claim, if you meet the relevant conditions
- If you are above pension credit age you will not be affected by UC

- If you already claim benefits, they will carry on as usual and DWP will let you know when you have to claim Universal Credit

### What is the difference between UC and your current benefits?

- It needs to be claimed online (***claims can be made over the phone in exceptional circumstances***), visit [www.gov.uk/universalcredit](http://www.gov.uk/universalcredit)-
- It is paid directly to you and not your landlord (***requests can be made for your rent element to be paid directly to CDS***)
- It is paid monthly, and in arrears (***but you can request an advance payment***)
- It is paid into your bank, building society or similar such as a Credit Union account.

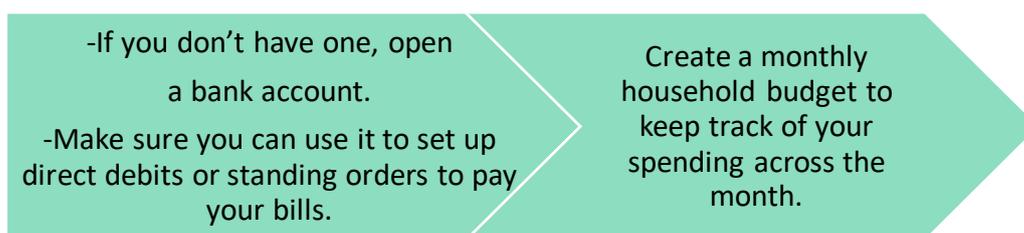
### How will Universal Credit affect your rent?

- If you currently receive Housing Benefit, or have your Housing Benefit directly paid to us, your entitlement will stop two weeks after the date you claim UC.
- There is at least a five-week delay between you applying for UC and receiving your first payment.
- You should request an advance payment from DWP instead of waiting five weeks and call CDS to pay one month's rent from the advance payment you receive.
- If you are worried about coping with UC, paying your rent, or you are falling into arrears, contact your Income Recovery Officer/Housing Officer, who can refer you to the Welfare Benefits Advisor. You can also contact your local advice agencies for help and support.

### How can you get ready?

Unlike Housing Benefit, which is usually paid to your landlord, UC will be paid to you directly. This means that you will be responsible for paying your full rent to us. The easiest way to pay your rent is by Direct Debit. UC will be paid monthly into your bank account.

There are two things you can do to get ready for this:



If you are concerned about your ability to pay, you can request that the housing element of your Universal Credit be paid directly to your landlord. If you fall behind on your rent, we can request that your rent be paid directly to us, whether you give permission or not.

## Council tax

If you are eligible for benefits or on a low income, you may be eligible for council tax reduction depending on your circumstances. You must claim council tax reduction directly from your local authority because your UC payment will not include an amount for council tax.

## Difficulties paying your rent

**Contact us** – If you're having problems paying your rent, contact your Arrears Officer for support on 03333 21 30 30. They can arrange a payment plan with you and make a referral to our in-house Welfare Benefits Adviser.

**Benefits entitlement** – Use a Benefits calculator to check you're claiming everything you are entitled to at [www.entitledto.co.uk](http://www.entitledto.co.uk)

**Contact your local council** – You may be able to claim a Discretionary Housing Payment or get help from the Local Welfare Assistance Scheme.

**Citizens Advice Bureau** – If you're worried about debt, make sure you get help. The Citizens Advice Bureau offers free, confidential and impartial advice on dealing with debt and budgeting. For more information visit [www.adviceguide.org.uk](http://www.adviceguide.org.uk) or call 0344 411 1444.

**Money Advice Service**- free and impartial benefits, money and debt advice. For more information visit [www.moneyadviceservice.org.uk/en](http://www.moneyadviceservice.org.uk/en) or call 0800 138 7777.

## Discretionary Housing Payment explained

### What are Discretionary Housing Payments?

They are short-term extra payments to help people who are already receiving Housing Benefit or Universal Credit and need further financial assistance. It is awarded at the discretion of your local council.

### What conditions do I have to meet to qualify for DHP?

You must be receiving Housing benefit (or Universal Credits that includes a housing element); There must be a shortfall between the amount of benefit you get and your rent, and you must be able to show that you need extra help to meet your shortfall.

### What types of shortfall can DHP payments cover?

Some examples include;

- Shortfall in rent due to a restriction for size criteria (bedroom tax)
- Shortfall due to non-dependant deductions
- When your benefit is reduced because you are subject to the Benefit Cap
- Where your income is above the level the Government says you need, but you are still struggling to pay your rent
- When you need to pay a rent deposit or rent in advance to move into another property.

There may be other circumstances which are causing you severe financial hardship which your local council can consider.

### What will Discretionary Housing Payments not cover?

Some examples include;

- Personal charges included in your rent such as heating, meals, water rates, etc
- Increase in rent to cover rent arrears
- Loans or debts
- Council Tax shortfall
- Shortfalls caused by a Housing Benefit overpayment being deducted from your Housing Benefit
- Reduction in income due to sanctions or suspension of your benefit

### How do I claim Discretionary Housing Payments?

You must complete a Discretionary Housing Payment request form. Contact your Housing Benefit department for a form or download a copy from your council's website.

Our Welfare Benefits Advisor may also be able to help. Contact us for more information.

#### **How will my Discretionary Housing Payments be paid?**

You will usually be paid by the same method and same time you are paid your normal Housing Benefit. Remember, DHP are short-term payments and will not be awarded indefinitely.

#### **How much Discretionary Housing Payments will I get and for how long?**

How much you get and for how long depends on your circumstances at the time you apply. Your council will decide your case on the information you give them, so it's important you tell them as much as possible about your financial situation.

#### **What happens if I have a change in my circumstance?**

You must let them know straight away if there is a change in your circumstances which may affect your right to DHPs or the amount you receive.

#### **What if I disagree with the amount or period of the Discretionary Housing Payment?**

If you disagree with your council's decision, you may want to write to them within one month of the date of their letter explaining why you feel they should reconsider but it's worth noting that generally, a DHP decision cannot be appealed.

#### **Where do I go for more information?**

You can always contact our arrears team or Welfare Benefits Advisor on 03333 21 30 30. You The Citizens Advice Bureau or your council's Housing Benefit department can also help.

## **Service charges**

You may pay service charges in addition to your rent. If so, you will receive details of any service charges at the start of your tenancy. Service charges can include the following:

- Cleaning and gardening in communal areas
- Refuse services
- Fire alarms, detection and firefighting equipment
- Door entry, lift and other maintenance contracts
- Lighting in communal areas

This list is not exhaustive. Service charges do not cover day-to-day repairs, major works or cyclical maintenance, as these costs are included in tenants' rent.

## **How we work out service charges**

All CDS tenants have fixed service charges, which are based on an estimated figure set before the start of the financial year. Fixed service charges cannot vary within any given financial year. This means that if the amount charged is less than the actual costs incurred, CDS will have to fund the deficit and if the amount charged is more than the costs incurred, CDS will absorb the surplus.

We make every effort to estimate service charges accurately, including looking at how much was spent the previous year compared to the estimate and any known changes in the cost of existing contracts.

Please contact us for a copy of our service charge policy or if you have queries regarding service charges.

## 4. YOUR HOME

We take seriously any complaints about anti-social behaviour, neighbour nuisance or harassment. Your written tenancy or licence agreement sets out a number of things which can be classed as a nuisance, harassment or as anti-social behaviour. It includes:

- Criminal activity involving violence
- Drug dealing
- Hate Crime & Hate related incidents
- Assault
- Threats of violence
- Harassment
- Domestic violence
- Aggressive and abusive behaviour
- Frequent and persistent disturbances (including noise)
- Drug, solvent and alcohol abuse in communal areas Vandalism
- Pet nuisance
- Constant door slamming and arguing
- Operating noisy machinery for excessive amounts of time

This is not an exhaustive list.

People react differently to anti-social behaviour and nuisance. What causes annoyance or distress to one person may hardly be noticed by another. You may also find that behaviour which you feel is disturbing may not be a nuisance in the legal sense, or a breach of tenancy.

### **Please remember the following points:**

- Consider your neighbours if you are thinking of having a party. Let them know when your party will end and respond to any comments they may have.
- Remember that loud noises such as heavy footsteps, moving furniture and so on may be heard in the houses around you, especially if you do not have carpets. Always remember to try to keep noise to a minimum.

In serious cases, we will consider legal action against tenants who cause nuisance.

### **Friends and visitors**

You are responsible for making sure that everyone who lives in or visits your home takes care of your property and the estate. If any damage is caused, you may have to pay the cost of any repair. It is a criminal offence to deliberately damage our property. You are also responsible for making sure that members of your household or visitors do not cause a nuisance or harass your neighbours.

### **Gardens**

You are responsible for maintaining your front and/or rear gardens of your property. Your tenancy says you must keep the garden in a tidy and well cultivated condition. We are responsible for communal areas and will arrange for their upkeep.

Please always treat communal areas and other tenants' gardens with respect, and not allow your pets to foul or children to play in areas that will cause nuisance to your neighbours.

## Parking

Please ensure that you and your visitors always park your cars in the designated parking spaces and never anywhere that may cause an obstruction or nuisance to others. Please do not park commercial vehicles on the estate. If a vehicle is parked on the estate without a valid tax disc or is not roadworthy, we may assume that it has been abandoned and arrange for it



to be removed. If you have an untaxed vehicle, we will usually give you permission for it to remain on the estate for up to 3 months as long as it has a valid statutory off-road notification (SORN) declaration with the DVLA. Do not park caravans/boats or carry out regular repairs to vehicles in the designated bays. Consider your neighbours and drive quietly and safely when entering or leaving the estate. Please respect disabled parking areas.

## Running a business from home

Your home is provided as a residence for you and your household. You cannot run a business from your home without our permission because it would be against the planning laws and is likely to cause a nuisance to neighbours. In some cases we may give, for example, special permission if you are a registered child minder. You must have the appropriate insurances and seek our written approval before starting any business from your home.

## Condensation

Condensation can cause dampness and mould to grow in your home. Increasing air circulation can prevent condensation. You can reduce condensation by:

- keeping air vents clear and open
- opening windows
- ensuring saucepans are covered while cooking
- allowing steam to get out of the house while bathing or having a shower
- drying your washing outside rather than on a radiator
- wiping away any condensation on windows, sills and tiled surfaces etc
- remembering to clear mould away by using anti-mould detergent as soon as you see any, following the manufacturer's instructions

## Refuse collection

Please make sure you know the day when household refuse is collected and that your refuse bins are in the appropriate place for them to be collected. Please use your recycling bin as much as you can. Also remember that the council can collect large items for disposal, such as furniture, fridges, cookers, mattresses etc. There may be a charge for this. There are also civic amenities where you can dispose of large items without charge. Please see the list of useful addresses and phone numbers. The cost of any bulk refuse left on the estate that we have to pay to remove will be factored into the next year's service charge for that estate.

## Subletting

Your tenancy agreement will tell you the maximum number of people who may live in your property. If you have a spare room, you may request our permission to have a lodger. You should always let your Housing Officer know if you intend to take someone in as a lodger.

Remember, that you must not assign or sublet any part, or all of your home. It is a breach of your tenancy agreement.

## Being away from your home

You may need to be away from your home for a while. For example, you may be away from your home when you have to be in hospital. In such a case, provided you continue to pay your rent and your home remains your permanent residence, your tenancy will continue.

If you receive Housing Benefit you will be able to claim help for 12 months from the date you go into hospital. If you are still in hospital after 12 months you will be liable for the full rent.

If you go away for a short period, such as over the Christmas period, please leave a contact number with your Housing Officer. If you are likely to be away for more than 30 days, you should tell us. You may also need to contact your contents insurance provider.

## Contents insurance

We urge you to consider contents insurance to protect the items in your property. In the event of an accident or incident, your contents insurance can help you pay to replace damaged or stolen items from your property. In some cases, contents insurance can even cover things like your mobile phone being stolen or damaged even if the issue happened away from your home. CDS is not responsible for replacing your personal belongings, regardless of the cause.

Examples of when you could make a contents insurance claim include:

- A neighbour's property catches fire and the smoke damages your clothes and soft furnishings
- A leak ruins the wooden flooring you paid to install in your property
- Mould develops in your home as a result of condensation, ruining some of your property

Contact your bank or search the internet for the cost of contents insurance. It costs less than you may think.

## 4. SAFETY AND SECURITY

### Accidents

Most accidents happen in the home, but the majority can be avoided. Use common sense to identify potential causes of accidents and take action to avoid accidents happening. You can stay safe by following these few simple rules:

- do not polish under carpets or rugs
- make sure stairs/landings are well lit and they are kept clear
- wipe up any spilt liquids on the kitchen floor immediately
- repair or recover any holes in carpets or lino to avoid tripping
- make sure stair carpets are securely fixed
- do not stand on chairs or stools, use a platform ladder
- take recommended precautions if you are doing any DIY jobs in or around your home

### Burglaries and theft

Try to make life as difficult as possible for a potential burglar. Anything that delays quick entry helps prevent a burglary. Few burglars will try to get into a house or flat when someone is at home, so try to create the impression that you are in at all times. Report all burglaries to the police and obtain a crime number.

When you move in, put up curtains as soon as possible (temporary ones if necessary). It makes your home look lived in and people are less likely to break in.

You could fit a security chain on the front door to allow you to check the identity of a visitor. You may need to get out quickly in an emergency, so avoid leaving it on. It is advisable to get a viewer fitted in your front door, a piece of glass at eye level, which enables you to see who is calling without opening the door.

In buildings with shared access, never let strangers in unless you are sure they are genuine callers.

Ask to see the identification card of any person you do not know who calls to visit you in an official capacity before giving access.

When you go out, close and lock all windows and doors.

- Don't leave your key under the doormat or hanging on a string behind the letterbox.
- Don't leave notes on the door saying you are out.
- Don't leave keys in a secret hiding place – thieves can usually find them.
- Cancel milk and newspapers deliveries before you go away.
- Phone the police if you are at all suspicious.

We also strongly recommend that you take out contents insurance to protect your valuables.

**Further advice about protecting your home is available from the crime prevention officer at your local police station.**

## Vandalism

Please call us on 03333 21 30 30 as soon as you see acts of vandalism and contact the police to obtain a crime number. Try to remember as many details of the incident as possible. If possible, take notes or photographs. We may need a statement from you and/or evidence to prosecute the vandals.

## Utilities

Please make sure you know the emergency phone numbers in your area for Electricity, Gas and Water.

Good to know:

### Electricity

- Know where the electricity fuse box is and how to switch it off.
- Know which electricity switch is for what part of the property (preferably these should be labelled).
- Know where to turn off the immersion heater (if water is heated by electricity it is normally by the hot water cylinder).
- Switch off appliances which are not in use, e.g. always switch off the microwave, kettle and television at night.

- Make sure that all plugs are wired correctly, check flex regularly, never use damaged ones and do not run them under carpets or rugs.
- Never wire more than one electrical appliance into one plug and do not use adaptors;
- Do not run any appliances from a light fitting.
- Do not alter or do any repairs to any of the electricity circuits, sockets or fittings in your home – only use a qualified electrician.

## Gas

- Know where the gas meter is – if you have one.
- Know how to turn off gas at the gas mains (usually a lever next to gas meter).
- Know how to turn off gas at the boiler or gas water heater.
- If you suspect a gas leak in your home call the emergency gas service, open all doors and windows to ventilate.
- Do not use any electrical light switches or mobile phones or other appliances and evacuate your home.

## Water

- Know where your water mains stopcock is (usually under kitchen sink, or in the airing cupboard).
- Know where the cold water storage cistern is – if there is one.
- Know where your hot water cylinder is – if there is one.

## Fire

When you first moved into your home, you will have been given information about what to do in the event of a fire. These vary from home-to-home so you are strongly advised to familiarise yourself with those for your property. If you need a copy of the Fire evacuation procedure for your home, please contact your Housing Officer who will resend one to you.

If you have specific queries about fire safety in your home or block, please contact us on 03333 21 30 30.

## Communal areas

Please make sure that your family and visitors do not cause any damage to the communal areas such as planted areas and fencing.

## Litter

Please try to ensure that your household or your visitors do not drop any litter on the estate. We employ contractors to keep the estate tidy. Thank you for your help.

## Safety risks

Please keep an eye out for anything that may be a safety risk. If you see something that could hurt someone, please contact us immediately on 03333 21 30 30. If you call during the evening or weekend, our out of hours emergency service can send out a contractor to make it safe.

For any questions related to safety risks or to report something you think may be a safety risk, you can also email us at [safety@cds.coop](mailto:safety@cds.coop).



## 6. REPAIRS

Your tenancy agreement explains what repairs we are responsible for and what is your responsibility. We are committed to providing you with a good repairs service. We will make every effort to ensure repairs are carried out quickly and efficiently and within the time scales listed below.

This section gives details of how we deal with different repairs. Repairs will be prioritised according to their urgency. Each category shows a maximum target time period in which the repair should be completed. In deciding in which category to place the repair, the nature and urgency of the request and the circumstances of the tenant will be taken into account.



### Reporting a repair

You can report a repair quickly on our website by filling out a simple form. Visit [www.cds.coop](http://www.cds.coop) and click “Report a repair” on the homepage or call our friendly repairs team: 03333 21 30 30.

### Emergency works – make safe within 24 hours

Emergency repairs are things that put you or your home at immediate and serious risk. We will attend and make the situation safe **within 24 hours**. If possible, we will complete the repair at the same time and if not, we will let you know when it will be done.

- Roof leaks will be inspected, and temporary repair works carried out (this is subject to weather conditions and health and safety implications).
- Dangerous structures such as falling ceilings and brickwork.
- Blockages and backing up of drains, toilets, sinks, basins and baths if it is the only one in your home. We may charge you if you are responsible for the blockage.
- Lack of electricity in your home making it impossible for you to heat your home, cook or use essential appliances.
- Electrical failure resulting in your home becoming a danger to you or other people.
- Gas leaks and fumes from flues which are a danger to your health or safety. You must phone Transco, on 0800 111 999, immediately if you think you smell gas.
- Repairs to burst pipes severely affecting the tenant’s own possessions or the structure of the property.
- No heating and hot water (but not in summer), if there is no immersion heater as a backup
- Boarding-up and securing of empty premises.
- Fencing off only of external works, such as paving slabs, where subsidence has taken place.
- In order to gain access when you are locked out of your home. We will charge you for this if it is your fault.
- Repair to front door and access level windows, where absolutely necessary to ensure the security of the premises.
- Respond to and make safe as requested incidents relating to racial harassment.

## Urgent works - completion within 5 working days

Urgent repairs are things that seriously affect your comfort or use of your home but which are not an immediate threat to safety and are not causing immediate and serious damage.

- Minor roof repairs
- Staircase lighting
- Any general repairs resulting from electrical faults
- Front entrance doors/locks where not due to tenant damage/negligence
- Minor plumbing repairs
- Minor repairs to central heating boilers
- Any internal glazing repairs where security or danger involved
- Repairs to step, risers, stair railings and handrails

## Routine repairs - completion within 28 days

Routine repairs are any repairs of a non-serious nature that can wait for a short time before being completed. We aim to complete routine repairs **within 28 days**.

- Blocked gutters
- Repairs to gutters and downspouts
- Any general carpentry including kitchen units
- Internal floor screeds
- Any plastering works
- Replacement of sanitary-ware unless the problem is a health hazard
- Fence/gate repairs
- Brickwork and paving

## Cyclical and planned maintenance

We carry out repairs and improvements according to a planned programme of works to ensure properties are well maintained over a long period e.g. painting of doors and windows, kitchen replacements, etc. We will inform you in advance when such works are due to start.

Cyclical and planned maintenance is carried out based on age and condition.

## Gas safety inspection

We have a legal duty to inspect gas appliances installed in each of our properties at least once a year to ensure that appliances are operating safely and correctly. We will notify you when we intend to visit your home to carry out a gas safety inspection. You must give access to your home to carry out the inspection. If you unreasonably refuse to provide access we will obtain a court order to gain access and in cases of persistent refusal, evict you.

## Improvements

You should not make any improvements to your home without first asking for our permission. No normal request will generally be refused. You will be liable for any costs involved in putting right any defects you cause.

## Adaptations

If you experience practical difficulties with everyday activities, you can ask for advice from a social services rehabilitation advisor who is a qualified occupational therapist. They will visit you at home to assess your needs and suggest ways of overcoming problems. To arrange a

visit, you should contact the local social services. If you are registered disabled, a grant may be available to pay for alterations to make your home more accessible or easier to live within.

## 10. MOVING HOME

### Ways to move

Hopefully, you will not want to move for a long time! However, you may want to move home because your needs change, or you need to change location for work or social reasons. There are several ways of moving:

#### **Mutual Exchange**

There are various ways to find out about other people who are also looking for an exchange or swap. The most common way is to sign up to Homeswapper ([www.homeswapper.co.uk](http://www.homeswapper.co.uk)), where you can see properties from other social housing residents who are interested in exchanging homes.

As your landlord, we will verify your eligibility to use the Homeswapper website. Both landlords will ultimately have to approve the swap in order for it to proceed.

#### **Transfer**

CDS does not maintain a transfer waiting list or allow residents to apply to transfer from one CDS property to another. This is because we have low property turnover and our properties are spread far apart, which would result in residents likely waiting ten years or more to move.

Residents who feel they need to move for any reason, should contact their local authority to get on their housing waiting list. As councils have many more properties and resources, they are better equipped to prioritise transfers based on housing need and move residents as quickly as possible.

## 11. ENDING A TENANCY

You must give us at least one month's written notice to end your tenancy. You can do this either by sending us a letter or filling in a form, which you can get from our office or by contacting your Housing Officer. If you have a joint tenant, that person must also sign to show that they agree the tenancy should be ended. Please remember to tell us the date you are moving out and your new address. You should also tell us who supplies your gas and electricity.

We will write to you to confirm the date your tenancy will end and may plan to visit you before you leave. You must pay rent up to the end of the month's notice period even if you actually move before then.

If your Housing Officer visits your property before you leave, we will use that visit to answer any questions about moving out that you might have. At that visit, we will also inspect the condition of your home. If there are any repairs that are your responsibility, you must complete these before you leave. We will also look at the decoration and if this is not in an acceptable condition, we will ask you to improve it. You must leave your home in a good state of repair and decoration and leave your garden tidy. You must ensure you remove everything from the house, including from the garden and loft. We will charge you for any clearance or repairs that you did not undertake prior to moving out.

Do not forget to read the meters and inform the electricity, gas and water companies of your departure. You should also inform the council tax section and telephone company.

Please be sure to leave no debt on your gas or electric meter.

### Moving out - incentives

It is important to us that our contractors are able to quickly prepare a property for a new tenant once you move out. To encourage you to help that happen, we will offer you:

- £15 for each meter you leave with £10 of credit on it
- £100 if the property, including the loft and garden, outside buildings including sheds are completely empty of all belongings and rubbish.

To ensure we can pay this to you, please be sure we know your new address. Please let us know before you move out if you intend to help us with either of these things so we can be sure to confirm and pay your payment promptly.