

Tenant Handbook

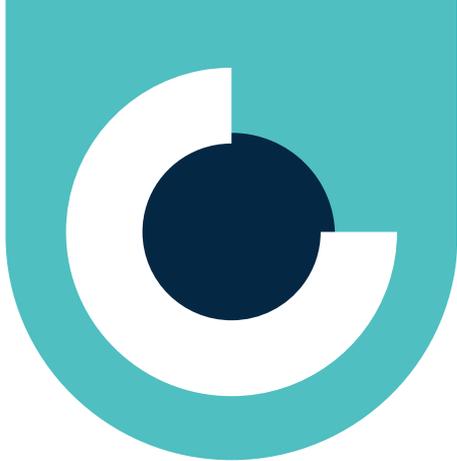
Welcome To CDS!

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 020 4551 0080 or drop us an email at 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 a 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

Phone us - 020 4551 0080

Email us - talktous@cds.coop

Website - www.cds.coop

Facebook - CDS Cooperatives

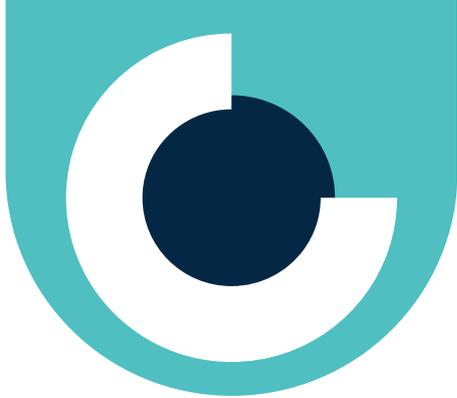
Our address:

Unit A, Canopi
Arc House
82 Tanner Street
London SE1 3GN

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
- Offer you the option to leave a message if we are not immediately available
- 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



1. Customer Care

Complaints, Compliments, Comments or Suggestions

We strive to offer consistently brilliant services, and to help us to achieve this, we aim to put your views at the heart of everything we do. We welcome and value all comments, compliments and complaints you make and use them to improve our services to you.

We want to hear from you, whether you want to tell us about excellent customer service or that something has gone wrong. 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 5 working day
- 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

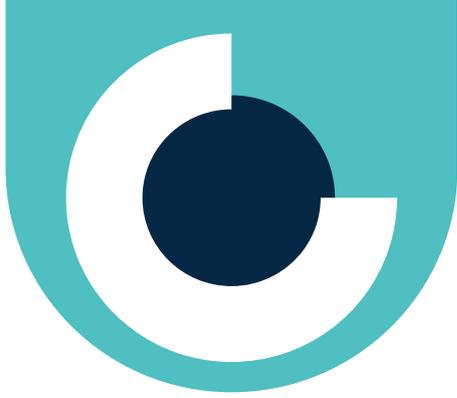
Response Times – We will:

- Answer the phone within 3 rings
- Reply to all enquiries within 3 working days of receipt (in person, phone, email or 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 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.



1. Customer Care

Complaints - Housing Ombudsman Service

The Housing Ombudsman Service have advisors who can support you during the life of your complaint, and at the end of our internal complaints process if you remain dissatisfied. You can contact them in these ways:

- Website: www.housing-ombudsman.org.uk
- Telephone: 0300 111 3000
- Address: Housing Ombudsman Service, PO Box 1484, Unit D, Preston PR2 0ET

Get 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. Many of the 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 every effort to involve you 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 020 4551 0080.

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 black and minority ethnic (BME) strategy, 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 020 4551 0080 or email 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 an Assured Tenancy agreement when you moved into your property unless you live in one of our shared accommodations, which means you would have Assured Shorthold 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. Below are some questions frequently asked about your tenancy:

A few terms explained:

Joint tenancy

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 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 other joint tenants continue to be tenants. However, the remaining tenants continue to be responsible for rent and any arrears outstanding. All joint tenants must sign the tenancy agreement.

If you are a sole tenant and would like someone to be a joint tenant, please contact us and we will discuss the matter with you and help you deal with the appropriate documentation.

Succession

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. A successor will inherit the same type of tenancy you had.

Relationship breakdown

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 voluntarily to give up their part of the tenancy, the tenancy can then be granted to the remaining tenant by a deed of assignment.



2. Your Tenancy

Buying a home

Only secure tenants have the right to buy their homes. Your tenancy agreement will determine 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 below or phone us to discuss whether or not you can exercise the Right to Buy.



The Right to Buy

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 020 4551 0080 to discuss.

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.

If you would like to buy your home, please phone us for further details.

Shared ownership scheme

If you have a regular income but are unable to buy your home outright, you may consider buying a share of the 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 Citizen's Advice Bureau.

Eviction of tenants

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.

A tenant would only be evicted for a serious breach of the tenancy after we have obtained a court order.

2. Your Tenancy

Examples of this would include:

- non-payment of rent;
- damaging the property, you occupy and/or not keeping it in good lettable condition;
- causing danger, nuisance, or harassment to neighbours/ employees or our agents, or allowing your visitors to do so;
- not occupying the property as your principal home;
- conducting illegal or immoral activities on the premises;
- refusal to provide access for gas safety inspection;
- providing false information when applying for housing;
- assaulting or threatening our staff;
- persistently playing loud music or behaving in any other anti-social way.



3. Rent and Service Charges

Paying for your home

Your rent is payable from the day your tenancy starts, not from the date you actually move into 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. 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 020 4551 0080.



● 3. Rent and Service Charges



How to 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 020 4551 0080 to set up a Direct Debit.

Debit Card

Pay quickly and easily on our website at www.cds.coop – Click “Make a Payment” on the homepage and follow the instructions.

Give us a call - 020 4551 0080 to make payment over the phone

Using your payment card, with cash or a debit card you can pay at the Post Office, or at any Pay Point. Make sure you get a receipt!

If you have a debit card, you can make a payment over the phone with a staff member. Call 0204 551 0080 and select option 3 then option 1. You will need to have your debit card when you call. You can call seven days a between 9am-5:30pm Mon-Fri.

You can also use our 24-hour, automated payment line by calling 0330 041 6497 seven days a week. Or you can call 0204 551 0080, select option 2 between 9am-5:30pm Mon-Fri. Please note that using the automated payment line requires a unique 16-digit reference number. If you don't already have a card with this number, please get in touch with us, and we will send you one.

Housing Benefit (HB) or Universal Credit (UC)

If you are entitled to HB, payments will normally be sent straight to CDS, make sure to inform the Council of your new rent and service charge amount, and that we are your new landlord if relevant. If you receive UC, you will need to report a change of circumstances through your UC online account or contact the UC helpline on 0800 328 5644.

We will verify the rent and service charge amount through our landlord portal and request it is paid directly to us. Contact us if you require support with reporting changes of circumstances regarding your rent and service charge

3. Rent and Service Charges



Housing Benefit

If your income is low or you have a large, young family or are unemployed, long term sick, disabled or a pensioner you will probably be able to claim help with your rent in the form of housing benefit, as well as other benefits (please contact us if you are unsure).

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.

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 often take weeks to assess;
- You can insist on interim payments within 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 the following changes and any others they could not reasonably know about.

- A dependent becoming independent e.g. when a child turns 18;
- Moving to a different address;
- A change in income or benefit of anyone living in your household;
- A person leaving or moving in to your home e.g. a new partner;
- An increase or decrease in savings;
- If your claim for income support stops.

If your housing benefit is overpaid because your circumstances have changed, this will be deducted from future payments or may be invoiced direct to your landlord for payment in full. This could result in arrears on your rent account.



3. Rent and Service Charges



Universal Credit

The Government is combining many working age benefits and allowances into a single payment called Universal Credit.

Universal Credit replaces the following benefits:

- Child Tax Credit
- Housing Benefit
- Income Support
- income-based Jobseeker's Allowance (JSA)
- income-related Employment and Support Allowance (ESA)
- Working Tax Credit

What will change?

There are several important differences between Universal Credit and current benefits.

- You have to apply for Universal Credit online.
- It will be paid monthly, into a bank account of your choice.
- If you get help with your housing costs this will be included in your monthly payment.
- You will be responsible for paying your full rent to CDS Co-operative.
- If you live with a partner, you will receive a single payment that covers both of you.

When will I start getting Universal Credit?

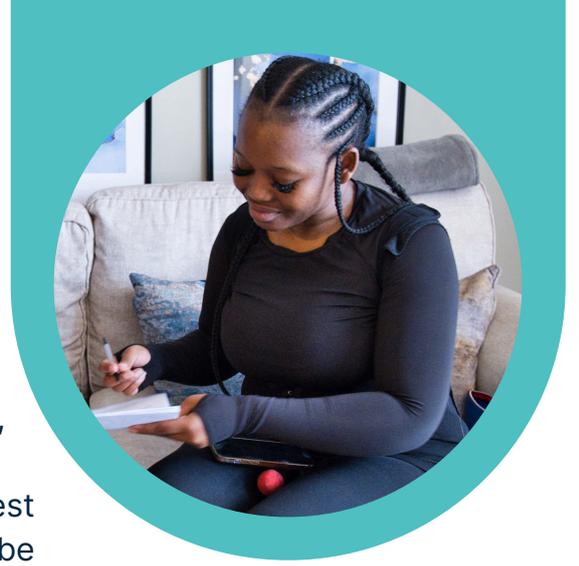
Universal Credit is being introduced in stages and won't be available to everyone until 2021. If you're already claiming one or more of the benefits being phased out, you should carry on claiming as normal. You'll be told when you need to do anything differently.

However, if you need to make a new benefit claim or your circumstances change, you may be asked to claim Universal Credit. For more information about Universal Credit call us on 020 4551 0080.

How can you get ready?

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

3. Rent and Service Charges



How can you get ready?

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

-If you don't have one, open a bank account.

-Make sure you can use it to set up direct debits or standing orders to pay your bills.

·Create a monthly household budget to keep track of your spending across the month.

Council Tax

If you are eligible for income support or are on a low income, you may be eligible for council tax benefit depending on your circumstances. You should apply direct to your local council tax and housing benefit office.

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.

Assess – Use a Benefits calculator to check you're claiming everything you are entitled to at 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.

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



3. Rent and Service Charges



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?

- 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;

- Service 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 recovered 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.

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.

3. Rent and Service Charges

Discretionary Housing Payment explained

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 the council 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 should write to them within one month of the date of their letter explaining why you feel they should reconsider. This is called an appeal.

Where do I go for more information?

You can always contact the arrears team at CDS Co-operative on 029 4451 0080. You can also contact your local Citizen Advice Bureau or your Council's Housing Benefit department.



3. Rent and Service Charges



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.

Examples of items classed as services include the following:

- Cleaning and servicing communal areas
- Refuse services
- Fire alarms, detection and firefighting equipment
- Door entry maintenance
- Lighting in communal areas
- Maintaining communal equipment.

This list is not exhaustive. Service charges do not cover day to day repairs, major works or cyclical maintenance.

How we work out service charges

Service charges are reviewed every year to meet what we expect the services will cost in the year ahead. Charges may go up or down from one year to the next as services and costs change. If you pay a service charge, you will receive a service charge statement with your annual rent increase letter. Please contact us if you have any queries regarding service charges.





4. Your Home

We take seriously any complaints about anti-social behaviour, neighbour nuisance or harassment. Your written tenancy 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.

Safeguarding

Safeguarding is about protecting the right of an adult, young person or child to live in safety, free from abuse and neglect. If you are concerned and, if you think that someone is in need of help, please contact us immediately. Safeguarding is everyone's business.



4. Your Home

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.

We ask that you always treat communal areas and other tenants' gardens with respect, and not allow your 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.

4. Your Home

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.

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. -Maureen to review

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 home insurance provider.

5. 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.



5. Safety and Security

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 – 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



5. Safety and Security



Mobility scooters

If you own or would like a mobility scooter, you will need to check if there is an appropriate place to store it where you live.

You will need to seek permission in writing before bringing a mobility vehicle into the building. This request should be sent to your Housing Officer. They will check for enough storage space in the building and discuss safe use with you before making a decision. If you bring a mobility vehicle into the building without permission, you will be asked to remove it.

Fire Safety

We take the safety of our residents very seriously. 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.

We want all of our residents to take fire safety seriously and ask that you follow these steps to reduce the risk of fire and, if a fire occurs you will know what to do:

- Keep passageways, halls, entrance and exits clear from trip hazards and rubbish.
- Be familiar with your nearest fire exit and, have an escape plan.
- Regularly test your smoke alarms.
- Make us aware of any mobility or cognitive issues that stops you from evacuating the building.
- Avoid smoking in your home where possible.
- Avoid using candles, and if you do, make sure that they are fully extinguished when you leave your home, and don't leave them unattended
- Do not use a barbeque on a balcony.
- If you have a garden, do not place a barbeque near any flammable material and make sure to extinguish the barbeque fully after use.

If you have any specific concerns about fire safety in your home or block, or you need a copy of the Fire evacuation procedure for your home, please contact us on 020 45510080.

Gas and electrical safety

- You must let us into your home to perform a gas safety check, electrical safety check, or repair.
- We are legally required to carry out gas safety checks every 12 months. It is recommended best practice that an Electrical Installation Condition Report (EICR) be carried out every 5 years to keep you, your family, and your neighbours safe. The test can take between 2 and 4 hours. We will check for wear and tear on cabling, switches, and sockets and repair any faults. We will provide you with a copy of your safety check.
- We will also check to see if smoke detectors are present and in working order.
- We will send you a letter confirming the date your safety check is due. You MUST tell us as soon as possible if it is not convenient. If you do not let us in to your home to complete a gas or EICR inspection, we will have to take action to ensure your gas supply and electrics are safe, .

5. Safety and Security



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.



6. Repairs Timescales



When you request a repair it is given a priority rating. The rating is based on the nature of the work required. These priorities determine the urgency of the work and the related timescale for completion.

- Our repair categories and timescales are: Emergency repair - Attend within 24 hrs
- Damp and Mould Repairs - Investigate within 10 days
- Routine repair - Complete within 28 working days
- Planned repair - Complete within 40 working days subject to schedule of works required

There may be circumstances when we need to schedule the repair faster than normal. Each situation will be evaluated individually, considering your specific need.

What type of repair do I have and how long will it take to complete?

Emergency repairs – Attend within 24 Hours

Call us on **020 4551 0080** and select **Option 1**

Emergency repairs are where health and safety or the security of your home could be at risk if not dealt with quickly. We aim to attend and make things safe within 24 hours. We will make the situation safe if we are not able to repair at the first visit.

Examples of emergency repairs:

- Loss of heating or hot water
- Suspected gas leak at your home (please also phone **National Gas Emergency on 0800 111 999 to report**)
- Severe Damp and Mould affecting your health
- Blocked toilet where there is no other toilet in the property Blocked bath, sink or drain
- Faulty shower if no bath or alternative washing facility
- Loss of power or lights (phone **National Grid on 105** first to check that there is no power cut in the area)

Damp and mould Repairs – Attended within 10 days

Repairs for Damp and Mould will be investigated within 10 days. A mould wash will be completed at the first visit before repairs are carried out. This is to make sure you are not left with mould in your property whilst the work to fix the issues is completed.

We will begin remedial works for a significant hazard within five days of the investigation. If this is not possible, the work will be started as soon as possible, with a deadline of 12 weeks to start the repairs.

We will investigate and make emergency hazards safe within 24 hours.



6. Repairs Timescales

Routine repairs –

- These are repairs which do not cause serious inconvenience or risk to you or your home. We aim to complete routine repairs within 28 working days.
- Examples of routine repairs:
 - Broken extractor fan
 - Faulty tap in bathroom or kitchen
 - Damage or repair required to fixtures and fittings within the responsibility of CDS

Major works repairs

Major works repairs are defined as large time-intensive pieces of work, that are likely to take time to complete.

Major works repairs fall outside the timeframe of a routine repair. They are usually complex repairs that require either a specialist contractor and/or a technical lead to diagnose and then manage the works till they're complete. We will update you as often as possible on our actions and progress.

Planned maintenance programme

Our planned maintenance programme is work that is carried out on a regular basis. It includes major replacements such as kitchens, bathrooms, windows and boilers.

It also includes important building safety checks such as Gas Safety and Electric Safety Checks.

How do I report a repair?

- Call us on **020 4551 0080** and **Select Option 1** to talk to a member of our repair team.
- Email us at talktous@cds.coop and we will respond to you within three working days.
- On our website, using the repair reporting form. We will respond to you within three working days. <https://www.cds.coop/for-residents/report-a-repair/>
- Talk to your housing officer or any other member of our team who can also help you report a repair.



6. Repairs Timescales

What should I expect when I book a repair appointment?

Repairs appointments are usually available Monday to Friday from 8am to 5pm. This may vary and flexibility can be discussed.

The appointment is booked directly with the contractor. They will call you to arrange the most appropriate time to visit your home.

Once the repair has been completed, you may receive a call from us asking for feedback. This is to make sure you are satisfied with the work done. We will take actions if you are dissatisfied. We really value your feedback and use it to learn and improve.

Repair responsibilities

For more information about our responsibilities as a landlord and your responsibilities as a tenant, please review our Repairs Policy: <https://www.cds.coop/wp-content/uploads/2025/02/CDS-Repairs-Policy-March-2024.pdf>

Contact us if you have any questions, we are always happy to help you.



7. 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

If you want to move from your home, you may be able to swap with another social tenant through a process called “mutual exchange.” If successful, this can be a quicker way of moving than a transfer. You, and your exchange partner must apply for, and get permission from, your respective landlord(s) before going ahead with an 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 for free, to Homeswapper (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.

Once you have found someone to exchange with, and each sees the other’s home, you and your exchange partner need to complete an application form with us (and a form for the other landlord, where applicable). Once we have all the information we need, we will decide within 42 days, and you’ll receive a letter granting or refusing permission to swap your home. If we refuse your application, we will write to you with the reasons why. If your application is successful, we will ask both exchange partners to sign the necessary paperwork, including the Deed of Assignment’. You can then make arrangements to swap homes.

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 needs and move residents as quickly as possible.





7. MOVING HOME

Ending a Tenancy

You must provide us with notice to end your tenancy in accordance with the notice period outlined in your tenancy agreement. Most of our tenancy agreements require that you give at least one month's written notice to end your tenancy. You can initiate this process by sending us a letter of your intention to leave, requesting that we send you a termination form, or by contacting your Housing Services Officer directly. If you have a joint tenant, that person must also sign to show that they agree the tenancy should be ended. Please remember to inform us of the date you are moving out and your new address, in case we need to contact you. You should also inform us of the supplier of your gas and electricity.

We will write to confirm your tenancy end date and may schedule a visit before you leave. You must pay rent until the end of the notice period, even if you move out before the notice period ends. The Housing Services Officer may visit before you leave and can answer any questions you have. If we visit you, we will inspect the condition of your home. If you are responsible for any repairs, you must complete them before you leave.

We will also inspect the decoration, and if it is not satisfactory, we will request that you make the necessary improvements. You must leave your home in good repair, well decorated, and with a tidy garden. Remove all belongings from your home, garden, and loft before leaving. If you do not clear everything, we will charge you for the removal of the items. Please ensure that you leave the property secure, with all windows and doors locked, and that it is unoccupied when you leave.

You must return the keys on or before the last day of your notice period. A key safe will be provided at the property, and you will be given the code during the notice period. You must put the keys in the key safe on the day you move out and inform your Housing Services Officer. Failure to do so may result in further rent being charged until we are notified.

Remember to read the meters and inform the electricity, gas, and water companies of your departure. You should also inform the council tax office, Housing Benefit Office /Department for Work and Pensions (if you are in receipt of UC) of your new address. You must also remember to arrange to disconnect services such as telephone, broadband, and TV with your provider, and update the Television Licensing Authority.





Thank You

Contact Information :



020 4551 0080



www.cds.coop



Arc House, 82 Tsnner Street, SE1 3GN