Chalk Farm Housing Group
The Tenant's Guide

Information for tenants of Camden Council homes managed by Chalk Farm Housing Group Limited





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ABOUT US

Chalk Farm Housing Group (CFHG) is a Tenant Management Organisation set up by the residents living on the Ferdinand estate to take over the day-to-day management, maintenance and caretaking/cleaning services. An elected Committee made up of the estate residents runs the group. This arrangement is protected by a document called the Management Agreement.

Chalk Farm Housing Group was established on 2nd October 1995, as residents believed that a significant improvement would only come about on the Ferdinand Estate if tenants have a direct say over the day-to-day management and decisions affecting their homes.

The Co-operative is a society of residents. Membership is open to all residents and you will need to fill out an application form and pay £1.00 to buy a share in the society. As a member of the society, you are entitled to the following:

- Attend General Meetings and vote on policy issues
- Elect a Management Committee at the Annual General Meeting
- Stand for election to the Management Committee

The Management Committee is made up solely of residents who live on the estate and they govern the Co-operative.

What does the Management Committee do?

The Management Committee is responsible to the members for the overall running of the estate. Members of the Committee meet every month to ensure that the staff runs the Estate properly on a day-to-day basis and to make policies in line with the Management Agreement. Management Committee members are responsible for:

- Employing staff
- Deciding how money is spent on the estate
- Overseeing the ways repairs are organised
- The improvements which takes place on the Estate (within financial constraints)
- You can ask to attend a Management Committee meeting or write to the management Committee at anytime.

Who works for the Co-operative?

The Co-operative employs the office staff that take day-to-day responsibility for managing the estate. The members of staff are: -

- Estate Manager
- Housing Officer
- Caretakers
- Cleaner

The Co-operative also employs the services of a variety of contractors.

Where does the money come from?

The Co-operative receives an allowance from the Council to enable it to carry out its responsibilities.

Does the Council have any responsibilities left on the Estate?

The Council is responsible for repairs that cost more than £2,000. It is responsible for the heating and the hot water supply and for the lifts. In practice the Co-operative raises orders when faults occur with these items, but it does so with the Council. The Council decides who comes to live in the flats, and who transfers to any other property, either on or off the Estate.

Finally, the Council also has a general responsibility for ensuring that the Co-operative manages itself properly. It does this through the Housing Initiatives Unit, which monitors the Co-operative's activities on a regular basis. A member of the Unit's staff is invited to attend all Management Committee meetings and Annual General Meetings.

CONTACTING US

You can contact the office by phone, letter or fax. You can also visit the office during the opening hours.

PHONE

We are open for all enquiries by phone from 9:00am to 5:00pm,
Monday to Friday
Telephone number: 020 7209 3011
Fax number: 0207 209 3012

DROP-IN

We operate a drop-in service between 10.00am to 4.00pm
(except Thursday).

WRITE

If you want to write to us:

Our address is: The Old Air Raid Shelter
Powlett Place
London NW1 8EA

Email address is: chalk.farm@camden.gov.uk

Website www.cfhg.org.uk

If you post/fax/email us a letter we guarantee to respond to your letter within 10 working days of receipt.

If you experience an emergency situation during out-of-hours you can contact the Emergency Housing Services on 020 7209 3011

Dealing with our customers

At CFHG we aim to adopt a customer centred approach that puts our customers at the heart of everything we do.

As our customer you have the right to:

- Be treated politely and respectfully;
- Be treated fairly and honestly;
- Be listened to;
- Receive equal access to services;
- Receive clear accurate and truthful information;
- Know we will keep your details confidential; and
- Expect services to be delivered to a high standard.

Our basic customer care standards

Letters

- We will respond within 10 working days.
- We will give a named contact and phone number on all correspondence.

Phone calls

- We will answer all calls within 6 rings.
- We will say 'good morning' or 'good afternoon'.
- We will give you a name.
- We will give the name of the service.

Reception areas

- We will not to keep you waiting longer than 10 minutes.
- If waiting times are longer, we will let you know.

Complaints

- Staff will take responsibility for dealing with customer concerns.
- We will give a copy of the complaints leaflet to anyone who wants to complain.

If you are not satisfied with the service, we want to know. First of all please contact the housing officer; if you think this has not resolved your complaint, you can contact the estate manager. He or she will consider if your complaint can be investigated further.

If you are a secure tenant of Camden Council, Chalk farm Housing Group (CFHG) manages your home. You have a right to stay in your home as long as you keep to the conditions of your tenancy. You agreed to do this when you signed your tenancy agreement. You will have been given a separate leaflet giving full information on your conditions of tenancy.

Your tenancy agreement is a legal document that includes the rights and responsibilities you have as a tenant and the rights and responsibilities we have as your landlord's agent. If you break the agreement we can take legal steps to end your tenancy and evict you.

Please read this section and your tenancy conditions leaflet carefully. If there is anything you do not understand, please contact the housing office.

TENANCY MATTERS

Your responsibilities

Your main responsibilities are to:

- Pay your rent in advance (on time);
- Keep to the rules of your tenancy agreement and;
- Be a good neighbour and not cause a nuisance, or allow your family and visitors to cause a nuisance.

Your rights

1. Security of tenure

Most council tenants are secure tenants under the Housing Act 1985. This means that we cannot evict you without going to court for a possession order. We have to prove to the court that one of the grounds (reasons) for possession listed in the Housing Act 1985 applies.

We can apply for a Possession Order if:

- You do not pay your rent
- You, a member of your household (including children) or someone visiting you causes a nuisance to another resident
- You or your family or visitors damage your home or the estate where you live
- You do not live in the property as your only or main home
- You got your tenancy by giving false information
- You allow your home to be used for illegal purposes
- The Council intends to demolish or carry out extensive works to your home.

So please remember, if you do not keep to the conditions of your tenancy agreement you could lose your home. In all cases we prefer to solve problems before going to court. If we do take you to court, you have the right to choose a legal representative to defend you. The court will make a decision based on the evidence presented.

Lodgers and subletting

There are important differences between a lodger and a subtenant. In this section a 'lodger' is someone living closely with you and probably sharing meals. A 'subtenant' is someone who pays you rent for the exclusive use of a room but does not have much to do with you on a day-to-day basis. If you are not sure about these you should ask advice from the housing office before renting out a room in your home.

The Housing Act 1985 does not permit subletting and/ or parting with possession of the whole of your home. This is stated in your tenancy conditions. If you do so, you will lose your security of tenure. We will take action to repossess your home and you may not be entitled to other accommodation.

1. Lodgers

As a secure tenant you have the right to take in lodgers. However, the following rules apply:

You must give your local area housing office details including:

- The name, age and sex of the lodger
- Details of meals and other services you will provide and
- How much rent the lodger will pay you
- Your home must not become statutorily overcrowded
- Your lodger must not cause any nuisance or damage
- You must give the council's housing benefit department details (if you are receiving housing benefit), as this may affect your entitlement

- Your lodger must leave when you want and not stay in the property if you move out. Lodgers have no right to the tenancy and the council has no responsibilities to them
- We will not include your lodger as part of your household or tenancy for the purpose of assessing any housing transfer application.

2. Subletting

You cannot sublet or part with possession of the whole of your home. If you wish to sublet part of your home you must get our written permission first. Please apply to the housing office. You must provide details of the agreement you intend to use.

You must also provide details of whom you have sublet part of your property to. If you get Housing Benefit you must tell the council's housing benefit department as this may affect your entitlement
You must not overcrowd your home.

Giving your tenancy to someone else

1. Assignment and mutual exchanges

You can only assign (handover) your tenancy to someone else in limited circumstances, as follows.

- If you exchange your home with another tenant (mutual exchange) and have the permission of both landlords.
- In connection with a court order on relationship breakdown.
- If there is a person living with you who is eligible to take over the tenancy, for example:
  - Your husband or wife (they must be living with you when you pass on the tenancy) or
  - A relative who has been living with you for at least the last 12 months before the date you want to hand over the tenancy (In this situation a relative means a parent, a grandparent, a child, a grandchild, an uncle, an aunt, a nephew and a niece or someone living with you as husband or wife but not actually married to you).

You must apply to your local area housing office if you want to pass on your home.

2. Succession

If you are a secure tenant and did not succeed to the tenancy yourself, when you die your tenancy can be passed to:

- A joint tenant
- Your husband or wife if they live with you and it is their only or main home or
- Your partner or another member of your family who lived with you for at least 12 months before your death and your home is their only or main home.

If the property is larger than they need by more than one bedroom, they may not be able to stay. In these cases we will offer them a secure tenancy of a smaller home. However, this does not apply if you have been a joint tenant and under that tenancy became the only tenant of the property or if the tenancy was assigned to you.

Joint tenancies

A joint tenancy is one you share with someone else. It means that both or all of you are responsible for keeping to the conditions of the tenancy agreement – including paying all the rent. It also means you have equal rights to the tenancy and to stay in the property until the tenancy ends. If you want to change from a sole tenancy to a joint tenancy, you must apply to the housing office. We will take account of what relationship you have with the person, how long term it is and whether or not you owe rent you should have already paid.

Moving out and ending your tenancy

To end your tenancy, you must give us four weeks written notice, ending at midnight on Sunday. You must send this to the housing office. When you move out you must:

- Remove all your belongings including carpet or wooden flooring
- Clear away all rubbish
- Get gas and electricity meters read and close your accounts
- Check you have left everything in a good condition and

- Leave all fixtures and fittings.

We will inspect the property and charge you for any damage not caused by fair wear and tear, and for clearing any rubbish on your behalf. If you are transferring to another registered social landlord (such as a housing association) through Choice-Based Lettings, you will have to move quickly. In this case we will not enforce the four weeks notice period as long as you return the keys to us when your new tenancy starts.

Moving out

You must return all your keys to your area housing office on the day you move out and by noon on the Monday after your tenancy ends at the latest. Otherwise you will have to pay any extra weeks' rent and the cost of getting into the property.

Unauthorised occupants or squatters

When you move out of your home, you must not leave anyone else living there. If you do, you will still be responsible for the rent. Anyone who stays in the property may be evicted. You must not give or sell your keys to anyone else. You must close and lock all doors and windows when you leave.

If you know about someone living in a council property that should not be there, please tell the housing office. If you see anyone breaking into a council property, please call the police immediately.

Going away?

If you are going away for longer than a month, you must tell us before you go. If you get Housing Benefit, this may be affected by your absence. If you intend to be away for longer than three months, you will need our permission before you go. Please apply to the housing office in writing. We will consider each case individually, but generally we will not give permission for you to be absent for longer than 12 months. In either case you must give us:

- The date you intend to leave
- The date you plan to return
- The arrangements you have made for paying the rent and caring for the property (you are still not entitled to sublet your home without our written agreement)
- The address and phone number of where we can contact you.

Access to your home

Sometimes we need to come into your home to inspect or repair it or for other management purposes such as tenancy audits. Usually we give at least 48 hours' notice. However, in an emergency please let our workers and contractors in immediately. If we cannot contact you in an emergency we may need to force entry. In this case, we will not leave without securing the property and will leave contact details. All our contractors carry proof of identity. Please ask to see proof of identity before letting anyone into your home.

RENT

You must pay your rent in full and on time. If you do not, you will be breaking the terms of your tenancy agreement and we will take steps to evict you. Please keep to your payment arrangement and help to keep rents as low as possible for everyone.

This section explains:

- How your rent is made up and how to pay it
- How to claim Housing Benefit
- What to do if you get behind with your rent payments.

- A weekly charge is made for your home. It includes:
- Basic rent – the charge for providing your home;
- Water rates – the charge for water and sewerage collected on behalf of the water company;
- Service charge

What your rent pays for

We use rent to provide, maintain, manage and repair your home. It covers estate cleaning, grounds maintenance and providing shared and estate lighting.

Changes in rent and other charges

Any changes in the amount of rent and charges you pay usually come about in April. Camden Council will write to you giving you reasonable notice.

When to pay your rent

It is a condition of your tenancy that you pay weekly rent every Monday. You can pay your rent every fortnight or monthly if you prefer. However, you must still make payments in advance.

How to pay your rent

There are several ways to pay your rent – choose one that suits you best.

- Post office or PayPoint – use your swipe card to pay at any post office or at a recognized PayPoint by cash. You will not be able to make a payment without your payment card. Ask for a receipt.
- Standing order – this is one of the most convenient ways if you have a bank or building society account. To arrange this ask at your bank or building society for details. Please remember to adjust your payments if your rent changes.
- Direct debit – this is like paying by standing order. The main difference is that if your rent changes, we can contact your bank or building society to change your payments.

- The advantage for you is that you do not have to write to your bank every time there is a change. Payments by this method are cheaper to process. Choosing this method helps keep rent as low as possible. We will always tell you at least five days beforehand about any proposed change to the amount or the date. This gives you time to question any payment. You can cancel this arrangement at any time by writing to your bank. For more advice on paying by standing order or direct debit contact the housing office

- Camden Town Hall – use your swipe card to pay at the Town Hall, Judd Street WC1 (near Kings Cross station) by cash, cheque (London Borough of Camden [Rent]), postal order, Visa, MasterCard, Visa Delta, Switch Solo and Electron. Town Hall opens Mon – Fri 9am to 4.30pm.
- From Camden Wage/Salary – If you work for Camden Council, you can easily pay your rent by a deduction from your wages or salary – ask your Estate Officer.
- Post – Send a cheque or postal to the Cashiers Office, Camden Town Hall, Judd Street, London WC1H 9JE. Enclose a stamped addressed envelope if you want a receipt.
- By phone – You can pay by Visa, MasterCard, Visa Delta, Switch and Solo. Phone 020 7974 6104 between 9am and 4.30pm.

- Internet banking – Using a Visa, MasterCard, Visa Delta, Switch and Solo you can pay rent by using the seven digits reference number that is on your rent payment card. Simply go to www.camden.gov.uk and follow the instructions.

If you have any problem paying your rent, please contact the housing office. You can also ask for a current rent balance at any time, this can be provided at the housing office (if you provide proof of identity) or it will be sent to your home.

If your rent account is in credit because you have paid too much, you can apply to the housing office for a refund. Your rent account will be checked and if the credit is correct, the rent support team at Camden will be contacted and you will be sent a cheque. Alternatively, you can leave it in your rent account to pay your rent in the future.

Help to pay your rent

Housing Benefit is a government scheme run by local councils to help people on Income Support or low incomes to pay their rent. You can get Housing Benefit even if you are working. What you get depends on:

- You and your partner's income and savings – some benefits such as Disability Living Allowance or Attendance Allowance are not counted as income
- The number of grown-up children or other adults you have living with you (reduction is made in your Housing Benefit entitlement for non-dependants you have living with you - for example, lodgers or children who have left school)
- The amount of rent you have to pay – only your basic rent is covered you will not get Housing Benefit on water rates.

You can get an application form and advice on claiming Housing Benefit from either the Housing Benefit office or the housing office.

Rent arrears

If you get into arrears and have not contacted the housing office, they will write, telephone or visit you asking you to arrange to pay. Do not ignore arrears letters - you must respond to arrears letters. Please do not wait until you have a large debt that you cannot pay. We will do everything we can to help you if you are having difficulty paying your rent. However, if you ignore our attempts to contact you, or you break an agreement to pay your rent and arrears, we will take action to evict you. This is because not paying your rent breaks your tenancy agreement.

We will use all legal methods to recover rent arrears. We will tell you in writing about any legal action and the likely consequences. We do not want to evict tenants but we will if rent arrears are not paid. We may send you a Notice of Seeking Possession. If this happens and you do not make an

arrangement to pay the arrears within four weeks, we will apply to the court for a possession order. There will then be a court hearing, which you should attend. The court can grant us two types of possession order:

1. Suspended possession order

This means that as long as you keep to the agreement made in court to pay off the arrears, nothing more will be done. If you break that agreement, we will apply for a bailiff's warrant to evict you. You lose your secured tenancy once the court judgement is given. You will also have to pay extra court costs that the court may award us for having to take you to court.

2. Forthwith or outright possession order

This means you will be evicted straightaway. If the court grants either of these orders, you will lose your security of tenure. You may also have to pay extra court costs that the court may award us for having to take you to court.

Paying for a car space, shed or insurance

If you rent a car space or shed or have joined our household contents insurance scheme you must keep your payments up to date. If you get behind with your payments you must contact the housing office immediately. If you do not bring your account up to date, we will write to you giving you notice that we are taking your car space or shed away or ending your insurance cover.

If you owe rent for your home you will not be allowed to rent a car space or shed or to join the household insurance scheme until you have paid off all your debt.

Good reasons not to get into rent arrears

If you are evicted from your home for rent arrears, the council will not normally rehouse you.

- You may have trouble getting credit such as loans and hire purchase. A possession order always carries a money judgement for the amount of arrears, plus court costs. This lasts for seven years.
- You may not be able to get a mortgage as building societies and other lenders may, with your permission, ask us for a rent payment reference.
- You will not normally be able to get a transfer or a mutual exchange.
- You will not be allowed to rent a garage, parking space or car cage. If you already rent one, it will be taken away from you.
- You risk losing your right to buy if you get into rent arrears and the court grant us a possession order. You will lose your right to your tenancy and your right to buy at the same time.

REPAIRS

Some repairs to your property are our responsibility, some are the Council's responsibility and some are yours. Generally, repairs needed due to the passage of time or fair wear and tear are our responsibility and we will carry them out. Many minor repairs or those needed because of damage caused by you, your family or guests, are your responsibility and you must carry them out yourself.

In some cases, we will carry out work, which is your responsibility, and then charge you for it. However, we are sometimes able to carry out work without charge for elderly or disabled tenants who have no one to do the work for them.

Repairs that you do

By law, you are responsible for the minor repairs that your home will need from time to time, and for keeping your home painted and decorated. You are also responsible for repairs to fittings that you have installed and for any damage caused by you, your family or guest. If you cause a lot of damage to the property we may take legal action to repossess your home as well. If you employ a contractor to work on your fittings, and s/he damages the property, we can hold you responsible for the repair.

Minor repairs and maintenance might include:

- Unblocking inside waste pipes, basins, baths and sinks
- Replacing bath, basin or sink plugs and chains
- Replacing locks, latches and handles inside your home
- Replacing outside locks if you get locked out and they have to be forced
- Changing light bulbs, fluorescent tubes and starters in fluorescent fitting
- Replastering small areas
- Replacing broken glass in doors, screens and window unless the glass was broken by someone else

Repairs that we or the Council do

The Council or the Co-operative (on behalf of the Council) has a duty to carry out certain repairs. A summary of these duties is in your Conditions of Tenancy. We (both the Council and the Co-operative) will keep in repair and maintain:

- The structure and outside of the premises
- The service that supply water, gas, electricity, sanitation, and space and water heating
- Appliances we have installed for delivering these services

Generally, these will include most major work to your home except where you caused the damage. The following list of examples shows the kind of work that must be done.

- Repair to the structure, outside of the building and shared areas of the building
- Drains, gutters, outside pipes
- The roof, foundations, outside walls, outside doors
- Window sills and frames
- Pathways, steps and other entrances to the building
- Fences
- Major plastering work
- Corridors, stairways and entrances; shared facilities like TV aerials, entryphones, lifts and shared lighting
- Repair to heating and hot water installations
- Boilers, water heaters and radiators
- Repairs to drains and sanitary fittings
- Waste pipes and overflows
- Basins, sinks, baths, toilets and cisterns installed by the Council, or in place before you took up the tenancy
- Water and gas pipes
- Broken taps
- Electrical wiring, sockets and light fittings
- Electrical fittings we supply

The Prescribed Period

The prescribed period starts from the first working day after you report the repair, if you report it on a weekday. Otherwise it is the second working day after it is reported. The Council or we will lengthen the prescribed period if there are exceptional circumstances beyond our control. For example, it may not be possible to restore the water supply if the Water Company has cut it off. Or if the problem is difficult to identify an inspection may be needed so that the Council or we can accurately order the repair work.

Qualifying repairs

The repair must be one of the 20 problems listed below. It must be the landlord's responsibility; that is, it must not be due to the tenant failing to fulfil their duties or not acting in a tenant-like manner.

PROBLEM	Prescribed period (Working days)
Total loss of electric power	1
Partial loss of electric power	3
Unsafe power or lighting socket, or electrical fitting	1
Total loss of water supply	1
Partial loss of water supply	3
Total or partial loss of gas supply	1
Total or partial loss of space heating or hot water Between 1 November and 30 April	1
Total or partial loss of space heating or hot water Between 1 May and 31 October	3
Blocked or leaking foul drain, soil stack, or (where there is no other working toilet in the home) toilet pan	1
Toilet not flushing (where there is no other working toilet in the home)	1

PROBLEM	Prescribed period (Working days)
Blocked sink, bath or basin	3
Tap which cannot be turned	3
Leaking water or heating pipe, tank or cistern	1
Leaking roof	7
Insecure outside window, door or lock	1
Loose or detached banister or handrail	3
Rotten timber flooring or stair tread	3
Door entryphone not working	7
Mechanical extractor fan in kitchen or bathroom Not working	7
Blocked flue to pen fire or boiler	1

Priorities for repairs

When you ask for a repair, it is given a priority:

- Priority 0 - emergency repairs ordered outside normal working hours. The contractor will arrive within 1 hour.
- Priority C2 – emergency repairs ordered during the working day, where the contractor will call and finish the work on the same day.
- Priority C3 – repairs the contractor will finish within 3 working days of being ordered.
- Priority C5 – repairs the contractor will finish within 5 working days of being ordered.
- Priority C6 – repairs the contractor will finish within 20 working days of being ordered.

Priority 0, C2 & C3 – emergencies

These orders are raised when there is a real danger of life and limb, such as a dangerous structure, or of further serious damage to the property such as a flood. Re-securing properties after a break-in also comes into this class.

Examples of emergencies are:

- Dangerous structures such as unsafe walls, parapets, ceilings, staircases, and so on
- Dangerous paths, paving, steps or manholes
- Blocked main drain
- Blocked toilet (you may be charged for this, depending on the cause of the blockage)
- Serious water leaks or overflows
- Serious roof leaks (at first it may only be able to be made safe)
- Putting the mains cold water back on
- Securing empty homes or occupied homes after a break-in
- Boarding up a broken window
- Stopping leaking gas, oil or other dangerous substances
- Forcing entry and changing the lock (this is for vulnerable tenants only, and it is only done the first time)
- Removing dangerous playground equipment
- Unblocking waste disposal unit (you may be charged for this)
- Providing a temporary toilet (until it can be replaced)

Priorities C5 – Urgent repairs

These are repairs that, if not done, would cause you a significant nuisance. They should be done within 5 working days.

Examples of urgent repairs might be:

- Putting the electricity back on following a flood
- Putting heating and hot water back on
- Repairing or replacing the entrance door or frame
- Renewing a toilet bowl
- Repairing a non-emergency plumbing leak
- Replacing glass in windows that people could use to get in (we may charge you for this)
- Stopping severe water-hammer (banging pipes)
- Repairing a toilet cistern

- Clearing a blocked gully
- Fitting a new tap to a kitchen sink or bath
- Repairing roofs, gutters, rain water pipes

Priority C6 – normal repairs

These repairs take up to 20 days to finish. But some may take longer, for example where a lot of work needs to be done or specialist joinery or materials need to be ordered.

Examples of these repairs might be:

- Putting in new baths, basins or sinks (fair wear and tear only)
- Other glass repairs (you may be charged for doing this)
- Replastering, rendering, concrete floor repairs
- Repainting and other brickwork
- Floor and wall tiling
- Replacing of essential kitchen units (fair wear and tear only)
- Repairing garage or shed doors (not if the damage is due to repeated vandalism)

- Fitting insulation jacket to hot water cylinder
- Repairing window frames, and so on

Please do not abuse the emergency service by giving misleading reports – otherwise someone with a real emergency has to wait. If a call turns out not to be a genuine emergency, you may be charged for the call-out.

After the repair has been completed you will receive a short satisfaction survey that we ask you to fill in and return to the Co-operative. This gives feedback on the service we are providing, helping us to find out the areas we are getting right along with the areas we may need to improve on.

Reporting repairs and getting the work done

If you think a repair is the landlord's responsibility you have a legal duty to report it. Whether the repair is the responsibility of the Co-operative or the Council you should contact the Co-operative to report the repair. You can do this by contacting the Co-operative's office by phone, by fax, by mail or in person. When you contact us we aim to make sure you receive an efficient service and wherever possible our contractors complete the repair in a single visit. You can help us by:

- Making sure we have your correct name, address, daytime phone number
- Giving a detailed description of the problem, for example when it started and where you have previously reported the repair
- Telling us the times that someone is normally at home
- Keeping any appointments we make with you

Wherever possible, we order any repairs directly with the contractor when you first report the repair. We will confirm with you the repair we have ordered and make an appointment for the repair to be carried out by our contractors. Where an inspection is needed to accurately diagnose the work needed, we will make a convenient appointment for a surveyor or a

repairs officer to look at the problem first. These inspections will normally be carried out within 10 working days.

Appointment times for surveyors and repairs officer

- Weekday mornings 9am to 1pm
- Weekday afternoons 1pm to 5pm

For heating repairs in your home we can offer the following appointment slots

- Weekday mornings 9am to 1pm
- Weekday afternoons 1pm to 5pm

If you want to ask about the progress of a repair order you can contact our office. We want our contractors to keep all appointments. They should contact you or us if they can't keep an appointment or if they are delayed.

Out – of – hours emergencies

When the housing office is closed, repairs can still be reported by calling the office number – **020 7209 3011**, emergencies only will be dealt with and arrangement will be made for the problem to be made safe. Please wait until the office is open again to report all other repairs or make other enquiries. The Council also runs a telephone helpline to deal with emergencies. The number is **020 7974 4444**

Major capital repairs programmes

The Council is responsible for all large-scale improvement work, for example, renewing roofs, windows or services. If a major repair programme is going to be carried out, we make sure that the tenants are consulted about the work that will take place. If there is a health risk, then of course the problem is treated with more urgency. For example, if you have asbestos in your home, which becomes loose and damaged, it will be sealed immediately and arrangements made for it to be removed.

Comments, compliments and complaints

Despite our efforts to provide you with a high-quality repairs service, sometimes mistakes get made. When this happens you should contact the Co-operative's office so that we can try to sort out the problem.

However, if you are still not satisfied with the way your repair was dealt with, or any other aspects of the service you received, you can use the formal complaints procedure. You may also contact your local ward Councillor or get legal advice. If you want more information on your legal rights on repairs you should contact a law centre, neighbourhood advice centre or citizens advice bureau.

Also, you may be able to claim compensation from the Co-operative or the Council. You can do this if we don't do necessary repairs of the kind listed in this handbook within a reasonable time and, as a result, you suffer:

- Inconvenience
- Loss of an amenity, such as the use of a room
- Damage to your health or to your belongings

Put your claim in writing. Explain what needs repairing, when you reported it, and what kind of inconvenience or damage has been caused by our not doing the repair.

You can claim compensation too if your property is damaged by someone who works for the Co-operative or the Council, or as a result of work they are doing. This also applies to private contractors working for the Co-operative or the Council. Again, you should contact the Co-operative's office.

Adaptations for tenants with disabilities

If you have a disability and have problems around the home you can ask us to carry out improvements and adaptations to make the property more suitable for your needs. The Council does this free of charge. The types of adaptation vary from small aids like handrails to more elaborate ones such as a stair lift.

If you or any member of your family have a disability and would benefit from adaptations to the home, contact the occupational therapist. See the useful addresses section.

Contractors code

We want the repair we order for the home to be carried out with the least inconvenience to you.
Therefore, we ask the contractors we employ to:

- Wear identification badges at all times;
- Dress smartly;
- Treat you with respect and be courteous at all times;
- Not smoke in your home;
- Carry out work within working hours;
- Give you details of the work to be done;
- Keep all appointments;
- Let you know if they are running late for an appointment;
- Arrange convenient appointments with you for any follow-up work;
- Make sure your belongings are protected during the work;
- Where practical, match the repair to the existing type of fitting;
- Deal quickly with any questions you have;
- Where possible, finish repairs in a single visit;
- Be considerate to any special needs you have.

Useful tips about repairs

- Ask for the name of the person you report the repair to;
- Let us have as much information as you can about the repair, especially if you've reported the same repair before;
- Remember the 'recharge cost' we give you is only an estimate and that the actual cost may be higher;
- It's normally cheaper for you to have any repairs that are your responsibility done by your own contractor;
- Ask a friend for the names of reputable contractors or look in Yellow Pages;
- Keep extra tiles, wallpaper and paint when decorating. This will help you match your decorations if they are damaged;
- When you fit door coverings make sure they can be lifted without damage in case this needs to be done to carry out repairs;
- Make sure you know where the water stopcocks and main electricity and gas switches are in your home, as this will help you if there is an emergency.

Condensation

These hints will help reduce condensation in your home:

- Keep your home warm;
- Improve ventilation by opening windows and using any ventilators that are fitted in you home, such as extractor fans;
- Don't block up air bricks;
- Keep your kitchen and bathroom doors closed, especially when cooking or bathing;
- Don't use Calor gas heaters;
- Whenever possible, don't dry clothes indoors;
- Use lids when cooking & don't let pans boil longer than they need to;
- Try to avoid overfilling cupboards or wardrobes, as this will help air to circulate better.

CARETAKING

The Co-operative employs two residential caretakers. The Estate Manager is in overall charge of the caretakers who perform a vital role in maintaining estates. The caretakers can be contacted through the office.

Caretaking Duties

The services provided by caretakers cover:

- Removing litter from landings, stairways, lifts and outside areas;
- Cleaning landings, stairways, lifts and outside areas;
- Removing graffiti;
- Carrying out health and safety checks on shared areas;
- Maintaining the lighting on landings, stairways and in lifts;
- Carrying out minor repairs;
- Checking up on contractors working on the estate (for example, on grounds maintenance);
- Reporting communal repair problems;
- Checking on vulnerable tenants;

Please note that residents on estates are responsible for cleaning the area immediately outside their own front door. You must not store anything on shared stairways, walkways or balconies. Not only can this look untidy, but also it could block an emergency escape route.

Vulnerable tenants

Caretakers are sometimes asked to visit vulnerable tenants who live alone to check that all is well. Contact our office for details. Of course it is also very helpful if able-bodied tenants are able to offer help to disabled or vulnerable neighbours.

OTHER ESTATE SERVICES

Rubbish collection, estate lighting and gardening are some of the many services that are provided by the Co-operative or the Council. Contractors on behalf of the Council or us provide most of these services. If you have any questions or complaints about these services contact the Office.

Lighting

Lighting on the shared parts of the estate is maintained by a repairs contractor. Light bulbs on the shared parts of estates are replaced by the caretakers.

Rubbish collection

Domestic rubbish is collected by private contractors. This service is run by the Council's Environment Department, who can also arrange for larger items of domestic rubbish to be taken away. If you are able to move electrical appliances such as fridges and washing machines to the ground floor they will be removed free of charge. The Council also runs a recycling centre in Kentish Town. Call 020 7974 6914/6915 for more details about all these services.

We also arrange for bulky items to be collected. Please ask the caretaker where large items should be left for collection.

Gardening

Grass cutting, garden maintenance and weeding on the estate is done by contractors. Please report any problems to the caretakers or the office. If you think a tree needs pruning contact the office.

Lifts

Contractors maintain the lifts on behalf of the Council. If a lift is out of order please ring the office. If you find someone trapped in the lift – or there is some other emergency – tell your caretaker. If you cannot tell someone quickly, dial 999 and ask for the fire brigade. Outside office hours, phone the Co-operative's out-of-hours service on 020 7209 3011 or the Council's emergency service on 020 7974 4444

Entryphones/Entry doors

Repairs to the entryphone system or entry doors are the responsibility of the Cooperative. Please report any faults to the office.

Television aerials

All flats have a shared aerial. If you have poor reception check your television first. If the fault continues, contact the office.

Car Parking

Car parking on the estate is limited to 28 uncovered spaces. If you want to rent a space contact the office and your name will be placed on the waiting list.

However, you will not qualify if you are behind with your rent. If you are behind with the rent on your home, we may take away the parking space you have. You will have to give up your parking space if you move away.

Illegal parking is sometimes a problem and the Co-operative employs a contractor to deal with cars that are parked without permission. If you park in these areas without permission your vehicle could be clamped or towed away and you will have to pay to get it back. A valid permit must be clearly displayed on the windscreen of your vehicle.

You can help by reporting people who keep parking illegally. Give the registration number and make of the vehicle to the office.

If you think a car has been abandoned on an estate road, please tell the caretaker or the office. If you think a car has been abandoned on a public road, report it directly to the Litterline Service on 020 7974 6914/6915. Access roads on the estate need to be kept clear. Lives are at risk if emergency vehicles cannot get through.

Joining the Tenants' Contents Insurance Scheme

You need to take out your own home contents insurance, as the Council does not insure your furniture, belongings or decorations against theft, fire, vandalism and burst pipes. The Council runs a special insurance scheme with a major insurance company where you can pay weekly for contents insurance. You are strongly urged to take out contents insurance either through the Council or another insurance company. You can get more information about the insurance scheme from this office.

Where repairs are the Council's responsibility and as a result of a crime being committed, we will need a crime number before ordering the repair. You can help speed things up by making sure you have a crime number before reporting the repair. You can get the crime number from the police station that you reported the crime to.

CRIME, HARASSMENT & NUISANCE

The Co-operative is committed to doing everything possible to stop tenants and members of their households being harassed. The Co-operative has adopted the Council's policy on Harassment, Domestic Violence and Nuisance. Our policy is to take legal action wherever possible against people guilty of harassment. We also offer advice and practical help, if needed, to tenants suffering from harassment. We aim to deal with harassment quickly and sensitively.

Types of harassment

Harassment is often directed against someone because of their race, gender or sexuality. It includes abusive graffiti, verbal abuse, attacks or threats directed at a tenant, members of their household or their possessions. People who harass others often make no direct contact (for example they send anonymous threatening letters instead.) Their aim is to stress or fear. We recognise several main types of harassment:

- Racial harassment is faced by members of ethnic minority communities because of their race, colour, ethnic origin and so on.
- Sexual harassment (including domestic violence) is faced because of gender. In most cases it is faced by women.
- Harassment on the grounds of sexuality is faced by people who have relationships with someone of the same sex. It is usually faced by gay men or lesbians.
- Other harassment is violence or threats of violence to a tenant or their household, which is not covered above.

How to stop harassment

If the person harassing you is a Council tenant, we may be able to take action against them. This is because they have signed a tenancy agreement. One of the conditions is that they must not do (or allow to be done) anything that in our opinion may cause harassment or annoyance to anyone else on the estate. If someone has used or has threatened violence the Co-operative may be able to instruct the Council to take action against them even if they are not a Council tenant.

You have a legal right to take the person harassing you to court. The court may give you an 'injunction' against them, stopping them from harassing you. Normally, an injunction would say that the person should make no contact with you or come within a certain distance of you or your property. If they break the injunction, they are then committing a criminal offence and can be arrested.

The Co-operative and police can apply to a magistrate's court for an Anti-Social Behaviour Order (ASBO). This orders named individuals not to harass you or take part in general anti-social behaviour on your estate. This applies to anyone responsible for harassment in Camden and not just the Council tenants. Harassment may also involve a criminal offence. If so, we may call the police to investigate.

What the Co-operative can do

As we have said, we have powers to act against Council tenants because they have signed an agreement with us. We can also normally act against people who are not Council tenants, by applying for an Anti-Social Behaviour Order. We can give you support and advice if you want to take action against someone who is harassing you, whether they are a Council tenant or not.

We can instruct the Council to take court action against tenants who harass others. We will not allow harassment, so we prefer to take legal action against people who do it. This means court actions by the victim (with our help) or action by us where possible, or both. Transferring victims is seen as the last option and can take a long time because there are not enough empty properties.

What to do if you are harassed

Always report it to the office. Keep a record of all incidents with the date, time and details of the incident. If you do this, we will:

- Make sure that someone visits or interviews you within five working days (one working day if there is danger of physical assault);
- Make sure any emergency repairs to your home are done within one working day;
- Consider whether extra work should be done to make your home more secure.

If you agree, we will also:

- Tell the police and ask them to investigate the case;
- Interview the people who are harassing you or your household;
- Wherever possible, we will take legal action against them;
- Contact community organisations or other agencies to ask them to give you support.

Do not be afraid to approach us. Any information you give will be kept confidential and we will treat you sympathetically.

Transfers

The Co-operative's aim is to keep people safe in their homes. As we have said, transfers are usually the last option we consider. They may take a long time and are considered only if someone is seriously at risk. If we agree to transfer you because you are suffering from serious harassment, then:

- you will be awarded transfer points as set out in the Council's Housing Allocation Scheme;
- if you are awarded harassment points it is expected that you will regularly bid for a wide range of properties advertised weekly under the Home Connections Scheme, for example properties on large estates as well as street properties. If you are found not to be bidding for a wide range of properties you will lose your priority points in this category;

The Council will help you with some of the cost of moving.

Domestic violence

Domestic violence is physical, emotional, psychological or sexual violence experienced by people in a domestic relationship. This can range from slaps, kicks, blows, shaking or wounding to rape and murder. It can also include harassment, for example, by persistent letters or phone calls threats of violence and emotional, psychological or mental abuse. Examples would include intimidating or humiliating behaviour, being kept a prisoner at home or being cut off from family and friends.

The Co-operative aims to help people who are suffering domestic violence by offering extra security, identifying support groups discussing legal remedies. We will consider approving a transfer for the victim as a last resort. If you are suffering domestic violence, please contact the office.

Camden Women's Aid also offers a support service to Camden tenants who have been affected by domestic violence. They are able to offer support, information and advice on such matters as welfare benefits, legal issues, education and further education, legal issues relating to children, housing and so on. It is a free and confidential service. The phone number is 020 7428 7656.

Nuisance

A tenant must not behave in any way, which causes a nuisance to neighbours or a nuisance on any property belonging to the Council. The tenants are also responsible for the behaviour of family living in or visiting their homes. Examples of nuisance include graffiti, dog nuisance, gangs of youths, or filthy and verminous homes.

Noise

You must keep all noise, including televisions, radios, hi-fi equipment and musical instruments to a reasonable volume at all times. Please consider your neighbour's comfort. You must not allow noise to be heard at all outside your property after 11pm and before 8am.

What the Co-operative can do

One of the Conditions of Tenancy is that tenants are responsible for all people who live in their property and for any one who visits them. The tenants, anyone in their household or any visitors, must not cause, encourage or allow any kind of behaviour which may annoy, harass or cause a nuisance to any other person. This applies not only inside the tenant's property but also anywhere on the estate or the surrounding area.

If you are being disturbed, report the details to the office. We will investigate reports of nuisance promptly and take the appropriate action. Sometimes problems can be 'nipped in the bud', or a compromise agreed. In more serious cases we will not hesitate to take legal action. However, this can only be done with the victim's consent and where there is enough evidence.

If the person causing a nuisance is a leaseholder, you should also report this to us.

What tenants can do

Camden Council provides a Mediation Service that is free of charge for tenants. Mediation has proved to be effective in many disputes between neighbours, whatever the cause. Contact the office for details.

If a neighbour is being noisy, a tenant can take legal action under Section 82 of the Environmental Protection Act. This is dealt with by the local magistrates' court. For more advice, contact the Environmental Department's Environmental Health Team on 020 7974 4444. A tenant can take action through the county court by asking for an injunction to stop the nuisance.

For more advice on these options contact one of the law centres or Citizens Advice Bureaux in the useful addresses section.

If you need some extra support with your tenancy, there are lots of ways that we may be able to help. If you think that you, a member of your household or a neighbour could benefit from extra support, please contact your Housing Manager. The Housing Manager can talk to you about the Complementary Housing Management Service.

We can refer tenants to more specialist support including:

- Welfare Rights Advisor for advice on benefits and managing debt;
- Tenancy and floating support services if a tenant is vulnerable and having difficulty with their tenancy.

Also the Co-operative staffs have strong links with outside agencies like the police, good neighbour schemes and other community safety projects. There are a number of support teams that can give support to tenants in different circumstances. If you would like to be referred to any of the following teams please contact your housing manager.

Another section in the Council, the Housing Support Team, can also give extra help to some people living with HIV and for tenants who want to move from their home to shared or supported housing. Again, if you are interested, ask us about this.

Tenancy Support Teams

The type of support given will depend on what an individual needs, but could include:

- Advice on benefits and help with budgeting and advice on dealing with debt;
- Dealing with Housing Benefit and Council Tax for you;
- Talking to the Co-operative about issues such as repairs, redecoration, rent arrears or transfers;
- Referring you to other support services for help with daily activities;
- Referring you to day centres for help in getting training;
- Referring you for health services or to the Social Services Department;
- Help with returning home from hospital;

- Practical help with things such as cleaning or furnishing your flat;
- Referring you, with your consent, on to other more appropriate services.

A team member will usually visit at home to discuss their problems and ways of dealing with them. A support plan will be agreed with the tenant.

Who can be referred?

- Single Council tenants who are having mental health difficulties and who need support to keep up their tenancies.

Who can make a referral?

Referrals to the team will only be made with the tenant's consent and can be made by:

- Co-operative staff, Community mental health teams.
- The Housing Support Team.

Floating Support Teams

What is the service?

The service may involve helping the tenant to deal with their immediate problems. This could be by helping them claim all the benefit they are entitled to or by tackling arrears or neighbour

problems, substance misuse, lack of training and employment possibilities and problems using local services or amenities.

Once a tenant is referred, a project worker will visit. They will make an assessment and write out a formal or informal plan for future work. Project workers will keep in touch with housing management staff throughout the time they are working with someone. The service is known as "floating support" and work may take place in a tenant's home or other suitable places. The floating support teams are a partnership between the Council and the voluntary sector in Camden.

Who can be referred?

Vulnerable Council tenants, whether single, a parent or part of a family. They will be tenants who need support and help because they may be at risk of losing their tenancy, or their quality of life is restricted.

Who can make a referral?

Talk to your housing manager if you feel you need floating support and they will make a referral.

Camden 184 – Supporting Tenants with Alcohol and Drug Problems

What is the service?

The Camden 184 service offers practical help to tenants who are suffering from the effects of drug and alcohol dependency. The service can offer help if you are having problems with your tenancy such as rent arrears, neighbour complaints, and domestic violence or if you are at risk of losing your home. There are many ways ARP can help with these issues. These range from help with claiming benefits and telling you about your rights, to referring you to 'detox' programmes if that is what you want.

Who can be referred?

Any Council tenant who wants help with their tenancy because of drinking problems or drug misuse.

Who can make a referral?

You can ask the housing manager to make a referral or you can contact the service directly on 020 7485 2722

Housing support

There are a number of services available in Camden which can help you to stay living independently at home.

Support Service

The Council provides a support service to help people remain independent in their own homes and improve the quality of their lives.

The service can help you by:

- providing advice on housing issues
- putting you in touch with useful services
- advising on benefits available, and
- assisting with writing letters and filling out forms

You can use this service if you:

- Live in Camden and are over 55 years old, and
- are in any type of housing apart from supported housing or sheltered housing

The service will benefit you if you are:

- finding it difficult to manage on your income
- living in housing no longer suitable to you
- at risk of becoming isolated, or
- curious about the services available in your local area

If you want to be referred to this service please contact your housing manager or the Support Team Manager on 020 7974 4000

Other support organisations in Camden

There are a number of organisations in Camden that can support you to stay living independently at home, whatever your needs are.

These include:

- floating support services which can help you to develop your independent living skills;
- the independent living scheme which provides personal assistance to people wanting to stay at home; and
- charities such as KeyRing who support people living in their own homes to share their skills and talents with each other and with their communities

For referral for any of these services please contact the Housing Office.

Welfare Rights in Camden

Camden Advice

Camden Advice is a group of independent advice agencies in Camden providing free, confidential, unbiased advice and information on a range of issues affecting people living in the borough such as welfare benefits, housing, employment and debt and money management.

They will explain the various benefits, grants and services that are available, and direct you towards the right support depending on your circumstances.

The Co-operative has an agreement with the Council for tenants to use the service. They carry out benefit checks for new tenants and help vulnerable tenants with benefit problems.

Help for vulnerable tenants with benefit problems.

The adviser may be able to help you with benefit problems if:

- You are a Camden tenant who is vulnerable and having problems paying your rent
  OR
- You are transferring to another Camden Council property because you have been harassed.

We consider you to be vulnerable if you or a member/s of your household have/are:

- A physical or mental health problem;
- A physical or learning disability;
- A sensory impairment (such as poor sight or hearing);
- A single parent;
- Someone who has come to live in the UK from abroad;
- Going through a relationship breakdown;
- Someone who has had a recent bereavement;
- Someone who has suffered domestic violence or harassment;
- Someone who has been in prison recently or is on remand;
- A member of a family under some kind of pressure.

What can the adviser do? The adviser can help you to get all the money you are entitled to in welfare benefits. They can:

- Advise you on which benefits you are entitled to;
- Help you to fill in benefit claim forms;
- Help you to write letters and make phone calls to the benefits authorities;
- Advise you on what can be done if you do not agree with a decision made by a benefits authority.

If you are vulnerable for one of the reasons listed above and are having problems paying your rent you can ask the housing office for an appointment with the advisor.

HOME IMPROVEMENTS

TENANTS IMPROVEMENTS

All secure tenants have a right to carry out improvements to their homes, but we must give our written permission first. Examples of improvements are:

- changing or adding to Council fixtures and fittings, such as kitchen units or bathroom suites;
- installing equipment which affects the supply of gas, electricity or water, for example fitting a shower.

How to get permission for an improvement

Write to the office and give as much information as possible about what you want to do. We may send someone to have a look and offer advice. Sometimes we will give permission only under certain conditions. For example, we may need the work to be done to a particular standard or by a suitably qualified person. The reason for this would be to protect your safety and that of your neighbours as well as protecting the Council's interest in the property.

We cannot legally refuse permission 'unreasonably' or impose unfair condition. If we refuse to let you do an improvement we will give you the reasons in writing.

Do I need planning permission?

You do not need planning permission for small improvements inside your home. If you are not sure contact the office for advice. You are responsible for making sure you have written permission from the Co-operative before undertaking any alterations.

Money back for tenant's improvements

When you move out you can claim compensation for improvements you have made. We may pay back the cost, or part of the cost, of improvements. We will only consider a claim if:

- you give us at least one month's notice before you leave;
- we gave written permission before the improvement was done;
- the improvement is still noticeable and working properly;
- the work improved the property, and is of the scale and type which the Council would expect to do itself.

If you want to claim some compensation, contact the office, giving details of the claim. We pay based on the state of the improvement. For example, if the improvement has a 10-year life, its value goes down by 10% a year. Therefore, if you move out six years after making the improvement, we can pay you 40% of the original value.

We may make you pay for or put back any improved fitting that you remove when you leave. This applies whether you, or an earlier tenant, made the improvement.

Decoration

You are responsible for decorating the inside of your home, but we will usually give you a grant (a decoration allowance) When:

- you first move into a home and the decorations in all or some of the rooms are very poor;
- your decorations are damaged by major work we have done or by flooding from, for example, a burst pipe or a leak through a roof.

The office staff can tell you whether you can claim a redecoration allowance and will give you a form, which shows how much the allowance will be. You can use the allowance to buy decorating materials from our local supplier(s).

If you qualify for an allowance for the usual reasons but you are a pensioner, have a disability or are physically unable to do the decorating yourself (and there is no-one else living with you who can do it), we may be able to arrange for the decorating to be done for you. This depends on whether we have enough funding for this kind of work at the time.

The Co-operative funds a decoration scheme for pensioners and people with disabilities. The scheme allows for the decoration of one room in your flat. You can apply to be a part of the scheme every two years.

Satellite dishes

You must not put up a satellite dish on any of our buildings without first getting our written permission. We will give permission only in exceptional circumstances. The reason for this is that satellite dishes are not only unsightly, but they cause problems to the brickwork and roofs of properties.

INFORMATION ABOUT MOVING HOME

(Including moving into sheltered housing)

There are several schemes if you want to move, either within Camden or elsewhere. The Co-operative has very little responsibility for transfers. We verify transfer applications and approve harassment transfers. The remaining responsibilities lie with the Council and are detailed below:

Camden transfers

To move to another Camden home you can apply for a transfer through the transfer scheme called Home Connections. Unfortunately, there is a shortage of two-bedroom and larger accommodation. This means that only people who are considered to be in the greatest housing need can be offered a transfer to a larger home.

So that the Council offers transfers as fairly as possible, they use a points scheme. The more points you have, the more chance you have of being rehoused. Points are given for different reasons, for example:
overcrowding;
needing to move to a smaller flat;
medical reasons.

The leaflet 'A guide to the Council's housing allocations scheme' explains in more detail how the points scheme works and how properties are allocated. You can get it from your rehousing team, phone: 020 7974 4444

Generally, tenants who qualify for a transfer but who are behind with their rent have to wait until their accounts are clear before we consider their applications.

To apply for a transfer you will need to fill in a Housing Registration Application (Camden Council Tenants) form and, if relevant, a Medical Assessment form. You can get these at the office.

We also have some accommodation specially designed or adapted for people with disabilities. Ask to be considered for one of these homes if you feel this would benefit you.

How long will you have to wait?

Not everyone who asks for a transfer is successful. Even if you have a lot of points, you may have a long wait. Getting a transfer is more difficult if you want a popular type of property such as a flat with a garden, or if you only want to live in a particular part of Camden.

Under – occupation transfers

If you live in a large flat or house and no longer need so much space, we are keen to encourage you to move to a smaller home. This is because there are many homeless people, and tenants with large families, who are waiting to move into Council homes of the right size.

If you have more than one bedroom the council can pay you to move to a smaller home and help a family who needs a larger home. You may have a grown-up son or daughter still living with you. If you are living in a property with three bedrooms or more, the council can provide you both with your own one bedroom flats.

The council can pay £1000 for every bedroom you give up (the difference between the number of bedrooms in your present home and your new one). If you would like to discuss anything about moving to a smaller home phone the Rehousing Team on 020 7974 4444

Transfers on the estate

Some tenants might get a transfer more quickly if they are willing to move to another flat on the estate where they are already living. For more details contact your rehousing team.

Transfers to sheltered housing

Sheltered housing can provide a secure and safe environment. It can also help people who need support to stay independent and live within the community. The sheltered schemes are not elderly residential homes but are unfurnished flats built or adapted for older or disabled people. Both the Council and housing associations provide sheltered housing to rent in Camden.

Sheltered schemes have a sheltered housing manager (they used to be called wardens) who provide a daytime support service to tenants. They help in organising care needs and are someone to contact when tenants and their carers need help. 'Careline' provides a 24-hour emergency alarm service.

Sheltered housing managers do not carry out routine domestic or nursing duties but can help in arranging for services such as home carers or community meals service. They will also help in emergencies such as sudden illness or a fall. Their main role is to look after their tenants' well being, help them continue to lead independent lives and encourage them to take part in social activities.

What are the benefits?

The benefits of choosing to live in sheltered housing are:

- more security;
- mobile repairs service;
- keeping your independence,
- access to services and opportunities that the Council provides;
- avoiding isolation, being part of a community.

Please read some comments made by tenants living in sheltered housing:

"Until I became a sheltered housing tenant, I had no idea of the advantages. Our privacy is respected, we are independent, are lucky in having two managers in our 89-flat scheme. They are supportive with advice and information and are a reassuring presence. An important part of the scheme is the feeling of security it brings. Minor repairs are attended to promptly, and officials at Bidborough house are responsive to our concerns. To conclude a long paragraph, the present set-up is valued and is evidence of the Camden Councillors' concern for the elderly."

"Sheltered housing can be a lifeline when you are old, as I and many others have found, to our advantage. When you are young, you have your family and friends around you, and your life seems secure. But the years pass, and you realise then the problems of old age. Only now do you become aware of your loneliness. You become very apprehensive about the future. Sheltered housing dispels those fears. A warden is keeping a watchful eye on

you and is there to help, if you need it. This can often allay your fears. Long live this essential service."

Who can apply? Anyone who is over 55 and wants support in keeping their independence can apply. In some cases younger people who have a permanent disability may also qualify. Applicants must be eligible for housing in Camden, and they will be visited to assess their need for this specialist housing service. Sheltered housing is usually only offered to people who would benefit from having the services of a sheltered housing manager and the other facilities provided.

Are you interested? For more information please contact:

Sheltered Housing Team, Bidborough house, 20 Mabledon Place, London WC1H 9BF. Phone: 020 7974 1991/3247

Housing Organisation Mobility and Exchange Services (HOMES)

If you have a good reason for moving to another area, within London or outside because, for example, you need to live nearer to your work we may be able to help you through the HOMES scheme.

HOMES is a nationwide housing mobility organisation which works with Councils and housing associations in England, Scotland, Wales and Northern Ireland. It can be used for short and long-distance moves.

If you want to move outside Camden fill in a HOMES application form and a Housing registration Application (Camden Council Tenants) form. Send both forms to your housing manager.

There are also many opportunities for rehousing in parts of the north of England and the Midlands. Good-quality accommodation is available, including semi-detached houses with gardens. Some of the areas available are Burnley, Kirkless, Leeds, Manchester, Middlesbrough and Newcastle. You do not need to have a 'local connection' with these places.

Contact the Rehousing Team on 020 7974 4444

Seaside and Country homes scheme

The seaside and Country Homes scheme allows Council tenants, aged 60 and over, to give up their Council properties and move to the coast or countryside. It is for single people or couples and one and two-bedroom flats and bungalows are available. The accommodation is not sheltered housing.

To apply, fill in a Housing Registration Application (Camden Council Tenants) form and a HOMES application form and send these to your housing manager.

Anchor Trust retirement housing

The Anchor Trust is a housing association that provides sheltered housing in many parts of the country. This is accommodation for older people with the services of a warden if needed. To apply for the scheme you need to be at least 55 years old and living in two-bedroom or larger accommodation but only need one bedroom.

To apply, fill in a Housing Registration Application (Camden Council tenants) form and send this to your housing manager.

Contact the Rehousing Team on 020 7974 4444

Exchanges

Camden mutual exchanges

Only a few Camden tenants who apply for a transfer receive an offer of another home. For some tenants the only way to move is by swapping homes with another tenant through our Mutual Exchange Scheme.

A 'mutual exchange' is a straight swap of homes between two tenants. Apart from exchanging with another Camden tenant through the scheme you can also exchange homes with tenants of other Councils and housing associations.

If you are interested in using this scheme, you need to register details of your present home and the sort of home you want to move to-with the scheme. All tenants of other landlords can apply in exactly the same way.

If you are looking for people to exchange with you can use a touch-screen computer in Bidborough House. It is very easy to use and helps you find suitable properties. Or you can look through mutual exchange lists. The lists describe the flats and houses available for exchange. You will find the lists at Bidborough House and at the local DHO.

Once you are registered with the scheme, staff will also look out for suitable swaps and suggest possible exchange partners.

When you find someone to swap with, it is up to each tenant to arrange to visit the other tenant's home. If you decide that you want to swap, please contact the Mobility Section at Bidborough House.

You cannot exchange accommodation without first getting the approval of both landlords. There are some situations where we can refuse permission. The main ones are being behind with your rent or breaking your tenancy agreement in some other way. You may also not be allowed to exchange home if you or your exchange partner would be overcrowded in a Camden Council property.

More details of the scheme are in the leaflet 'A guide to the Council's housing allocations scheme'. Staff in the Rehousing Section can explain the procedures for mutual exchanges (phone: 020 7974 4444)

House purchase grant scheme

This scheme helps Camden Council tenants by giving them a grant to buy a property on the private market. Tenants can buy anywhere in the UK or Northern Ireland and can receive a grant of up to £30,400 to do this. The advantage for the Council is that we get an empty home that can be let to a homeless household.

To apply you must:

- have been a public sector tenant for at least two years;
- not be in breach of any of your tenancy conditions;
- not have been issued with a valid Notice to Quit or Notice of Seeking Possession;
- have a Council home that is in good condition and ready for immediate letting;
- not be an undischarged bankrupt or have a receiving order in force against you;
- have at least £2,000 in a saving account;
- not owe any money to the Council.

You can apply regardless of how many bedrooms your Council property has. All grants are 'means tested' and the grant amount ranges from £13,000 to £30,400, depending on the length of your tenancy and the number of bedrooms you have.

For more information, please contact the Senior housing Officer in Home Ownership Services Section; Phone 020 7974 4444

If we ask you to move

Sometimes we have to carry out major repair or modernisation work to your home, which cannot be done while you are living there. Depending on the type of repairs or improvements, you may have to move permanently or temporarily. But in both cases we will try to offer you the sort of home you need in the area you prefer.

Help with the expense of moving

If we have to ask you to move, you are entitled to some financial help towards the expense.

You can claim for the cost of hiring a removal company, having your cooker, washing machine and phones disconnected and your television aerials reinstalled.

Disturbance allowance

It is also your right to claim a disturbance allowance. This should cover any other removal expenses. We will consider, but not automatically approve, claims for extra expenses. These could be for having carpets and curtains fitted or altered.

If your expenses are more than the standard allowance you must show us receipts for any extra.

Home loss payment

If you are moving because we need to carry out major improvements to your home, or to pull it down to make way for new buildings, you may be entitled to a home loss payment.

This is made for the personal distress and inconvenience of having to move from your home. To claim a home loss payment you must have lived at that address as the legal tenant for the past five years, and have to move out permanently. The amount you get takes into account any rent you owe at the time.

We will write to you with more details of these payments if you are likely to be affected. If you are unsure of your rights to compensation, ask the rehousing team for your district.

Moving out of your home

If you want to move, your tenancy conditions say that you have to give us four weeks' written notice. If you don't give written notice then we can charge you rent for up to four weeks after you have returned your keys. Your tenancy conditions also say that you must allow prospective tenants to look around your home. We will try to make this at a time that is most convenient for you and the prospective tenant, and we will also make sure that a Council officer is there at the same time.

When you leave your home you must return all the keys to us on the same say. If you don't return the keys by 5pm on Monday then you will have to pay an occupation charge up to the following Monday after we do get the keys. This will equal to the full rent for the property.

Make sure you get a receipt for the keys when you hand them in and also leave a forwarding address. Otherwise we may not repay any money owed to you, such as overpaid heating charges.

Do not allow anyone to stay on in your home when you move out. If we have to take legal action to evict them you would be charged our legal costs to do this.

The property should be left clean and tidy, and empty of any belongings or rubbish. You will need written permission from us to leave any items behind. If you leave items behind without permission we will charge you with their removal and storage. We may also assume that the belongings are rubbish and dispose of them without contacting you.

Any fixtures or fittings that have been removed by you without being replaced (such as doors or kitchen units) or any damage caused by either yourself, other members of your household or visitors, must be repaired or replaced before you move out of your home. If you don't do this then you will be charged by us to put the damage right.

OTHER ISSUES

Empty Properties

As soon as we know that a property is empty, the housing manager will visit within 24 hours to make sure that it is secure and empty.

We will charge the old tenant for any repairs that are needed because the property has been misused. We will not charge for ordinary wear and tear.

We aim to advise a property is ready for a new tenant as soon as possible. Someone being offered a property may be asked to look at it before repairs are finished. This means that as soon as the repairs are done, the new tenant can move in straight away. Some smaller repairs might need to be carried out after the new tenant moves in, but we will try to arrange this to be done at a time that is convenient for the new tenant.

Squatters

Squatters are people who have entered Council properties as trespassers without the permission of the previous tenant and without our knowledge and permission. We need to get a court order before squatters can be evicted. Often, the first person to know if a flat is squatted is a neighbour.

If you suspect a flat is squatted, please tell your housing manager or caretaker. It does not matter if it is a false alarm. If you see anyone actually breaking into a empty flat, call the police and your housing manager or caretaker immediately.

Unauthorised or illegal occupants

These are different to squatters. An unauthorised or illegal occupant is someone who has been allowed to stay at a property by the tenant who used to live there.

If you suspect someone is occupying a property illegally, tell your housing manager or phone the 'hotline' on 020 7974 5848. Please give as much information as you can. You don't have to give your name.

Vandalism and graffiti

Vandalism and graffiti cost the Co-operative a lot of money each year in repairs and taking steps to prevent them. We will take legal action against anyone found deliberately damaging Council property.

If you see this happening, please call the police and your housing manager or caretaker immediately.

Working from home

We normally have no objections to tenants working from home as long as they have told the housing manager first. There must be no safety risk or chance of neighbours being disturbed.

Lodgers and sub-tenants

A lodger is someone who shares all the facilities of your home and is treated like a member of the household. You do not need our permission to take in a lodger, but you must tell your housing manager first.

A sub-tenant is someone who has been given sole use of a room or part of your home. They normally live separately from the rest of the household, under a more formal arrangement. You may sub-let part of your home, but you must first get our written permission. You should ask your housing manager about the implications of having a sub-tenant.

We cannot refuse to let you sub-let without a good reason. One good reason to refuse permission would be if sub-letting would cause overcrowding. If you are refused permission, we will give you the reasons in writing. If you think that we are being unreasonable, you have the right to challenge the decision in court.

Sub-letting the whole of your property is not allowed and will lead to you losing the tenancy.

Occasionally, a tenant might need to leave their home for a long time (up to six months). Although they intend to return, they might want to ask someone to live in and look after the property. If you want to do this, you must tell us first and get our written permission. You may lose your tenancy if you do not do this.

If you are thinking of taking in a lodger or sub-letting part of your home, always ask your housing manager whether you need our permission. Please remember:

if you get Housing Benefit, the money from the lodger or sub-tenant will affect the amount you get;
if the lodger or sub-tenant causes a nuisance or does not keep to the tenancy conditions in other ways, you will be held responsible;
if you leave your home for good, you must make sure that the lodger or sub-tenant also leaves. If we have to take legal action to get possession of the property, you may be charged for the costs;
If you are thinking of asking your lodger or sub-tenant to leave, please get advice from your housing manager on the correct way to do this.

Buying your home

If you have been the tenant of a 'social landlord' (such as the Council or a housing association) for over two years you may have the right to buy your home at a discount.

For more details contact the Home Ownership Service at
Tel: 020 7974 4444

In some circumstances, if you agree to give up your Council home, we may be able to give you financial help to buy a home on the private market. For details of the House Purchase Grant Scheme, please call 020 7974 4444

Getting a Pet

In July 1992 the Co-operative made a decision to prohibit animals being kept on the premises. This means we can not give you permission to keep a dog. You may keep other pets, but they must not become a nuisance or annoy other people. Dogs that were living on the estate before July 1992 must:

- be kept on a lead and accompanied by a responsible person whenever it is outside and on any of our property;
- not enter any children's play area or other dog-free zones.

VIEWING YOUR FILE

Seeing your tenancy records

The Data Protection Act 1998 gives you a general right to see the 'personal data' we hold about you. This includes tenancy records. The records may be held on computer or as paper records.

You are entitled to be told if we hold any personal data about you, and to be:

- given a description of the data;
- told why the data is held;
- told who the data may have been given to;
- given a copy of the data with any technical terms explained
- given any information available to us on the source of the data;
- given an explanation about how any automated decision taken about you has been made.

Information which we do not have to show you

Write to the Housing Complaints Team or Camden's Data Protection Officer if:

- we do not reply to your request to see the information;
- you think that we have kept information from you that you are entitled to see.

If you are still not satisfied, you can apply to a court for the release of your data or you can contact the Information Commissioner.

What if the information is inaccurate?

If you think the information we have about you is inaccurate, you can ask us to correct it.

If we agree that there is an inaccuracy, we will correct the data. We will also send you a letter confirming the changes and give you a copy of the data. If we do not agree, we will send you a letter giving the reasons for our

decision. You have the right to complain or ask the Council's Data Protection Officer to review the decision.

Complaints to the Council do not affect your right to complain to the office of the Information Commissioner or to apply to the court for an order.

Asking to see your tenancy records

You must ask in writing and we have 40 days to reply.

You can write to us or:
Assistant Data Protection Officer
Housing Complaints Team
Bidborough House
20 Mabledon Place
London WC1H 9BF

There is a form you can use to make your request. You can get a copy from Housing Complaints Team on 020 7974 4444.

We may ask you for information we need in order to check who you are and to find the data (for instance the address of the property or dates of the tenancy).
If you authorise someone to make a request on your behalf, you must do this in writing.

Fees

The Secretary of State sets the fee that we can charge for letting you see your records under the Act. The fee is £10 at the moment. We will not normally ask for a fee for access to information such as general correspondence. We may charge you the full fee to cover our costs in copying or sending copies of our records.

MAKING A COMPLAINT

If you have a housing complaint, contact the office staff who will give you help and advice.

If you are unhappy with how your complaint has been handled, you can make a formal complaint to either the Co-operative or the Council. You can get a Co-operative complaint form from the office or to get a Council complaint form you can ask for a form by phoning the Housing Complaints Team on 020 7974 4444

A manager will investigate your complaint and reply to you within 15 working days of your contacting us. If you are still unhappy, we will let you know how to appeal.

You can get independent advice on housing and other problems at a citizen's advice bureau, neighbourhood advice centre or law centre. You can also talk to your ward Councillor about Council services. Most Councillors hold regular advice surgeries, or you can write to them at the Town Hall. Contact the office for more details.

How do I complain to the Ombudsman?

The Local Government Ombudsman is independent of the Council. You can complain directly to the Ombudsman at any time. The Ombudsman will usually investigate your complaint after you have first been through our Complaints procedure.

TAKING PART AND BEING INVOLVED

Your rights to be consulted

We believe in consulting tenants. It is our policy to consult as many tenants as possible.

How we consult you

Consulting you as an individual

We will consult you about your general views on the housing service by using local surveys and regular tenant satisfaction surveys. We use this information to plan improvements to our service. We will also consult you whenever we are planning repairs which will affect your home.

By law, we have to consult you if we are making certain major changes to how we manage homes, for example changes in the Tenancy Conditions.

USEFUL ADDRESSES

The following is a list of council departments and independent organisations in the borough that you may find useful. There is much more information on the Council's website. The address of the Camden Council website is www.camden.gov.uk.

Camden Council Departments

You can reach all council offices through the central switchboard on: 020 7974 4444
Email: info@camden.gov.uk

Housing applications and allocations

Homeless Persons Unit

Housing Advice Centres offer advice to private and housing association tenants, owner-occupiers and single homeless people.

Home Ownership Services

Ward Councillors
You can write to your local Ward Councillor at the Town Hall, Judd Street,
WC1H 9JE. Or you can see them at local venues where they may hold regular advice surgeries. For details contact your district housing office or the Town Hall (Tel: 020 7974 4444)

Social Services
A wide range of services is provided by the Social Services Department.

Services provided include:

- occupational therapy
- help for adults with learning difficulties
- help for adults with mental health difficulties
- HIV Unit
- help for deaf and hearing-impaired people
- help for elderly people
- children and families in need
- children looked after by Social Services
- fostering
- youth justice
- substance misuse.

If you need any of these services, call 020 7974 4444

Chief Executive's Department

For Housing Benefit applications and enquiries, Council Tax and electoral registration enquiries, and registration of births, marriages and deaths.

Housing Benefit and Council Tax Benefit

If you want to claim Housing Benefit or Council Tax Benefit, or you have a question about your benefit, contact:

Camden Benefits Division

Council Tax
Council Tax and Business Rates Division

Electoral Registration
Electoral Registration and Elections Office

Births, Marriages and Deaths
Register Office,

Environment Department
The Environment Department deals with a range of matters. The main ones are listed below:
Planning applications
Trees
Consumer protection, advice and Trading Standards
Licensing
Street trading and markets
Building control
Environmental health – pollution
Noise problems – commercial
Noise problems – private residential
Dog warden
Parking management
Street Environment Service
Recycling
Energy efficiency advice helpline
Air quality
Residents' Parking Permits
Residents' permits for parking on the street
Environment Local Parking

Education Department
Information about all Camden's nurseries, schools, further and adult education.
Admissions
Early years
Student awards
Youth Service

Leisure and Community Services Department
Camden Leisure and Community Services Department provides the following services:
Arts and tourism. Parks and open spaces

Information and Play
Libraries, Sport and recreation

The department also leads the council's investment in the voluntary sector.

Independent Advice Agencies

Law Centres

Camden Community Law Centre
2 Prince of Wales Road, NW5 3LG Phone: 020 7284 6510

Central London Community Law Centre
3rd Floor, Shaftesbury Mansions
52 Shaftesbury Avenue, London W1D 6LP Phone: 020 7734 4067

Mary Ward Legal Centre
26-27 Boswell Street, WC1N 3JZ Phone: 020 7831 7079

Camden Citizens Advice Bureaux
(with branches at Holborn, Kentish Town and Kilburn).
Phone: 0300 330 0646

Gas & Electricity

Gas and electricity companies

Gas leaks
If you smell gas call TRANSCO on 0800 111 999 (Freecall)

Power failures
Power failures in the London areas are dealt with by 24seven
on 0800 0280 247 (Freecall)

Gas and electricity suppliers

A number of companies supply gas and electricity. Ofgem is the Office of the Gas and Electricity Markets and regulates the gas and electricity industries in Great Britain. Ofgem maintains lists of suppliers and offers free advice and information
(phone: 020 7901 7000 website: www.ofgem.gov.uk)

The main suppliers are:
London Electricity, phone: 0800 096 9000
British Gas, phone: 0800 048 0202