

Welcome!

Dear Tenant,

Welcome to your home with the City of London Corporation. We are delighted to have you as part of our community and are committed to providing you with the highest quality of service and support.

This Tenant Handbook has been designed to help you understand your rights and responsibilities as a tenant, as well as to provide you with useful information about the services and support available to you. Whether you are a new tenant or have been with us for some time, we hope you will find this handbook a valuable resource.

Our goal is to ensure that you feel safe, comfortable, and supported in your home. We are here to assist you with any questions or concerns you may have, and we encourage you to reach out to our team whenever you need help.

Thank you for choosing to live with us. We look forward to working with you to create a positive and thriving community.

Best regards,

Judith Finlay
Executive Director of Community and Children's
Services

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Your tenancy explained

In this section:

- Your Tenancy Agreement
- Sole & Joint Tenancies
- Changing your Tenancy Agreement
- Types of Tenancies
- Our duties to you
- Your duties to us
- Your rights as a Secure Tenant

Your Tenancy Agreement:

Your Tenancy Agreement is a contract between you and us. It is an important legal document which outlines the rights and responsibilities you have as a tenant of the City of London Corporation.

By signing the tenancy, you agree to be bound by the terms and conditions of your Tenancy Agreement. If you break the conditions of your tenancy, we may take legal action against you. This could result in you losing your home.

We can only evict you by serving you with a notice and getting a court order for possession. The reasons for us seeking your eviction, known as the 'grounds for possession', are attached to your Tenancy Agreement at Appendix 1 and summarised below. They include issues like rent arrears, causing antisocial behaviour, or illegally sub-letting your home.

We also have legal responsibilities as a landlord, and these are contained in your Tenancy Agreement too.

Sole & Joint Tenancies

A Sole Tenancy is when only one person is named on the Tenancy Agreement. A Joint Tenancy is when two or more people hold the tenancy together.

Joint Tenants are 'jointly and severally liable', meaning that they are both equally responsible for all aspects of the tenancy. Joint Tenants remain responsible for the tenancy even if they do not live in the property. If you or your joint tenant move out, you should contact us for advice or seek help from a solicitor or other legal advisor.

Where a joint application for housing was made by a couple, we will grant a Joint Tenancy unless there is some reason why we cannot legally do this.

Changing your Tenancy Agreement

We can change the terms of your Tenancy Agreement by:

- · Agreeing this with you, or
- Using the procedure under section 103 of the Housing Act 1985.

Some other changes may be made by giving notice to you, for example increases or decreases to your rent or service charges.

Sole Tenants may apply to create a Joint Tenancy with their spouse. Before doing this, you should consider your options very carefully and seek advice from a solicitor or other legal advisor.

We cannot automatically remove someone's name from a joint tenancy. If you have a Joint Tenancy and no longer live with the other joint tenant, please contact your estate office to discuss your circumstances. The tenancy may be ended by one of the tenants serving notice to end the tenancy, or by a court order. We cannot decide for you who should hold the tenancy if there is a dispute about this.

Types of Tenancies

We grant Secure Tenancies under the Housing Act 1985. New tenants will normally be given an Introductory Tenancy, which is a probationary tenancy under the Housing Act 1996. Existing Secure tenants who transfer to one of our homes will be given a full Secure Tenancy.

Introductory Tenancy

New tenants are given an Introductory Tenancy for a trial period of 12 months before gaining the full rights of a Secure Tenancy.

Unless we take action to end your Introductory Tenancy, or extend the trial period, it will convert automatically into a full Secure Tenancy after one year. You do not need to sign a new Tenancy Agreement after the trial period.

We might extend your trial period by up to six months, or terminate your Introductory Tenancy, if you break the terms and conditions of your tenancy during the trial period, for example by not paying your rent or causing nuisance to your neighbours.

If we extend the trial period or terminate your Introductory Tenancy, we must serve you with a notice and give clear reasons. You have the right to appeal our decision and your rights will be explained to you in writing.

Introductory Tenants do not have certain rights that full Secure Tenants do. As an Introductory Tenant, you cannot make alterations to your home, take in a lodger, exchange your tenancy, or exercise the Right to Buy.

Secure Tenancy

As a Secure Tenant you have many rights, including the right to buy your home after three years, the right to exchange your tenancy, sub-let part of your home with our permission and take in a lodger. For full details, please refer to your Tenancy Agreement and the details below.

Important terms & conditions Our duties to you:

Security of tenure

Secure Tenants have 'security of tenure' under the Housing Act 1985. This means that you cannot be asked to leave your home unless we apply to court to evict you, or you give up your tenancy voluntarily, or you lose security of tenure (for example by subletting the property).

We will only seek possession against Secure Tenants through the courts on one or more of the grounds set out in Schedule 2 of the Housing Act 1985.

You must live in your City of London Corporation property as your 'sole or principal home'. This means it must be your only, or main, home. If you break this condition, you will lose security of tenure and we will be able to repossess the property more easily.

Repairs

We will meet our repair duties as described in the Landlord and Tenant Act, 1985. In summary, this means we will keep in repair and in good working order:

- the structure and exterior of the premises;
- the services supplying water, gas, electricity, sanitation, and space and water heating where those services are within the boundary of the property and not the responsibility of the utility provider; and
- appliances for delivering these services which we have installed

We are not responsible for carrying out work or repairs to fixtures and fittings you have installed yourself. If you cause damage to our fixtures and fittings, we will charge you the cost of repairing them.

Fire safety

We will ensure that your home and the communal areas in your building are kept safe from fire. We will carry out regular fire risk assessments of our residential blocks and provide information to residents about what to do to keep themselves safe, and what to do if a fire does occur.

We will also inspect communal areas on our estates regularly to ensure that they are safe.

Gas & electrical safety

We have a legal responsibility to inspect and maintain all gas and electrical services owned by the City of London Corporation on a regular basis. This is vital to your safety and that of your neighbours.

We will write to tell you when we plan to visit your home to carry out these safety checks. It is an especially important condition of your tenancy that you allow us access. Tenants who fail to allow access for these required checks may be served with an injunction and will be re-charged any costs associated with having to take legal action.

Services

We will provide any services we think are needed and maintain them to a reasonable standard. These may include door entry systems, lifts, and caretaking, grounds maintenance and cleaning services.

We will not be responsible for any failure in our services beyond our reasonable control.

Essential information

We will give you essential information about your tenancy, your home and your estate at regular intervals or as required. This includes providing you with information like rent statements, publishing data on our performance and keeping you informed on matters affecting your estate.

We will publish information on our performance as a landlord in key areas of our work, for example estate service standards and rent collection.



Quiet enjoyment

We will not interfere with your right to the quiet enjoyment of your home during tenancy. However, we occasionally require access to carry out the required health and safety checks and to carry out maintenance on vour home. This includes checking whether you looking after your home and abiding by the terms of your Tenancy Agreement.

Major repairs & improvements

We will ask for and consider the views of all tenants affected by any proposed major repair or improvement schemes. In situations where works require a temporary move to a different home, we will try where possible to make sure tenants are able to return to their original homes unless they would be under occupied.

Access to information

We process personal data to carry out our work and to meet our duties under these tenancy conditions. You can request to see the information that is kept on our housing file about you, your household or the property.

Information about you

We may ask you to tell us information about yourself. This is usually a short form that asks you about your personal information (i.e. age, sex, ethnic background, what languages you speak and, sometimes, whether you have a disability or any religious belief).

To comply with housing regulations we also carry out periodic tenancy audits to collect information about you and members of your household. This information helps us to understand our tenants, find out who lives in our properties and plan services that better meet your needs. We may share information with other Local Authorities and organisations. We will protect your data under the terms of the General Data Protection Regulations (GDPR).

Equality & diversity

We are committed to making sure that no tenant receives less favourable treatment than another because of their religious or political beliefs, race or ethnic background, gender identity, sex, sexual orientation, disability, marital status, pregnancy and maternity, or age. We aim to provide services, policies and procedures that meet the needs of everyone in our communities.



Consultation

We have a duty to consult you about housing management issues affecting your home and estate. We will involve our residents in decision-making as much as we reasonably can. We cannot consult on every aspect of day-to-day management of your home and estate. We will consult you before changing your tenancy agreement (other than your rent and service charges, where a separate process exists).

Your duties to us:

You must keep to the terms of your Tenancy Agreement. Some of the most important terms and conditions are:

False statement

If you (or someone acting for you) have given us incorrect or misleading information which led us to grant you a tenancy, we will apply for a court order to evict you. We may also instigate criminal proceedings against you.

Living in your home

You must take up residence in your home as soon as possible after the start of your tenancy. You must use your home as your only or main place of residence. If you no longer need your home, you should give us a minimum of 28 days' notice to end your tenancy.

You must use your home as a private residence for you and your household. You must not operate a business from the property without our prior permission. You must not use your home for any illegal purpose, as this is a breach of your tenancy.

You must not use your home for short lets or holiday lets, for example through 'Airbnb', as your tenancy prohibits this (even if you do not let the entire property). This breach of your tenancy may result in legal action and you losing your home.

If you plan to be away from your home for more than three months, you must tell us and explain why. If you go away for a prolonged period, you may lose security of tenure and we may take action to end your tenancy.

You must not deliberately overcrowd your home by allowing more people to live there than the maximum specified in your Tenancy Agreement.

Looking after your home

You must take reasonable care of your home and our fixtures and fittings in your home. If you have a garden or balcony, you must make sure this is maintained and kept tidy. You must keep your home in a reasonable state of cleanliness and decoration and report any repairs to us as soon as possible.

You must not store any hazardous substances (such as flammable liquids) in your home or keep anything in your home that may pose a danger to you or others. If you carry out any maintenance to your home, it must be completed to a good standard by competent tradespeople.

Looking after your estate

You are encouraged to enjoy the communal areas on your estate. To help us keep these in good condition, you must not use communal areas for storage or interfere with any communal fixtures or fittings. You should comply with our rules on keeping items in communal areas (for example, no flammable items, not causing an obstruction).

You should ensure that all rubbish and recycling is placed in the bins provided. Rubbish chutes must only be used for normal household waste.

Bulk rubbish items must be deposited in allocated areas only or collected by prior appointment with your local council.

Sub-letting

You must not sub-let the whole of your home to another person, or part with possession of it. Unlawful subletting is a serious breach of your tenancy and is also a criminal offence.

If you sub-let your home, we may prosecute you and seek your eviction. If you no longer need your property due to a change in your circumstances, you should give up your tenancy so the property can be allocated to someone in housing need.

Advertising your flat for short-term let on sites such as 'Airbnb' is not permitted. This will be considered a breach of your tenancy and we may take legal action against you which may lead to losing your home.

Ownership of residential property

Council housing is in short supply. Thousands of people apply for housing in London every year and households wait years before they successful in securing a council home. It is important that our homes are used only by people who really need them. During your tenancy with us, if you buy or rent another residential property that it would be reasonable to expect you to live in, you must declare it to us and give up your tenancy. If you do not, we may seek possession of the property. Residential property includes property purchased or rented abroad. If you inherit property, you must declare this to us. You have twelve months to sell the inherited property, otherwise you may be in breach of your Tenancy Agreement.

Paying your rent & service charges

You must pay the rent and service charges, plus any charges for heating, hot water, and other services we provide. You are responsible for all bills and outgoings relating to your home, for example water bills and council tax.

Your rent is due weekly, every Monday, and you must keep your account in credit. You are strongly encouraged to set up an automated payment such as a Direct Debit to ensure your rent is paid regularly. We may review your total rent from time to time. If we do change your rent, we will write and give you at least four weeks' notice.

If you struggle to pay your rent, you should contact us for advice without delay. We have staff who are here to help you with money concerns, and we can also refer you to sources of advice and support.

Improving or altering your home

You must get our written permission if you want to carry out work to improve or alter your home, for example to replace a kitchen or bathroom, or modify any services supplying your home. If you are a Secure Tenant, we will not refuse permission without a good reason. If we agree to an improvement, you must do it to an agreed standard using competent persons. If you carry out alterations without our permission, we may ask you to return the property to its original state at your own cost.

You must get all necessary building and planning permission, including listed buildings consent if necessary.

Some of our estates have listed building status and it is imperative that you write to us to outline your plans before starting any work. Copies of your plans will be forwarded to the Planning Department and conditions may be attached to any permission granted.

Pets

You can keep small domestic pets (up to 2 house cats, hamsters, caged birds and fish) without our permission, if they are not a nuisance to others. If they are a nuisance, you will have to find another home for your pet. Exotic or wild animals are not permitted to be kept.

If you live in a flat, you are not permitted to keep a dog unless you are disabled as defined by the Equality Act 2010 and need an 'assistance dog'. You must notify us and seek permission to keep it at your home.

Contact your estate office for more information. Our current Pets Policy is available on our website.



Antisocial behaviour, harassment & domestic abuse

You must act reasonably and responsibly. You must not do anything likely to cause nuisance, annoyance, harassment, alarm, or distress to others. Under your Tenancy Agreement, you are responsible for your own conduct and that of your household members and visitors.

We take antisocial behaviour, harassment, and domestic abuse very seriously. If you breach your Tenancy Agreement by committing antisocial behaviour, harassment, or domestic abuse, we may take legal action against you which may lead to you losing your home.

We have a zero-tolerance approach to harassment directed towards our staff. Doing anything to abuse or harass our staff is a breach of your Tenancy Agreement.

If you commit domestic violence or abuse against one of your household or your partner, or a former household member or partner, we may take action to evict you from your home.

For more details, please refer to the 'Antisocial Behaviour and Domestic Abuse' section of this Handbook.

Access

You must allow us access to your home for the purpose of carrying out tenancy and property checks, repairs and improvements and safety checks on gas and electrical installations.

We will give reasonable notice (at least 24 hours) if we need to enter your home. In emergencies, we may enter without prior notice but will always try to avoid this if possible.

If you fail to allow us access to your home after we have made reasonable requests to do so, we may take legal action against you. This may include seeking a court order to allow us to force entry, or an order to evict you.

Assignment & mutual exchange

You must get our prior written permission before you assign or mutually exchange your tenancy, unless there is a court order saying you must move or authorising the transfer of your tenancy.



Ending your tenancy

You must give us 28 days' notice in writing if you want to end your tenancy. You are responsible for paying all rent and other outstanding charges up to the end of the notice period. You must return all keys to us by 10am on the last day of your tenancy (always a Monday). Failure to do so may result in us charging you further rent, or for the cost of new locks.

At the end of your tenancy, you must leave your home empty, in a clean and reasonable condition, and clear of all rubbish. We will charge you the cost of clearing any items left behind, or if the property requires extra cleaning.

To give notice to end your tenancy, please:

- Write to us at: City of London Housing Division, Barbican Estate Office, 3 Lauderdale Place, London EC2Y 8EN
- Or speak to your local estate office

Your rights as a Secure Tenant:

Your rights as a Secure Tenant are contained in the Housing Act, 1985. Please note that some of these rights do not apply to Introductory Tenants.

The rights include:

Security of tenure

Provided you use the property as your sole or principal home, your tenancy will continue until you give notice to end it, or we seek possession of the property through the courts. Possession can only be sought on specified grounds, which are summarised on the following pages.

Succession

Succession is passing your tenancy on when you die. Only certain categories of people can succeed a tenancy. When a joint tenant dies, the tenancy automatically passes to the remaining joint tenant. This is called survivorship and counts as a succession. There can only be one succession for any tenancy. All succession applications are reviewed by our Counter Fraud Team.

Right to assign or exchange

You have the right to exchange tenancies with another Secure or Assured tenant. If you want to do this, you must apply to us. We cannot refuse to allow you to exchange unless certain conditions exist, for example you are in rent arrears or have been involved in antisocial behaviour. You also may not be able to exchange if your home has been adapted for people with disabilities or is designated as sheltered housing.



Lodgers

You may take in a lodger, provided you have an extra bedroom and space and do not overcrowd your home. You must have received our permission in writing beforehand. We cannot unreasonably refuse your request.

You cannot sublet part or the whole of your home.

Right to Buy

The Right to Buy scheme allows eligible tenants to purchase their home at a discount. The terms are set by the government. Once you have been a Secure Tenant for three years, you are entitled to apply. We can only refuse to sell your home to you if one of several conditions is applicable. For example, you cannot exercise the Right to Buy if you live in sheltered housing, or in property which has been adapted for use by disabled people.

If you apply to buy your home, we will arrange for the property to be valued. We will serve a legal notice on you outlining the purchase price and any other applicable costs, as well as the level of discount you are entitled to. The discount changes depending on how long you have been a Secure Tenant. The maximum discount changes annually in line with inflation. All Right To Buy applications are reviewed by the Counter Fraud Team.

For more information on buying your home, please contact us or visit our website.

Right to repair

Secure Tenants have the right to have certain repairs made to their homes in specified timescales. Compensation may be payable if the repairs are not carried out within the prescribed time. Our current Compensation Policy is available on our website, or you can contact us for more information.

Right to information

You have the right to be provided with information about your tenancy and how we manage your home and estate. Every year, we will publish an annual report containing key statistics and information on our housing management services.

Right to consultation

We must consult you about certain matters relating to how we manage your home. For example, we must consult you about maintenance, improvements, and demolition if you have a secure tenancy. We will consult you if there is a major change in these areas and it is likely to affect several tenants.

Right to compensation for improvements

If you make improvements to your home, you may be entitled to compensation for these when your tenancy ends. We must have been informed of the improvements and granted permission for them. The maximum compensation payable is capped by regulations. If you carry out alterations to your home without our permission, you may be charged for the cost of reversing the works when the tenancy ends.

Rent & service charges

In this section:

- What do your rent & service charges pay for?
- How to pay your rent
- Paying for a garage, car space or shed
- Rent charges & statements
- Rent arrears
- Help with debt & money worries
- Benefits

To set up a direct debit to pay your rent, please contact the Income Team:

- By phone: 020 7332 1263
- By email: RentsTeam@cityoflondon.gov.uk

What do your rent & service charges pay for?

The rent you pay is essential for maintaining and improving the housing services you rely on. It helps cover costs such as repairs and major works projects. Every pound we collect goes directly towards enhancing these services.

It's important to note that rent and service charges are separate. Rent covers the cost of your housing, while the service charges you pay contribute to the upkeep and maintenance of communal areas and services. We send you a charge card twice per year detailing how much you pay in rent and service charges.

Rent

Your rent is due every Monday in advance unless you make different arrangements with us. The amount you pay may also include a service charge and a charge for heating and hot water.

Your rent is calculated according to rules set by central government. It will usually increase by a set percentage every April and we will write to you in advance of any increase starting.

Service charges

These charges cover the cost of the services that we provide on your estate, for example cleaning and gardening.

These separate amounts (which make up the weekly amount we charge you) are shown on the notification we send you.

Tenants in sheltered housing schemes also pay a charge for the support provided by the Scheme Manager.

How to pay your rent

There are several ways to pay your rent:

By direct debit

This is the easiest way to pay and the cheapest way for us to receive your payments. Call **020 7332 1263** or email **RentsTeam@cityoflondon.gov.uk** for a direct debit form. Direct debits are paid monthly, and you can choose to pay on the 5th or 20th of the month.

If your rent charge changes, we will let you know in advance and your Direct Debit amount will change automatically.

Standing order

This is a regular payment from your bank or building society. Call **020 7332 1263** or email **RentsTeam@cityoflondon.gov.uk** to request a standing order form.

The bank will take the same amount from your account each month and pay it to us until you cancel or change it. Your rent must be paid in advance, so contact us to check the correct date to start your standing order.

If your rent changes, we will write and tell you. It is important that you tell your bank the new amount. If you do not do this, the bank will continue to pay the old amount and you risk falling behind with your rent. Please tell us if you cancel your standing order.

Online

It is easy, quick and secure to make an online payment with any major credit or debit card. Visit www.cityoflondon.gov.uk/rent and select 'Pay your rent online'. You will need your reference number, which is on your swipe card, charge card or rent statement.

By phone

Phone the payments line **0300 013 2418**, available 24 hours a day, seven days a week. You can pay with any major credit or debit card except American Express, Diners or Electron. You will need your reference number, which is on your swipe card, charge card or rent statement.

At 'PayZone' outlets and Post Offices

You can pay at PayZone outlets and Post Offices across the country using your swipe card.

Please note we do not accept cash or cheque payments in our offices.

Direct from your wages

If you work for the City of London, you can have your rent taken straight from your wages. Ask the Income Team about this.

Visit www.cityoflondon.gov.uk/rent or scan the QR code using your smartphone camera.



Paying for a garage, car space or shed

If you hire a garage, parking space or storage shed, you must keep your payments up to date. If you get behind, you must contact us straight away. If you do not bring your account up to date, we will write to you, giving you notice that we are taking back your garage, parking space or shed.

Rent charges & statements

Changes to rent & service charges

We will write to you at least four weeks before your rent or service charges are due to change. The changes in your weekly charge are shown on the letter we send to you.

If you claim Universal Credit, it is important that you update your journal with the new charges as soon as you receive your charge card showing the rent breakdown. Failure to do so may mean that a payment is missed, putting your account into rent arrears.

Rent statements

We will send you a rent statement at least twice a year. This tells you the account balance, the charges due and the amounts you have paid for the last three months. When you read your statements, please remember that some payments are not credited to your account the same week you make them

If you have low income

If you have a low income, you may be able to claim benefits to help pay towards your housing costs. You will still have to pay any charges for heating, hot water, or parking. If you work and have a low income, you may still be able to get help with your housing costs.

Rent arrears

If you have problems paying your rent, our Income Team can help you. We can offer advice on benefits, debts or other issues which make it hard for you to cope financially. We have a responsibility to collect rent, but we will always treat you with respect and help you access money advice if you get into arrears.

What you should do

Tell us or get advice before the debt gets too large.

Your first step should be to contact the Income Team on **020 7332 1263**. We can make an appointment for you to speak to someone in person if you wish.

You can also contact your local estate office and ask to speak to your Income Recovery Officer. They can also be reached via email: incomerecoverofficer@cityoflondon.gov.uk

For debt advice you can visit www.cityoflondon.gov.uk/cityadvice or scan the QR code using your smartphone camera.



What we will do

We will contact you if you are more than one or two weeks behind with your rent. If this happens, you should pay what you owe straight away.

If you do not, and if the amount continues to grow, an Income Recovery Officer will contact you. If you wish we can arrange to discuss matters at home or at one of our estate offices. You will be asked to settle your debt, either by paying it in one go or by paying weekly or monthly instalments on top of your rent. It is important to communicate with us if you're struggling to pay your rent. As long as you are communicating with us and you have a payment arrangement in place that you're paying consistently, we will not usually take court action.

Court action

If you do not contact us, or do not keep to the agreement you have made to pay the rent, we may take court action against you. If we take court action, we will always offer to meet you first to explain what will happen and what your rights are. The next step will be to serve you with a legal notice. This notice tells you the amount of rent you owe and gives you four weeks' warning that we may apply to the county court for a possession order.

A possession order gives us the right to end your tenancy, meaning you could lose your home. Going to court could also mean that you must pay large court costs and it may affect your chances of getting credit in the future.

Reasons to avoid rent arrears

- If we take action against you, you may have to pay all the costs of this action.
 If your case goes to court, the costs are likely to be hundreds of pounds.
 Benefits will not cover any court costs you incur.
- Owing rent may prevent you from getting a transfer or exchange.
- If you are in arrears, you will not be able to hire a garage, shed or parking space from us and we may terminate any you currently have.
- If you break a court order, your tenancy may end. We can then ask for you to be evicted. You will lose all the rights you had as a tenant.
- If you are evicted for arrears, we will take whatever measures are necessary including further court action to recover the money owed.
- You may not be able to obtain social housing as you may be classed as being 'intentionally homeless'.
- You cannot hire a community space if you are in rent arrears.



Help with debt & money worries

If you are behind with your rent or have worries about debt, you should seek help as soon as possible. Please contact us to discuss your circumstances and we can give you advice or put you in contact with an advice agency.

Specialist advice agencies can help you with:

- claiming work-related, health and disability benefits
- contacting benefit agencies for you if you struggle to do this yourself
- help you review and appeal benefit decisions
- refer you to other support services
- debt advice and help dealing with demands for repayment
- legal advice and help if you are facing eviction proceedings.
- National Debtline
 - 0808 808 4000
 - www.nationaldebtline.org/
- Citizens' Advice Bureau
 - 0800 144 8848
 - www.citizensadvice.org.uk
- City Advice
 - 020 7392 2919
 - www.toynbeehall.org.uk/cityadvice/

Benefits

If you have a low income, you may be eligible for help to pay your rent and council tax. You do not need to be out of work or receiving income support to get help.

Universal Credit

You may be able to get Universal Credit if:

- you're on a low income or out of work
- you're 18 or over (there are some exceptions if you're 16 to 17)
- you're under state pension age (or your partner is)
- you and your partner have £16,000 or less in savings between you
- you live in the UK.

For more details, visit www.gov.uk/universal-credit or call the Universal Credit Helpline on 0800 328 5644.

Housing Benefit

Housing Benefit is being replaced by Universal Credit for working age applicants. You may still be able to claim Housing Benefit if you are over state retirement age, or live in sheltered housing.

For more information, please visit www.gov.uk/housing-benefit or call the Benefits Team on 020 7332 3937.

'Bedroom Tax'

Since the introduction of the under-occupancy charge, tenants of working age may have their Housing Benefit or Universal Credit cut by between 14 – 25%. You may be eligible for a Discretionary Housing Payment to help you depending on your circumstances.

If you are impacted by the Bedroom Tax, please speak to your Income Recovery Officer.

Repairs & Improvements

In this section:

- Repair responsibilities
- Rechargeable repairs
- Reporting a repair
- Repairs service standards
- Adaptations to your home
- Decoration & Home Improvements
- · Laminate or hard flooring

To report a repair, please contact the Repairs Service Desk

- By phone: 0800 035 0003 (available 24 hours per day, only emergencies will be logged between 5pm and 8am, on weekends and on Bank Holidays)
- By email: propertyservices@cityoflondon.gov.uk

Repair responsibilities

We are responsible for carrying out certain repairs in your home and you are responsible for others.

Our responsibilities

We have a legal responsibility to carry out certain repairs. We must keep the following in good condition:

- The structure and exterior of the building
- The services and equipment that supply water, electricity and gas
- Sewerage pipes, gutters and drains
- Communal areas including staircases, landings and footpaths
- Fire alarm systems, lighting and security equipment.

Repairs we will carry out include:

THE STRUCTURE & OUTSIDE OF THE BUILDING

- the roof, foundations, outside walls and outside doors
- the drains, gutters and outside pipes
- windowsills, frames and glass
- fences, pathways, steps and other entrances to the building
- · chimneys and chimney stacks
- playgrounds and play equipment.

INSIDE YOUR HOME (LANDLORD'S FIXTURES & FITTINGS)

These include:

- the plumbing system, including pipework, tanks, stopcocks, taps, baths, sinks, basins, cisterns and toilet fittings
- inside doors and their frames, skirting boards and kitchen cupboards
- heating and hot water systems including boilers, radiators, thermostats and controls
- electrical wiring, plug sockets, light fittings and switches, and door entry phones.

SHARED PARTS OF BLOCKS OF FLATS OR HOUSES

These include:

- corridors, stairways and entrances
- shared facilities such as television aerials, entry phones, rubbish chutes, lifts and stairway lighting
- fire alarms, smoke detectors, fire doors and other fire and security equipment.



Your responsibilities

You are responsible for some repairs and for decorating the interior of your home.

You are responsible for:

- Keeping your home in good decorative order
- Taking reasonable care of our fixtures and fittings
- Light bulbs, fluorescent tubes and starters
- Internal doors (you must not remove or alter any fire doors or door closers)
- Doorbells (unless part of a communal system)
- Flooring and carpets
- Sink plugs and chains
- Toilet seats
- Blockages to sinks and waste pipes caused by misuse
- Getting extra keys cut
- Replacing locks and keys if you lose your keys (if you have a Gerda fire door we will carry out the lock change so not to affect the integrity of the door, but will charge you for this)
- Broken windows (for safety reasons we will repair the glass, but will charge you for this if it was your fault)
- Any additional fixtures or fittings which you have installed
- Garden sheds and other items not supplied by us.



Rechargeable repairs

If we have to carry to any repairs due to damage caused by you, your household members or visitors, we will recharge the cost back to you. The cost will depend on the type and extent of the repair. The cost will be based on the Schedule of Rates provided by our repairs contractor, plus an administration charge.

This applies whether the damage was caused accidentally or maliciously.

Reporting a repair

To report a repair, please contact us using the details at the beginning or end of this section. We will give you a reference number when you report a repair. Some non-emergency repairs may not be carried out immediately, as they may need to be inspected to diagnose the issue and to ensure appropriate repairs are carried out.

If our contractor visits your home while you are out, they will leave a card. You should call them to rearrange the visit. If you are not at home for an agreed appointment, we will recharge you for the cost of a missed appointment.

Repairs service standards

We aim to complete repairs within the timescales below, which depend on how urgent the repair is.

PRIORITY ONE

(and Priority X for out-of-hours emergencies)

EMERGENCY - COMPLETED WITHIN 24 HOURS

We will aim to arrive within four hours and complete any temporary repairs within 24 hours.

Emergency repairs include:

- An uncontainable water leak
- A blockage where raw sewage is overflowing into a home
- Dangerous structures which could collapse
- A front door or window that needs to be made safe after a break-in
- Electrical faults where there is a danger of fire or injury
- Blocked toilet pans
- No electricity supply
- No mains water supply
- A toilet which cannot be used (if there is only one toilet in the property)
- Repairing a faulty door entry system if it affects multiple homes
- No hot water
- A heating system that has broken down in winter, or if there is a vulnerable person or baby in the house (winter period is 1st October to 31st March)
- A severe leak through the roof.

PRIORITY TWO

NON-EMERGENCY - COMPLETED WITHIN 20 WORKING DAYS

This applies to repairs that do not fall into priority one and includes:

- Repairing minor water leaks
- Repairing a toilet that is not flushing (if there is more than one toilet in the property)
- Unblocking a kitchen sink, bath or hand basin
- Repairing the overflow from the toilet cistern
- Repairing garage doors and locks
- Repairing a faulty cooker panel, if cooking by electric
- Repairing a heating system (outside winter months)
- Replacing washers
- Replacing glass that has been made safe
- Replacing toilet seat (for elderly or disabled tenants)
- Repairing banister rails (if there is no immediate danger)
- Repairing an individual faulty door entry system or monitor
- Replacing baths, wash basin, kitchen sinks, toilet pans and cisterns
- Plastering
- Replacing wall and floor tiles
- Repairs to inside doors, locks and handles
- Repairing fences and gates

Adaptations to your home

If you or a member of your household has a disability or a long-term health condition, you may be eligible for adaptations to make your home more accessible and comfortable. Adaptations are changes made to your home to help you live independently. These can include grab rails, handrails and level-access showers.

You will usually need an assessment from an Occupational Therapist (OT). This can be arranged through your local authority's social care or health services. The OT will recommend which adaptations are necessary and appropriate.

We aim to be flexible and supportive, but some requests may not be possible if the property is unsuitable for major changes. In such cases, we will discuss other housing options with you.

Contact your estate office for more information.

Decoration & home improvements

Decorating your home

You are responsible for keeping your home in a good state of decoration. While decorating, you are responsible for dealing with minor issues like small cracks in plaster. You do not need to ask our permission to carry out routine decorating in your home. Some home improvements do require our permission before you do them (please see 'Alterations and improvements' below).

New tenants may be eligible for help towards decorating all or part of their home. If you are eligible, you will be given details when you sign your tenancy.

We are responsible for decorating communal areas on your estate. We will normally consult you before carrying out communal decorating work.

Alterations & improvements

An alteration or improvement is making a significant and/or permanent change to the building structure or the fixtures and fittings provided at the start of the tenancy such as removing internal walls, doors or replacing a kitchen, bathroom or heating system.

You may carry out alterations and improvements to your home, provided you seek our permission first. This is sometimes referred to as 'Landlord's Approval'. Carrying out alterations without our prior permission is a breach of your tenancy and we may require you to reverse the alterations at your own cost.

We will ask you for details about the improvements or alterations that you are proposing. We may impose conditions on the standard of work and how it is to be carried out. We will normally need to inspect the work when it is finished to ensure it complies with any conditions.

Sometimes we may need to inspect the work while it is ongoing. If you change your plans significantly, you must tell us and submit a fresh application for permission.

If you do not finish the work to the required standard, or meet any conditions we impose, we will require you to put things right at your own cost. Failure to do so is a breach of your tenancy.

You do not need to seek permission to re-decorate the interior of your home, hang pictures, or put up shelves, curtain poles and shower rails. You must consider the following before starting any improvements:

- Have you got permission from us to proceed?
- Does your project need planning permission?
- Do you live in a listed building? If so, you probably need listed buildings consent and must not start work without this.

You must carry out the alterations in a safe and responsible way. Here are some things to consider:

- Always use properly qualified tradespeople
- Always follow safety instructions when using power tools or equipment
- Consider your neighbours no noisy works should be carried out between 6pm and 8am, or after 1pm on Saturdays. No noisy works are allowed on Sundays and public holidays
- You must be aware of any asbestos in your home –
 it is very important that you contact us to discuss
 your plans, so we can let you know about asbestos
 that may be present
- You must not alter or interfere with any fixtures which are meant to help keep you and other residents safe (fire doors, window restrictor, door closers, alarms and detectors etc)
- You must not alter or replace your front entrance door, as this is a fire-rated door designed to protect you and others from fire, heat and smoke.

Laminate or hard flooring

Installing laminate, wood, tile or other hard flooring in your home is regarded as a home improvement and you must seek our permission before doing this.

If we are able to grant permission, it will be conditional on you installing adequate insulation which deadens impact sounds and reduces noise from your home.

If you do not do this, we will ask you to remove the flooring and install more suitable floor coverings at your own expense.

If we grant you permission to install laminate or other hard flooring, and a nuisance is caused to neighbouring residents from noise, impacts or vibration due to the flooring, we will require you to replace it with more suitable flooring at your own cost.

Alterations outside your home

You must not carry out any alterations to the exterior of your home, or any communal area, without our prior permission, as we are responsible for maintaining these areas. If you do so, we will require you to reverse the alterations at your own cost. We will recharge any costs to you of any work we have to carry out to rectify unauthorised alterations.

For example, you must not fit a satellite dish, paint any communal areas, or fix anything to the outside of your home without getting our written permission first.

To apply for permissions for alterations

- Visit your estate office for a Home Improvement Pack.
- Email your proposal with the relevant consent to your estate office.

To report a repair

- Call 0800 035 0003 (available 24 hours per day, only emergencies will be logged between 5pm and 8am, on weekends and on Bank Holidays)
- E-mail: propertyservices@cityoflondon.gov.uk

Looking after your estate

In this section:

- Cleaning
- Grounds maintenance
- Estate standards & inspections
- Waste & recycling
- Caring for communal spaces
- Parking spaces & garages
- Storage sheds and cycle lockers
- How to apply for parking or storage

Cleaning

We will ensure that the communal areas on your estate are clean and tidy.

Your Estate Services team will:

- regularly clean areas like lobbies, staircases, and landings
- clean windows and glass in communal areas several times a year
- litter pick and sweep up leaves
- regularly check landscaped areas and grass for litter and other items
- ensure bin stores and waste/recycling areas are clean and tidy.

We expect residents to help us by disposing of rubbish in designated areas and not leaving any items in communal areas without our permission. That way, we can ensure a clean and safe environment for everyone.

Grounds Maintenance

Many of our estates have green open spaces for residents to enjoy. The Estate Services team will ensure that these areas are maintained regularly throughout the year.

This includes:

- Cutting grass and trimming hedges and shrubs regularly
- leaf clearing and pruning
- maintaining flower beds and floral displays
- cleaning ponds
- caring for trees to keep them in a safe and attractive condition.

Estate Standards & Inspections

We aim to provide safe, clean, and attractive estates that residents are happy and proud to live on. We regularly inspect our estates, including grounds and internal areas. Cleaning inspections are completed monthly, and we rate the conditions against our Estate Standards. Each estate is given a score, and this is published online and in notice boards on the estate.

The minimum score we will accept is 80% overall ('very good') but we aim for higher.

We conduct quarterly 'walkabouts' on most estates, which residents are encouraged to attend. Residents and staff will inspect the estate and identify issues for action.

Check the inspections results or find out the date of your next estate walkabout on your estate webpage: www.cityoflondon.gov.uk/housingestates

Waste & Recycling

It is important that you dispose of household waste and bulky items in a responsible way. This helps us keep your estate clean and shows consideration for your neighbours.

Lots of household waste is recyclable and we provide recycling bins or other arrangements on your estate. Please recycle as much as you can.

For information on what your local council can recycle, please visit your local council's website or: www.recyclenow.com/recycling-locator or scan the QR code with your smartphone camera.

Please carefully bag your household waste and dispose of it in the bins provided. It should not be left in any communal area, or next to the bin store as this could pose a hazard.





Do:

- use the recycling service provided by your local council - this will help reduce the amount of waste going into bins and chutes and is better for the environment
- use the food recycling service if provided by your local council, this can help to reduce vermin and smells, and is better for the environment (if no service is provided, bag or wrap food waste)
- bag or wrap all other household waste properly before placing it in the bin or rubbish chute
- leave any bulk items in designated areas or call your local council to ask about collection.

Please do not:

- leave any waste in hallways, landings or next to the bin store as this is a health and safety hazard
- try to force bulky items down the rubbish chutes as this will block them – unblocking them is a hazard for our staff and an inconvenience for your neighbours
- use household waste bins for builders' waste or other commercial waste
- leave furniture and other bulk waste in any communal area.

If you need advice on how to dispose of your rubbish, or information about the rubbish and recycling arrangements on your estate, speak to your estate office, or visit our website: www.cityoflondon.gov.uk/housingestates



Caring for shared spaces

To ensure that your estate is an enjoyable space for you and your neighbours, we have rules about using communal areas and shared spaces.

- Please do not store or keep anything on shared balconies, walkways, or staircases without our permission
- Bikes, prams, and mobility scooters must be stored in a shed, in your home or in other designated areas. They cannot be kept in communal areas like hallways and landings as they may cause an obstruction or pose a fire hazard.

- Bikes, prams, and mobility scooters must be stored in a shed, in your home or in other designated areas. They cannot be kept in communal areas like hallways and landings as they may cause an obstruction or pose a fire hazard
- Dogs are not allowed to be exercised anywhere on our estates
- Barbecues and fireworks are not allowed on our estates without prior permission from us
- We encourage residents to keep plants and floral displays, but these must be maintained properly and not cause an obstruction
- No flammable materials can be stored or placed in any communal area.

Parking spaces & garages

Many of our estates have parking spaces and garages for residents to park their cars and motorcycles. Some estates also have visitor parking available for guests and contractors. We also have some secure cycle lockers available.

A charge is payable for all car and motorcycle parking on our estates. Parking or garage fees are not included in your rent.

Please park vehicles considerately and do not leave your vehicle in any area which is not meant for parking, for example on pavements or grassed areas of the estate, or on service roads. Your vehicle must be in a safe and roadworthy condition. Crashdamaged vehicles and those declared off-road ('SORN') cannot be kept on our estates.

We operate an enforcement system around the clock. Any vehicle without a valid permit or parked in any space not stated on the permit will be issued with a Penalty Charge Notice by our enforcement contractor.

You will not be offered parking if you are in arrears with your rent, service charges, or any other facility.

Parking licenses may also be terminated if you fall into arrears after parking is granted.

Reduced mobility parking

If you or a household member has reduced mobility and/or holds a Blue Badge (or Red Badge in the City of London), you can park on your estate free of charge, but you must still apply to us for a parking permit before parking your vehicle. If there are no spaces available, we can consider finding space for a new one. Please contact us if you want to discuss your needs.

Storage sheds and cycle lockers

We have sheds available for hire on many of our estates for a small weekly fee. These sheds are for normal household storage.

We also provide secure cycle storage lockers on some estates, for a small charge.

Demand for sheds and cycle storage in some areas is high and you may have to wait for a facility to become free.

You will not be offered a storage shed if you are in arrears with your rent, service charges, or any other facility.

Storage licenses may also be terminated if you fall into arrears after storage is granted.

How to apply for parking or storage

To apply for a parking space, garage, cycle locker or storage shed, you can:

- Call **020 7332 1750**
- Email RentsTeam@cityoflondon.gov.uk

Visit www.cityoflondon.gov.uk/
residentparking or scan the QR
code with your smartphone camera.



Safety & security

In this section:

- Insurance
- Security at home
- Balcony and window safety
- Gas safety
- Fire safety

Insurance

Check the website or with your estate office for information on the latest policies.

Buildings insurance

We own the building you live in, and we are responsible for insuring it. This insurance covers the fabric of the building but does not cover your personal belongings. You will need to take out your own insurance cover to protect the contents of your home.

Home contents insurance

We strongly advise that you take out a home contents insurance policy. This will ensure that you are protected against loss and damage to your belongings if they are stolen or damaged. Many people do not have home insurance and find it difficult to replace stolen or damaged belongings. We cannot replace any personal belongings which are stolen from your home or damaged by common household risks like fire or water damage.

Public liability insurance

If loss, damage, or injury is caused by our negligence, we are obliged to put this right. We have an insurance policy to cover these situations. We will only be liable if we had a responsibility towards you, we failed to meet that responsibility and loss occurred as a result.

If something happens and you think you have a claim, you should contact our insurers directly. Their details can be found on our website, or you can request them from your estate office.

Security at home

Keeping your home secure

Your home is provided with secure entrance doors and window locks as appropriate. If a window is not under warrantee you may fit additional locks to windows but please make sure that you do not affect your ability to escape easily in an emergency. You should speak to your estate office if you are unsure and to get permission.

Front entrance doors are fire-rated, so you should not alter them in any way without first speaking to us (for example by drilling through them to fit extra locks). Doing this may affect the door's ability to keep you safe from smoke or fire.

Going away from home

If you are travelling away from home for an extended period, you should let us know and leave contact details with us. If possible, it is a good idea to have a trusted person who holds a key and who can provide access in an emergency (for example a water leak affecting your home). We cannot hold spare keys for you.

Security gates & window bars

For fire safety reasons, we do not permit tenants to fit bars or grills on any door or window in their home. This includes security gates on entrance doors. These items can prevent your escape in a fire or other emergency and can prevent emergency services from reaching you quickly.

Our homes are provided with sufficient levels of security already in place. If you are concerned about home security or believe there is a reason you need to take extra precautions, please contact us to discuss this.

CCTV and recording devices

Some of our communal areas are covered by CCTV, for crime prevention purposes. Residents are not allowed to fit their own CCTV and recording devices (e.g. doorbells with integrated cameras) without our permission. If you think you need to install a device for any reason, please contact us before buying or installing any equipment. If you install any CCTV or recording devices without permission, we will require you to remove them.

Communal security

Most of our estates have communal door entry systems and gates to keep them secure and prevent access by unauthorised people.

Please ensure that you close security doors behind you and do not:

- let anyone into the building unless you know who they are, as this compromises security for everyone
- prop open entrance doors for any reason.

If you lose your key or entry fob, or need another for your household, please contact us. There is normally a charge for replacement or additional keys or fobs. Some keys can only be copied by authorised outlets. If you need one of these, please contact your local estate office for advice.

Bogus callers

Do not let anyone into the building, or your home, unless you know who they are. If someone calls at your home and claims to be working for us, or from a utility company or similar, please ask to see their identification. If you are unsure, do not let them in. Genuine callers will not have a problem with being asked for identification and waiting while you call the company to check their identity.

All our employees and contractors carry identification. If you want to check the identity of someone who says they are visiting on our behalf, please call us.

Balcony & window safety

Balconies

If your home has a private balcony, please ensure that:

- you report any repair issues (for example with railings or glazing) immediately
- you do not leave young children unattended on the balcony
- the balcony is kept clear of stored items as these may pose a trip or slip hazard, or could be used by young children to climb on.

Windows

If you have safety restrictors fitted on any window in your home, you must not remove or alter them in any way. Restrictors are designed to stop the window opening too far. Removing the restrictor could result in a serious accident. It is especially important that children are not allowed to play near open windows.

If you notice any problems with window catches or restrictors, or the window itself, please report them to us immediately.



Gas safety

Annual gas safety check

Gas appliances must be serviced regularly to ensure they are safe. Unsafe gas appliances can cause gas leaks and pose a danger from carbon monoxide poisoning, which can quickly be fatal. If you think that a gas appliance in your home is unsafe, please contact us immediately.

We will arrange to carry out a gas safety check on gas installations in your home every year. We will provide you with a copy of the safety certificate after the check is completed. You will be provided with an appointment in advance, and it is important that you provide access to us to complete this check. Failure to do so will result in us taking legal action against you.

Gas leaks

If you think there is a gas leak, turn off the supply at the meter and call National Grid on **0800 111 999**.

DO:

- Put out cigarettes
- Open all doors and windows and keep them open until the leak has been dealt with
- Check if a gas tap has been left on by accident.

DO NOT:

- Use matches or other naked flame
- Touch electrical switches including lights and doorbells
- Use a mobile phone or device.

Fire safety

Smoke detection

All homes are fitted with smoke and heat detectors that should not be tampered with or removed. You should test your alarm weekly by pressing the test button and gently run your vacuum cleaner nozzle over the alarm every month to remove dust. If your alarm(s) do not work when you press the test button or it starts to beep, this means there is a fault. Please contact us to report any faults immediately.

We will contact you once a year to arrange a test and maintenance check. It is essential that you keep this appointment to ensure that your alarms continue to work and keep you safe.

Fire exits

Most properties only have one way in and out, your front entrance door. It is especially important that you keep the route to your exit clear of obstructions. Please ensure that you are familiar with your escape route and that your household members also know what to do in an emergency.

Storage of items in communal areas

Items stored in communal areas can cause obstructions and become a source of fuel for fire. No items should be stored in communal areas without our consent. We reserve the right to remove any item that poses a fire risk.



What to do if a fire breaks out

Fire Action Notices are in the communal areas of all our buildings. Please ensure that you are familiar with these, as they explain what you should do in the event of a fire.

If you have any questions or concerns or think you may need extra assistance in the event of an emergency, please contact us.

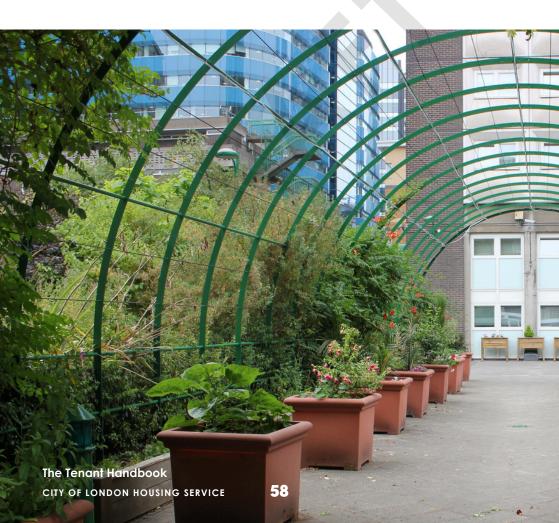
If there is a fire in your home

Leave the room immediately and close the door:

- Alert everyone in your home
- Do not try to put the fire out. Get everyone out and stay out
- Make sure everyone has left the property and close the flat door after you
- Call London Fire Brigade on 999 giving clear details and the full address
- Do not try to go back in unless London Fire Brigade have said it is safe to do so.

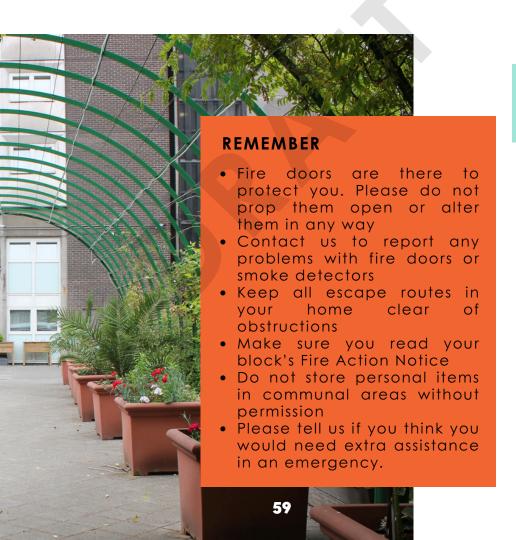
If fire breaks out elsewhere in your building

Follow your building's fire strategy as detailed in the fire action plans which are located throughout the building. In most buildings, a 'stay put' policy is in place. This means it is normally safest to stay in your home unless it is directly affected by fire or smoke. Some buildings have another policy in place, so please ensure that you familiarise yourself with your block's procedures. These can be found on the Fire Action Notices, and we will periodically write to you to let you know the procedures for your building.



Do you need extra assistance in an emergency?

If you think you would struggle to get to a place of safety in an emergency such as a fire, please contact us to let us know. We will carry out an assessment with you and ensure that the Fire Brigade is informed that you may need help to get to safety. We can also provide you with advice about home fire safety and organise help from other agencies, if you need it.



Anti-social behaviour & domestic abuse

In this section:

- Anti-social behaviour
- Noise nuisance
- Harassment and hate crime
- Domestic abuse
- How to report antisocial behaviour, harassment or domestic abuse

We want our residents to enjoy their homes and feel safe in their communities. If you are experiencing antisocial behaviour, harassment or domestic abuse, you can report it to us. We can provide you with support, or refer you to other agencies who can help.

Anti-social behaviour

Anti-social behaviour is defined as behaviour 'which causes or is likely to cause harassment, alarm or distress' to other people, including behaviour which puts people in fear of crime. Not all anti-social behaviour is criminal.

Anti-social behaviour includes issues like:

- Violence or threats to harm
- Threatening behaviour
- Harassment and intimidation
- Damaging property
- Verbal abuse
- Disturbances caused by parties and loud music.

We will investigate reports of anti-social behaviour and take them seriously. You have the right to live in your home without fear of intimidation, nuisance or harassment.

Your tenancy agreement has terms and conditions about anti-social behaviour. You are responsible for your own behaviour and that of your household members and visitors. If you commit anti-social behaviour in or around your home, we can end your tenancy.

Anti-social behaviour policy

We must publish a policy describing how we will deal with anti-social behaviour. This includes how we deal with reports, the support we can give you and the action we can take against people who commit anti-social behaviour. This policy is available on our website, or you can ask us for a copy at any time.

What we can do to help

It is important that you report anti-social behaviour to us as soon as possible. We will take details of the problem and inform you about the action we could take to help.

We will work with other agencies, such as the police, to reduce and stop anti-social behaviour. We can also refer you to victim support agencies who can help you.



Any information you give us will be confidential. However, in many cases most effective solution might only be possible by engaging directly with those alleged to be responsible. We will talk to you before we do this.

Sometimes problems can be nipped in the bud, or problems solved through agreement. We may suggest mediation if you are in dispute with one of your neighbours.

In more serious cases or where problems persist, we may take legal action there enough is evidence. To help aather evidence. may ask you to keep a diarv of incidents. describing what has happened.

In some cases, we can take legal action against people who are causing anti-social behaviour. In the most serious cases, and when there is no reasonable alternative, we may apply to court to evict the person from their home.

What you can do to help

If you are having a disagreement with your neighbour, it is best to try to sort the problem out between yourselves. Talk things through calmly and sensibly and try to understand each other's point of view. If you can't resolve the problem, you can contact us to discuss the issue and see how we might be able to help. We can refer you and your neighbour to independent mediation to help you resolve any disputes and agree on a way forward.

If the issue is more serious, or you do not feel comfortable talking to your neighbour, please contact us to discuss what we can do to help.

If the problem is serious, or an emergency, you should contact the police (see 'How to report').

Noise nuisance

You must always keep noise to a reasonable volume, no matter what the time of day. DIY or home improvements should be confined to the hours of 8am to 6pm, Monday to Friday, and 9am to 1pm on Saturdays. DIY works should not be carried out on Sundays.

If you are planning to do DIY or noisy works, you should inform your neighbours beforehand, if possible, as people will usually be more understanding of noise if they are given warning.

Ordinary living noise

Experiencing unwanted noise is a fact of life when you live in a built-up area. You should expect to hear some noise from your neighbours, and this may include noise that you sometimes find irritating.

We can only intervene if the noise is serious enough and amounts to anti-social behaviour. We must consider what the average reasonable person would consider to be unreasonable in the circumstances.

Some noise, however annoying you might find it, is not regarded as being anti-social and we will not be able to take any action against your neighbours for causing it.

This is sometimes referred to as "ordinary living noise" and includes:

- People talking normally in their homes
- Babies crying
- Use of toilets and bathrooms
- People walking around their homes
- Telephones and doorbells ringing
- Doors being closed normally
- People using playgrounds and ball courts at reasonable times
- Electrical appliances being used at reasonable times of day
- Snoring.

This includes situations where noise is made worse by inadequate sound insulation, which can be an issue in some older buildings.

Noise nuisance

If the noise from a neighbour's home is serious or persistent, and is unreasonable, we may be able to take action against them. Unreasonable, serious or persistent noise includes:

- Shouting, arguing, noisy gatherings
- Loud music from parties
- Televisions and speakers at loud volume
- Using noisy appliances at unsocial hours
- Noisy DIY outside reasonable hours
- Noise from antisocial use of vehicles (revving engines, sounding horns unnecessarily).

To be able to help you properly, we will need details about the noise you are complaining about. This includes dates, times and details of the source of the noise.

When you initially contact us for help, we may ask you to keep a diary of noise or use our Noise App to gather evidence. We cannot take any action without this evidence, and we need your help to gather it.

The Noise App

If you are being disturbed by noise from a neighbour, you can sign up to the Noise App. Through the app, you can log noise complaints, send recordings and get updates on your complaint.

For more information, please contact your local estate office.

Visit www.cityoflondon.gov.uk/ housingfeedback or scan the QR code with your smartphone camera.





Reducing noise in your home

Noise can lead to neighbour disputes which can be stressful and upsetting. Some noise is unavoidable when you live close to others but there is a lot you can do to help reduce it:

- Keep your television, radio and music volume down. Place audio equipment away from walls that are shared with a neighbour, use stands for speakers and keep the bass low
- Avoid moving heavy furniture or using washing machines and vacuum cleaners at night
- Fitting felt, rubber or cork pads under chair legs can prevent them scraping noisily.
- If you live in a flat or maisonette, keep floors covered with carpet and a decent quality underlay or something with similar noise reducing qualities
- Try not to let doors slam closed
- Let your neighbours know beforehand if you must do something noisy like DIY. If people know in advance, they are usually more willing to tolerate some noise.
- If someone complains to you about noise, try to listen to their point of view. They might be hearing noise you are unaware of making.



Harassment & hate crime

Harassment is when someone causes you alarm or distress due to their behaviour towards you. It could be threatening words or behaviour or targeting you for abuse. If you are being harassed where you live, you can report it to us so we can help you or put you in touch with an agency that can provide support.

Hate incidents and hate crimes occur when someone is harassed, victimised, intimidated or targeted because of who they are, or who someone thinks they are. Hate incidents occur when the victim, or anyone else, thinks the victim was targeted due to hostility or prejudice based on one of the following personal characteristics:

- disability
- race
- religion or faith
- gender identity
- sexual orientation.

A hate crime is any criminal offence which is motivated by hostility or prejudice towards someone based on one of the above personal characteristics. Hate behaviour can be displayed against individuals or groups. It takes many forms and anti-social or nuisance behaviour can become a hate incident if it is motivated, or aggravated, by hostility against someone's personal characteristics.

People can also be targeted due to their association with someone with one of the above personal characteristics.

Examples of hate behaviour include verbal abuse or ridicule, physical assault or threats to assault, intimidating behaviour, offensive graffiti and damaging property.

Our tenancies and leases have rules against harassment and hate incidents. If you are experiencing harassment or hate incidents in or around your home, you can contact us for help. We will treat your report confidentially and explain what we could do to help. You should also report any incidents to the police immediately.

You can also contact support agencies for advice, please see the section on how to report antisocial behaviour below.

Domestic abuse

Domestic abuse is any incident or pattern of incidents of controlling, coercive or threatening behaviour, violence or abuse between those aged 16 or over who are or have been intimate partners or family members, regardless of gender or sexuality.

It includes physical violence and many other forms of abuse which harm people.

Some examples of domestic abuse include:

- Physical violence, such as punching, slapping or kicking someone
- Psychological violence, such as preventing contact with family/friends and threats
- Unwanted sexual activity such as sexual assault or being forced to take part in sexual acts
- Financial abuse, such as withholding or stealing money from you, or preventing you from working
- Emotional abuse, such as humiliating you in front of others, insulting or mocking you, silent treatment, name calling or yelling and swearing
- Honour-based violence, female genital mutilation (FGM), forced marriage and forced termination of pregnancy.

How we can help

If you are experiencing domestic abuse, you can report it to us. Our staff are trained to deal with sensitive situations like this. We will treat your report confidentially and help you find support from a specialist agency. If you do not feel comfortable reporting abuse to us, you can report it to an agency directly. Organisations like Women's Aid and Refuge can provide you with specialist advice, support and counselling. See page 71 for more details on how to contact them.

Housing options

You can contact us to discuss your housing needs if you feel that you are unsafe at home. We will offer you support and advice, provide practical help and be sensitive and understanding when we discuss your housing options.

We can help you feel safer at home by helping with added security. We can also help you find a new home if you cannot stay at your current one due to violence or threats.

Do not make any immediate decisions such as giving up your tenancy until you have received advice on your options.

How to report antisocial behaviour, harassment or domestic abuse

Report any concerns to your estate office. Contact details are on your estate webpage.

Visit www.cityoflondon.gov.uk/ housingestates or scan the QR code with your smartphone camera.



If the anti-social behaviour is serious, you can report it to the police:

- Call 999 if someone is in danger or a crime is in progress
- Call 101 if the issue is not urgent
- Log it on the Metropolitan Police's website at www.met.police.uk

Noise nuisance can be reported to your local council's environmental health team. They deal with noise from shops, pubs, bars, restaurants and construction sites:

- City of London: 020 7606 3030
- Hackney: 020 8356 4455
- Islington: 020 7527 7272
- Southwark: 020 7525 5777
- Lambeth: 020 7926 5000
- Lewisham: 020 8314 7171
- Tower Hamlets: 020 7364 5008

To report domestic abuse, you can contact us using the details on page 70. You can also seek help from agencies such as:

- National Domestic Abuse Helpline: 0808 2000 247
- Women's Aid: www.womansaid.org.uk
- Refuge: <u>www.refuge.org.uk</u>
- ManKind Initiative: 0808 800 1170



Service standards

In this section:

- Service Standards
- Making a complaint
- The complaints process

Service Standards

We have published Service Standards, which explain what you can expect from us in certain key areas. These are available on our website, or on request from your local estate office. We will always do our best to meet these standards. If you think we have not met our service standards, or we have not provided a good level of service, please contact the Housing Complaints Team.

Making a complaint

We try to provide the best service possible, but we understand that there may be occasions when you are not satisfied with how we have dealt with something. If you are unhappy with our service, please contact the Housing Complaints and Customer Feedback Team.

See page 74 for details about how to make a complaint.

We aim to:

- make it easy for you to make a complaint
- deal with your complaint quickly, efficiently and with courtesy
- follow the housing complaints procedure so you know what is happening with your complaint
- give a clear response within set time limits so you know what action we will take
- learn from complaints so we get things right next time.

Our process allows us to take a thorough approach to your complaint and to make sure it is dealt with by the right person – so it's important it is followed and that stages are not left out.

At each stage of the process, we aim to provide a full response to your complaint within the time limits set out in our Complaints Policy. If we cannot do so, we will contact you to provide a revised deadline.

Service Request or Question

If you are dissatisfied with a service or have a problem, the first thing to do is talk to us about it. You can contact your local estate office, email us or speak with someone face to face. Explain the problem and staff will discuss with you what can be done. Every estate has a Resident Services Officer, and you may want to ask to speak to them or make an appointment to see them.

If local staff cannot resolve the problem to your satisfaction within a reasonable time, or you are dissatisfied with the action they take, you may wish to use our formal complaints process. Our process follows the Housing Ombudsman's Complaints Handling Code and has two stages.

The Complaints Process - Stage 1

If you are dissatisfied with the service of the City of London Corporation Housing, you can make a formal complaint to the Housing Complaints and Customer Feedback Team.

Timing:

The complaint must be about something that happened in the last 12 months. There are some instances in which complaints over 12 months old can be investigated like if it is a recurring problem.

How to complain:

- Write a letter to Housing Complaints and Customer Feedback, Barbican Estate Office, 3 Lauderdale Place, London, EC2Y 8EN
- Call: 020 7606 3030 (Switchboard) or 020 7029 3935 (Housing Complaints and Customer Feedback)
- Email: housing.complaints@cityoflondon.gov.uk
- Scan the QR Code for the Housing Complaints Form



What happens next:

The Housing Complaints and Customer Feedback Team will acknowledge your complaint within five working days.

A manager will look into the details of your complaint. They will look at relevant records, talk to staff involved in the matter, and may also contact you to discuss the matter further.

You will get a response within 10 working days. If more time is needed, it can be extended by a further 10 working days. We will explain the reason for the extension in advance of the deadline.

The Complaints Process - Stage 2

If you are not satisfied with the response to your Stage 1 complaint, you can move to Stage 2 of the Complaints Process.

How to escalate:

Contact the Housing Complaints and Customer Feedback Team via email, telephone or letter. You do not have to explain why you want to escalate, but it can be helpful to the complaints investigator if you explain the reasons that you are dissatisfied with the Stage 1 response.

What happens next:

The team will acknowledge your Stage 2 complaint within five working days.

A senior manager will look into your complaint. They will review your complaint and the work that has been done so far to resolve the matter. They may also discuss your complaint with staff members involved or contact you to discuss the matter further.

You will get a response within 20 working days. If more time is needed, the deadline can be extended by a further 20 working days. We will explain the reason for the extension in advance of the deadline.

Taking your complaint further

If you are dissatisfied at any point during the complaint process, you can go to the Housing Ombudsman. The Housing Ombudsman is an independent body which is responsible for complaints about social landlords. You can visit their website, www.housing-ombudsman.org.uk, or call them on 0300 111 3000 to find out what you can do next.

The Local Government Ombudsman may also be able to help, depending on the nature of your complaint. Their website is www.lgo.org.uk and their number is 0300 061 0614. You can also contact your local MP or Councillor.

Mediation

At any stage in the process, we may suggest that we involve an independent third party who can work with you and us to achieve a better understanding and find a way forward. This will be a trained independent mediator, with special skills in resolving complaints. If you are interested in mediation, you can include this as part of your complaint or raise this with your local estate office.

Unacceptable behaviour

Please ensure that when you are communicating with staff and contractors, you adhere to the standards of mutual respect expected from staff and service users. In such cases, we may have to invoke our policy on unreasonable behaviour. This policy is available on our website, or on request from your local estate office.

If the behaviour is serious or persistent, we may limit contact with you or place conditions on how you access our services.

Moving home

In this section:

- Applying for a transfer
- Mutual exchange
- Urgent transfers
- Applying for sheltered housing
- Downsizing Cash Incentive Scheme
- Special rehousing schemes
- Ending your tenancy with us



You may want to apply for a transfer to a bigger property if your family is growing, or move to a smaller home if you no longer need all your bedrooms. You may also be interested in our housing for retired people or moving out of London to the coast or countryside. Our Housing Needs Team can help you with this.

Contact the Housing Needs team:

- Call 020 7332 1237 / 1654 / 3452
- Email hadvice@cityoflondon.gov.uk
- Write to:

Housing Needs Team, City of London Corporation Housing, Barbican Estate Office, 3 Lauderdale Place, London EC2Y 8EN

Applying for a transfer

You can apply for a larger or smaller property with the City of London Corporation if your needs have changed. We will assess applications using the criteria in our Housing Allocations Scheme, which is available on our website. You can also obtain a hard copy on request. We will assess your level of need and, if you are eligible for a transfer, you will then be able to place bids on alternative properties using our choice-based lettings system.

To be eligible for a transfer, you must maintain your home in a reasonable condition. Your transfer application will be refused if you have rent arrears, have been involved in anti-social behaviour, or have damaged your home or made unauthorised alterations to it.

Please note that we do not offer 'like-for-like' transfers to the same size property, other than on medical or welfare grounds.

To apply for a transfer, please contact the Housing Needs Team using the details on page 77.

Choice based lettings

When homes become available for rent, most are advertised online, and we invite registered applicants to 'bid' for the ones they want. This is called Choice Based Lettings. Applicants are given points for their needs and the bidder with the most points gets the property.

Mutual exchange

Mutual exchange is a way of helping yourself by swapping with one of our other tenants, or with a tenant of a different council or a housing association. By swapping you could avoid a long wait on our transfer list. You can move to another social housing property anywhere in the UK.

The City of London Corporation is a member of 'HomeSwapper.' This is an internet-based service which is free for all City of London tenants. If you have a secure tenancy you can register on the website: www.homeswapper.co.uk.

Once registered, you advertise your property and can search for suitable properties in the areas where you wish to live. When you have found a home and you think it may be suitable, it is up to you to contact the tenant with whom you wish to swap. The City Corporation and the other person's landlord do not get involved until you have agreed to swap with the other person. You should then submit a mutual exchange application to us. This is available from the Housing Needs Team. Before you move, both parties will need to fill in exchange forms and you need written permission from both landlords for the exchange to take place.

Applications will be refused for several reasons, for example if you are in rent arrears, or the property you wish to move to is too large or too small for your needs. You may also not be able to exchange if either property is designated as an adapted property for use by a disabled person.

For full details contact us or visit our website: www.cityoflondon.gov.uk/lookingforahome



Urgent transfers (management moves)

You can apply for a move if you have a serious and urgent problem which means you cannot stay in your home. If you are moved for this reason, you will normally be given a property of the same size. If your current property is too big for your needs, you will be offered more appropriately sized accommodation.

You will normally receive one direct offer of a suitable alternative home.

Medical transfers

If you need to move urgently due to health reasons, you should contact us for advice. We will ask you to complete a medical assessment form and provide evidence that shows why you need to move home. This will be considered by an independent medical assessor and a final decision made on whether you are given additional priority.

Major repair cases

We sometimes have to move people if we need the property empty to do major repair work. If you must move for this reason, you may be entitled to compensation and payment of removal expenses.

Applying for sheltered housing

We have several sheltered housing schemes which are intended for older people. To be eligible, you must be at least 60 years old.

We often have vacancies, and the waiting time can be much shorter than for our general needs homes. Please contact the Housing Needs Team for details if you wish to apply.

Downsizing Cash Incentive Scheme

We offer a cash incentive to people who wish to move to a smaller home, freeing up larger accommodation for a household that needs it. This is sometimes called a shift payment, or downsizing payment.

The shift payment is £2,000 for the first bedroom you give up and £1,000 for any subsequent bedroom. If you are in rent arrears, any money owed will be deducted from the payment before it is made to you. Payment is made within 28 days following your move to the new property.

You will not qualify for a downsizing payment if you move through mutual exchange. You cannot move to a home which is smaller than you need. You can only downsize into a studio property if you are moving to sheltered housing.

Special rehousing schemes

There are several special schemes outside our normal housing register for people who wish to transfer.

 Housing Moves: If you are a victim/survivor of domestic abuse, you may be eligible to transfer through this scheme, which is run by the Mayor of London's Office. Councils place vacant homes in a pool and applicants bid on them. www.housingmoves.org Seaside and Country Homes: This scheme is open to all our tenants who are over 55 and want to move out of London, whether you are still working, or you have retired. It offers bungalows and flats in seaside and country locations, mostly on the south coast. This scheme is managed by the Mayor of London's Office and further details are available on their website: www.london.gov.uk

Ending your tenancy with us

If you want to end your tenancy, you must:

- give us 28 days' notice in writing, ending on a Monday
- allow us to inspect your property before you leave
- remove all your own belongings and leave the property clean and tidy
- inform your utilities providers that you are moving
- return all keys, including door entry fobs, to us by 10am on the day your tenancy ends. If you do not, you may have to pay an extra week's rent for each week or part of a week you keep the keys
- Leave behind any gas or electricity pre-payment cards and ensure there is no debt on the meter(s).

If you are transferring to another City of London property, you may not have to give 28 days' notice.

If you leave your property in an unclean condition, have made unauthorised alterations, or leave personal belongings behind, we will charge you for the cost of rectifying these issues.

Resident involvement

In this section:

- How we keep you informed
- Listening to your views
- · Getting involved
- Community spaces

How we keep you informed

We want you to have access to information about your home, your estate, and your local community that is important or interesting to you. Here are some of the main ways in which we will keep you informed:

www.cityoflondon.gov.uk/residentinvolvement



www.cityoflondon.gov.uk/housingcommunications

We will publish important updates and consult residents on important issues through our website and online hub, Commonplace.

@home magazine

We publish our resident magazine, @Home, twice a year (Winter and Summer). Here you will find a variety of news, updates, and information for our residents.

@HOME resident newsletter

Sign-up to our mailing list to receive a monthly email newsletter containing news, important updates and interesting articles aimed at residents.

http://eepurl.com/iSYW0s

E-mail

You can opt to have your rent statements and other important correspondence sent to you by email.

Social Media

Follow us on for important news and links to other sources of help and information.



@COLHousing



@COLHousing

By post

We will write to you about important matters relating to your tenancy and your estate.

Noticeboards

We provide noticeboards on your estates, which are normally located in entrance lobbies and other public areas. Look out for information and news relating to your estate and local area, plus estate cleaning and caretaking information.

Leaflets

We produce a range of leaflets about important issues. These are available from your estate office, or from our website.

Annual reports

Every year, we publish a report about our performance in managing your home and estate. This is normally sent to estate offices and issued digitally through our newsletter in September and relates to the previous financial year.

Listening to your views

We encourage residents to engage with us so that we take your views into account and use them to change and improve our services on your estates. We will ask you for feedback in numerous ways:

Surveys

Including a tenant satisfaction survey carried out every year.

Complaints

We have a complaints process you can use if you are dissatisfied with a service you have received from us.

Consultations

As a Secure tenant, you have the right to be consulted under section 105 of the Housing Act 1985 on changes to the housing management service we provide.

Major works consultations

If we are planning major repairs or improvements to your home or estate, we will let residents know about the proposals and carry out consultations on the proposals. Depending on the project, this may include meetings, surveys and focus groups.

Residents' Associations

We will work with residents' associations and other groups to listen to residents' views on the services we provide.

Getting involved

There are many ways for residents to work with us and get involved in estate matters. These include:

Community Projects & Events

We work with residents to organise community events and one-off projects that bring people together on their estates.

Residents' Associations & Clubs

Some estates have residents' associations (RAs), which meet regularly to discuss estate issues. The City Corporation offers support to existing RAs to help them function and ensure they are open and democratic, as well as support to set up new associations on estates that don't have one. Some of them bid for funding to organise community events. Some estates have clubs which residents can join, for example those who enjoy gardening. To check whether your estate has a Residents' Association or club, or if you are interested in forming one, speak to your estate office.

Walkabouts & drop-ins

Walkabouts and drop-ins are your opportunity to speak to your estate team to ask any questions or offer any suggestions to improve life on your estate.

For walkabouts, residents can join estate staff on a walk around the estate where any areas of concern can be pointed out and discussed. Drop-ins usually take place inside a local venue and offer residents a chance to sit down with estate staff.

Find out the date of your next estate walkabout or drop-in on your estate webpage: www.cityoflondon.gov.uk/housingestates or contact your estate office.

Commonplace

The City of London Housing Commonplace is an online hub for consulting with residents. We want to make sure that we involve, communicate with, and listen to residents effectively. We want to know and understand residents and more importantly, what you think about our services and your neighbourhood.

On our Commonplace, you will find information and consultations on a wide variety of City of London Corporation Housing related topics. It's important for us to hear what you think about what we are doing, so please do sign up.

Listening and responding to your feedback helps us give the best possible service. We also use this page to keep you updated on other ways residents influence what we do.

Community Spaces

Some of our estates have community centres which offer events, activities, and spaces for hire. Check whether your estate has community spaces by contacting your estate office or on our website: www.cityoflondon.gov.uk/housingestates

For more information, please visit: www.cityoflondon.gov.uk/residentinvolvement



Contacts & resources

Estate Teams:

Avondale Square Estate

020 7237 3753 avondalesquareestate@cityoflondon.gov.uk

City of London Almshouses & Gresham

020 7274 1337 almshouses@cityoflondon.gov.uk

Golden Lane Estate

020 7253 2556 goldenlane@cityoflondon.gov.uk

Harman Close

020 7237 1696 harman.close@cityoflondon.gov.uk

Holloway Estate

020 7607 3207 hollowayestateteam@cityoflondon.gov.uk



Isleden House

0207 226 2892 isleden.house@cityoflondon.gov.uk

Middlesex Street Estate

(Dron House, Spitalfields & Windsor House)

020 7247 4839 mse@cityoflondon.gov.uk

Southbank Estates

(including Horace Jones House & William Blake)

020 7620 3702 southwark@cityoflondon.gov.uk

Sydenham Hill Estate

020 7620 3702 sydenham.hill@cityoflondon.gov.uk

York Way Estate

020 7607 3119 yorkway.estateteam@cityoflondon.gov.uk

Housing services:

Benefits

020 7332 3937 benefits@cityoflondon.gov.uk

Communications

(Magazine, newsletters & website) home@cityoflondon.gov.uk

Complaints & feedback

020 7033 6060 housing.complaints@cityoflondon.gov.uk

Estate Services

(Cleaning and grounds maintenance)
estateservices@cityoflondon.gov.uk
(Or speak to your estate office)

Major Works

dccs-majorworksteam@cityoflondon.gov.uk

New Developments

dccs-newdevelopmentsteam@cityoflondon.gov.uk

Home Ownership/Leaseholders

home.ownership@cityoflondon.gov.uk

Housing Needs

hadvice@cityoflondon.gov.uk

Resident Involvement

resident.involvement@cityoflondon.gov.uk

Repairs

0800 035 0003 propertyservices@cityoflondon.gov.uk

Out of Hours Emergencies

Between 5pm and 8am, emergencies only call **0800 035 0003**

For urgent estate matters outside normal office hours, other than repairs, please call **020 7256 6583**

Rent

020 7332 1263 RentsTeam@cityoflondon.gov.uk

Rent arrears

Call your local estate office or email incomerecoverofficer@cityoflondon.gov.uk

Other Useful Contacts

Gas emergency (National Grid)
0800 111 999

Electricity emergency (UK Power Networks) 0800 028 0247

Thames Water 0800 714 614

By Post

You can write to us at:

Barbican Estate Office 3 Lauderdale Place Barbican London EC2Y 8EN

In Person

Our offices are open for anyone visiting, living or working on our estates. Staff can deal with general enquiries and aim to help you resolve any problems you may have, putting you in touch with the right service if you need additional help.

Contact us or visit www.cityoflondon.gov.uk/housingestates for office opening hours.



Housing homepage

www.cityoflondon.gov.uk/housing



Your estate webpage

www.cityoflondon.gov.uk/housingestates



Housing policies

www.cityoflondon.gov.uk/housingpolicies



Communications

www.cityoflondon.gov.uk/housingcommunications



Complaints & feedback

www.cityoflondon.gov.uk/housingfeedback



Looking for a home

www.cityoflondon.gov.uk/lookingforahome



Pay your rent

www.cityoflondon.gov.uk/rent



Resident involvement

www.cityoflondon.gov.uk/residentinvolvement



Check your recycling service

www.recyclenow.com/recycling-locator
Or visit your council's website



