

BIRMINGHAM CIVIC HOUSING ASSOCIATION

TENANT'S HANDBOOK

A GUIDE TO YOUR NEW HOME AND THE PROVISION OF SERVICE



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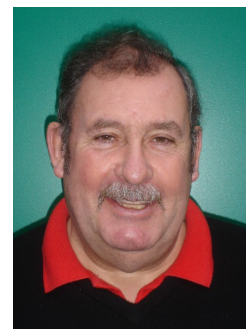
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Chief Executive's Message

On behalf of the Board Members and Staff of Birmingham Civic Housing Association I would like to welcome you as a new tenant.



We have been in existence as a Registered Social Landlord since the mid 1960's and, as such, we are one of the oldest housing associations in Birmingham. Currently we own and manage 217 properties, the majority of which are within a 2 mile radius of the City centre. When finances permit we have a policy of purchasing and letting good quality family houses in the Weoley Castle area.

We pride ourselves that we deliver a good quality service by placing our tenants' needs at the centre of all our operations. This policy has been recognised nationally by our award of Charter Mark Accreditation and more recently with the award of the Government's Customer Service Excellence Standard. We endeavour to keep in touch with all of you through the circulation of newsletters plus an annual tenant satisfaction survey. In addition, each year we visit everyone of you to seek your opinion on the quality of our service delivery and ask what improvements you would like to see us make. We also hold a series of tenant focus group meetings throughout the year, when we discuss in more detail current issues that might affect our services to you. We also have an opinion group whose views are sought on issues by phone, letter or e-mail. If you are interested in becoming involved with either of these groups, please let us know as you will be most welcome.

You will find in your Tenancy Conditions and Handbook, details of our Standards and Targets, plus our expectations of you as a tenant. We seek to deliver all our services in a fair and equitable manner.

We make no apologies for the fact that we actively pursue anyone who fails to pay their rent without a good reason. We will also take action against any tenant who behaves in an anti-social manner. We expect you to live in harmony with your neighbours, but will actively support you if you become a victim of unreasonable behaviour.

I trust that you will find the Handbook useful and would suggest that you keep it somewhere safe as you may wish to refer to it in the future, especially for the contact telephone numbers provided.

I hope we will enjoy a long and good landlord tenant relationship.

Best Wishes

Geoff Round

Chief Executive

Customer Care Statement

- ✓ Our aim is to deliver an individual personal and caring service to all our customers, recognising differing needs.

- ✓ We will always treat customers in a friendly, polite and efficient manner.

- ✓ We will deal with all property disrepair within our declared time scales.

- ✓ We will deal with telephone enquiries immediately by outlining our intended course of action.

- ✓ We will respond to all written or electronic communications within 7 days and provide a detailed response to every issue raised.

- ✓ We will constantly seek to improve the service we provide to our customers.

- ✓ This standard of customer care applies to Contractors and Agents working on behalf of the Association who are expected to comply with our policies.

- ✓ We welcome customer comment on the standard of our service, particularly if it is felt we have not met the expected standards.

Performance Standards

Birmingham Civic Housing Association will seek to maintain the following standards of performance in service delivery:-

- We will assess your application for accommodation within 7 days and let you know if we, or others, are likely to be able to help you.
- We will assess your transfer application within 7 days and let you know if we, or others, are likely to be able to help you.
- We will carry out repairs at your home in 1 day in cases of emergency, in 7 days in cases of urgency and 28 days for a routine item.
- We will service gas appliances at your home annually.
- We will externally paint your home every 4 years.
- We will call at your home annually to carry out an inspection and liaison visit, and assess the need for the updating and improvement of facilities.
- We will offer you all available advice and guidance if you are having problems in paying your rent.
- We will offer you all available help and advice if you are a victim of crime, violence, harassment or nuisance.
- If you, or a member of your household or a visitor, commit an act of crime, violence, harassment or nuisance, we will not ignore it and you may lose your tenancy.
- We will provide an outside office hours telephone service with a Duty Officer on standby.
- We will answer your correspondence, emails and text messages within 7 days of receipt.
- We will respond to your telephone calls within "5" rings.
- We will provide when appropriate interpreting facilities when English is not the first language.
- We will regularly publish our performance against laid down 5 targets.

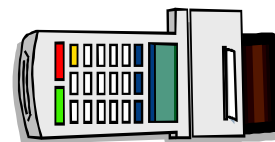
To ensure we can provide you with this level of service:-

- We will make every effort to collect all the rent due from our tenants and not allow the level of arrears to exceed 3.5%.
- We will take progressive action against you if you have the means to pay your rent and fail to do so, which may result in your eviction.
- We will charge you, if you fail to keep appointments made with our contractors.
- We will charge you, if you damage your home and may take action which may result in your eviction.
- We will aim to have re-let all properties within 21 days of becoming vacant.
- We will negotiate the best available prices for work/services to your home, that are compatible with a quality finish.
- We will train and develop our staff, to ensure that they are able to help and advise on the widest possible range of housing services.

Rent Collection and Housing Benefit

Methods of Rent Payment

You are required to pay your rent weekly on a Monday in advance. Rent can be paid in cash at our office or any branch of Lloyds/TSB using a Rent Voucher Book that will be supplied on request. You can also pay by Bank Standing Order and this method of payment can be arranged with the Housing Manager – Rent Control/Arrears. We offer the facility of payment by phone using your credit or debit card. Alternatively you can send us a cheque or postal order through the post.



If your rent is paid by the Benefit Service we request that they pay the benefit directly to us. If you pay your rent through the banking system, the money does take a few days before it reaches our accounts. We are willing at any time to provide you with a statement of your rent account. Similarly if you want to make specific arrangements about rent payments to fit in with your personal circumstances, you should contact the Housing Manager – Rent Control/Arrears

How is your rent calculated

The rents of Housing Associations Assured tenants are assessed in accordance with the Government's Rent Convergence Policy. The aim of the policy is to move towards a situation where properties in the same road, of a similar size are let at the same rent, regardless of who lets them.



The Government's intention is that all the rents will be rationalised by 2011 and they have placed a limit on how much rent can rise annually to no more than the rate of inflation plus 0.5%, plus £2.00 per week until the 'target' rent is achieved.



Some of our long serving tenants have a secure tenancy but their rents are reviewed every two years by the Rent Service, which is a Government Agency.

Regardless of your type of tenancy, we have to give at least 28 days notice in writing of any change in your rent.

Arrears Procedure

We have a policy of robustly pursuing those tenants who do not pay their rent regularly. The rent you pay is used to manage, and more importantly, maintain your home, so any rent we do not receive prevents us from undertaking improvements to your properties or services.



If you are having problems in paying your rent, we need to know. If you tell us about this we can offer advice or reach agreement which hopefully will prevent the build up of arrears. Any tenant who does not think that the payment of the rent is important and fails to pay, will find that we will seek recovery of the property through court action which could lead to eviction.

The Housing Manager – Rent Control/Arrears is always willing to provide advice on Welfare Benefits, but Citizens Advice Bureau (CAB), DSS, the Council's Neighbourhood Offices or Benefits Service can also help.

Housing Benefit



If you are not working or on a low income you may be entitled to housing benefit provided by the City Council. If you think this applies to you, then you should obtain a claim form from a Neighbourhood Office or Benefit Service (0121 464 7000). Alternatively claim on line at www.birmingham.gov.uk We will happily help you complete the form and advise you on the evidence you need to submit in support of your claim. If you hand your claim form in at a Neighbourhood Office, you are advised to obtain a receipt which you should give to us. This Receipt will enable us to progress chase your claim through the Benefits procedure.

Once in receipt of benefits you must notify the City Council of any change in your family circumstances e.g. you find a job, you have a child or a child leaves home. You must quickly respond to the periodic reviews of your entitlement that are undertaken by the City Council. Failure to respond to the reviews can result in your benefit being stopped.

The Benefits Service is developing facilities for claims to be made over the telephone or Email, you will be advised when these facilities become available

Council Tax, Water Rates and Power Suppliers

You are responsible for the payment of Council Tax, Water Rates plus the gas and electricity you use in your home. You need to contact Birmingham City Council, Severn Trent Water plc and the Power Suppliers when you move into your property to register as a customer and to set up the way you intend making payment.



Housing Management



Your Responsibilities

You are required to comply with all the conditions set out in the Conditions of Tenancy Agreement which you signed when you first became a tenant. In essence, you must keep your home clean and tidy, you must not damage the structure or fittings, you must live in harmony with your neighbours and allow entry with reasonable notice to any employee or contractor of the Association to carry out inspections or repairs.

Good House-keeping



You are responsible for all internal decorations, cleanliness and the cultivation of the garden. If you live in a flat, then both you and your neighbours are jointly responsible for the cleanliness of the communal area including the staircase.



You are required on a weekly basis to make use of the refuse collection service to dispose of household waste. Household waste should not be allowed to accumulate either inside or outside your home, as it attracts vermin and the smell causes offence to neighbours.

Annual Visit



The Housing Manager – Lettings & Tenant Liaison, will contact you to arrange the annual visit and you are required by your Conditions of Tenancy to allow him access to your home to undertake the visit.

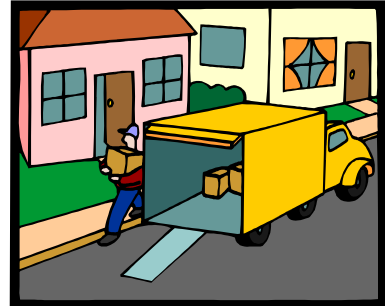
The purpose of the visit is to discuss with you the views you have on the quality of the service that we provide and to seek your opinion on what changes in policy or procedures you would like to see introduced. Finally an inspection of the property is carried out to look for any repair needs.

Transfers and Exchanges

The Association does have a scheme which allows tenants to transfer to a different property within our management which may more appropriately meet your housing needs or exchange your property with one managed by another Registered Social Landlord. The opportunities for transfer or exchange are subject to conditions such as a clear rent account and the property being in good decorative order. In addition tenants seeking a transfer have access to **Homeswapper**, the national scheme for transfer of tenants of Registered Social Landlords across the country. The scheme is internet based and can be accessed via www.homeswapper.co.uk. For more details about either scheme, you should contact the Housing Manager/Lettings and Tenant Liaison.

Property Vacation

The Conditions of Tenancy require you to give 4 weeks notice of the vacation of your property. You must hand in your keys to the office once you have cleared all your furniture and effects. If you are unable to clear everything you must sign a disclaimer allowing the Association to dispose of anything that remains at the property. On vacation you must ensure all outstanding rent is paid. You must leave your property in a clean and tidy condition. If we find the property has been abused during your tenancy you will be charged the cost of remedial repairs.



Right to Buy



If you are a 'secure' tenant you have a right to buy your property, so if you wish to apply to purchase your home you should contact the Office Manager who will arrange for the property to be independently valued and then using a laid-down formula, calculate the price you will be required to pay. The formula takes into account the length of your tenancy plus the cost of any improvements carried out in the property. You must recognise that if you do purchase your home you will be responsible for the legal cost of purchase, the mortgage as well as the future up-keep of the property including all repairs and insurances.

Neighbour Relations

We expect all our tenants to live in harmony with their neighbours whether they are owner occupiers or tenants of other landlords.



We treat very seriously any incident of anti-social or unacceptable behaviour. We will not tolerate you or any tenant causing nuisance. Equally we will take steps to deal with any incidents where you find yourself the victim of anti-social behaviour.

Repairs and Improvements

Repairs Reporting

You are encouraged to immediately report repair problems to the office on **0121 382 5105**.

Any emergency / urgent repairs that need attention outside normal office opening hours (Tuesdays, Wednesdays and Thursdays) between 9.30 a.m. – 3.30 p.m. should be reported to **Young and Harris on 0121 554 2273**.

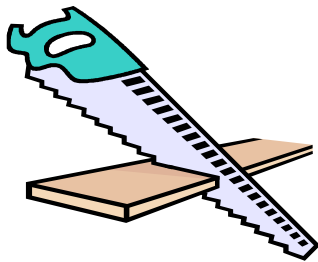
Any emergency / urgent repairs that relate to a problem with your central heating or gas fire outside normal office opening hours should be reported to **Jeavons & Son** (gas engineers) on **0121 356 3566**

If the repair is not an emergency or urgent you can leave a message on the office answerphone **0121 382 5105**
The answerphone messages are remotely accessed and responded to on a daily basis when the office is closed.



Repair Targets

We have categorised the seriousness of all reported repairs and determined the timescales for taking remedial action. The categories plus timescales are as follows:-



Emergency Repairs

24 hours

Urgent

within 7 days

Routine

within 28 days

Non Essential

within 90 days



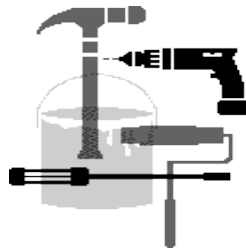
When our contractors are issued with instructions to carry out remedial repairs at your home, they are given your telephone number so they can contact you to make an appointment to carry out the repair work. Please make sure that you keep appointments that are arranged with Contractors.

Improvement Programme

To ensure that all our properties meet the Government's Decent Homes Standard we have a programme to modernise a proportion of our properties each year. Improvements are primarily concentrated on the kitchens and bathrooms. However, if it is necessary to do work on the external fabric of the property, this will be carried out before internal work commences.

Prior to any improvement work, you will be consulted about the extent of the work, the timescales and the amount of disruption that will be caused and you will be given an opportunity to choose the work surfaces, units and colour from a selected range. The products installed are always of good quality and in the kitchen we will also install an extractor fan. Similarly the bathroom sanitary ware is of good quality (a standard colour white); additionally we will install a shower and extractor fan.

To prevent accidents safety floor covering is laid in both the kitchen and bathroom.



Painting Programme



We have a programme of painting the exterior of each of our properties and the communal areas of flats every four years. Prior to your property being painted you will be visited by the Housing Manager – Repairs and Maintenance who will establish if any other work is necessary; this may include the ordering of Upvc windows. Our painting contractor will discuss with you timescales, the extent of any disruption and allow you to choose the colours of the door paint from a selected range.

Gas Servicing



It is a legal requirement that every Registered Social Landlord is required annually to service the gas heating appliances in all its properties. The service ensures that the fires and/or boilers are safe and efficient. Your Conditions of Tenancy require you to allow access to our Gas Engineers to carry out the service so when they contact you either by phone or letter to arrange a convenient time to come, you are urged to co-operate. Failure to allow access for the gas service will result in the instigation of legal proceedings, the consequences of which can be the loss of your home.

Smoke Alarms



Smoke alarms are installed in every one of Civic's properties, but tenants must make sure they are operational, batteries must not be removed for other purposes. Tenants should report to the office when batteries "Bleep" indicating replacement batteries are needed.

Rechargeable Repairs

On occasions tenants request us to carry out repairs or alterations which are as a result of either their, their family or their friends negligence or lack of forethought. For such work the tenant concerned will have to pay the cost. Payment will be required prior to the work being carried out. Listed are examples where recharge will be made:-

- ❖ Lock changes due to lost keys or lock out.
- ❖ Door alterations due to the laying of new floor material.
- ❖ Alterations to kitchen work surfaces due to purchases of fridges, freezers, cookers, etc.
- ❖ Damage to Gas Appliances especially Gas Fires as a result of being painted



Recharges will also be made for tenant's failure to keep appointments with our contractors when they have arranged a time for repairs to be carried out. You are advised to contact either the Contractor or the Office if you are unable to keep an appointment.

Tenant Involvement

Focus and Opinion Groups

Tenant participation is vital if we want to improve the quality of our service delivery. To achieve this we have established a Focus group and an Opinion group, who are approached to give their views on our plans and performance. They have made a positive contribution in telling the Association what improvements they would like to see introduced. Being a member of these groups is not particularly onerous. The Focus Group only meets once or twice a year, so if you feel you would like to become involved just contact the office. The Opinion group is contacted by letter, e-mail or telephone when their views on an issue are required.



Satisfaction Surveys

Annually we undertake a tenant satisfaction survey, where we seek to establish the views of all our tenants on such matters as the level of our performance and the changes in policy/procedures they would like to see introduced. We do from time to time commission an independent survey of tenant satisfaction instead of an 'in house survey'.



Tenant Advice

Insurance

As a tenant you are encouraged to have insurance cover for your personal property and effects so that in the event of damage or loss caused by a break-in, you can make a claim to your insurance company. Details of our partnership arrangement with a company called Crystal, who provide contents insurance, are detailed in the Useful Telephone Numbers list.



Laminate Flooring

Wood effect laminate floor covering is becoming extremely popular, but is almost impossible to remove without being severely damaged if it is lifted to rectify a repair fault. Therefore the Association does not recommend that it is laid in a property other than covering a solid floor. In no circumstances do we recommend that it is laid on an existing wooden floor either at ground floor or first floor level.

If you choose to lay laminate floors and we need to remove the flooring to carry out a repair we will take no responsibility for its replacement.



Complaints Procedure



We have a formal complaints procedure which can be used by you or any of our customers who feel dissatisfied with any aspect of the service that we deliver or the treatment that they have received.

This procedure does not preclude anyone from seeking an independent investigation of a complaint by the Housing Ombudsman, but this can only occur after the internal complaints procedure has been exhausted.

We always welcome comments from tenants or customers, whether positive or negative on every aspect of our service delivery since without comments we are unable to determine exactly how we are actually performing.

Organisation Structure

Board of Management

In accordance with the Tenant Services Authority (TSA) Governance requirements; regulations and Company Law the Association is formally managed by a Board of Directors

The Association's Chief Executive and Office Manager serve the Board by giving administrative support and the presentation of reports. The Board has set aims and objectives of the Association and monitors performance against targets.

Staff

The Association has a staff of 9 who have individual responsibility for service activities. Under the direction of the Chief Executive the organisation structure is as follows:-

- ❖ Office Manager
- ❖ Housing Manager – Rent Control and Arrears
- ❖ Housing Manager – Repairs and Maintenance
- ❖ Housing Manager – Lettings and Tenant Liaison
- ❖ Housing Manager – Performance
- ❖ Accounts Administrator
- ❖ Administrative Officer
- ❖ Receptionist/Clerk

The staff have expertise in housing management and associated professions. They are committed to delivering a quality service which reflects the needs of all the Association's customers. This commitment was initially recognised in the award of the Charter Mark in 2005, and in 2011 with the renamed award, of the Government's Customer Service Excellence Standard.

Useful Telephone Numbers

Birmingham Civic Housing Association Office	0121 382 5105
Repairs Reporting	0121 382 5105
Out of Hours Emergency repairs	0121 554 2273
Out of Hours Gas Emergencies	0121 356 3566

UTILITIES EMERGENCY NUMBERS

Electricity	0800 328 1111
Gas	0800 111 999
Water	0800 783 444
Citizens Advice Bureau	0121 687 5370
Crystal Insurance (jlt group)	0845 601 7007
Domestic Violence Help Line	0808 2000 247
Samaritans	0845 7909090
Trading Standards	0845 4040506
Trinity Housing Resource Centre	0121 554 8746
T.V. Licensing	0844 800 5810
Vietnamese Community Association	0121 554 9685
Birmingham Settlement Debt Advice	0121 248 3081

BIRMINGHAM CITY COUNCIL SERVICES

General Enquiries	0121 303 1111
Housing Benefit Services	0121 464 7000
Refuse Collection	0121 303 1112
Pest Control	0121 303 6007/6993
Abandoned Cars	0121 303 1112
Elections Officer	0121 303 2731
E-mail contact	contact@birmingham.gov.uk