

Welcome to Belgrave Co-operative (BNCHA)

This **tenant member handbook** contains information about BNCHA and the day-to-day services we provide you. We also publish leaflets about things that might affect you which are listed below.

We hope you are happy in your BNCHA home. We value you both as a **tenant** who receives our services and as a **member** of our co-operative and community. The co-op works best with a two-way dialogue between the co-op and our members. So please tell us about things you like and don't like about the co-op.

Contacting us

Repairs and tenancy matters

Our staff can be contacted on **0333 600 2500**

They are available to assist you between **9am & 5pm** during the week (except for Tuesday after 1pm when the office closes for training purposes).

You can also contact **0333 600 2500** for emergency out of hours repairs 24 hours a day and 365 days a year.

The BNCHA membership office

You can contact BNCHA's **Membership Office** on **0116 502 0888** to discuss issues relating to your BNCHA membership and if you have reported a matter to our staff, but you are not happy about how the issue has been dealt with.

Other methods of contact

- By email on hello@belgravecoop.co.uk
- Through BNCHA's website at www.belgrave.org.uk
- Through BNCHA's **Chair** directly by getting their contact details from the BNCHA office or from BNCHA's website
- By visiting us or writing to us at our offices at **131 Loughborough Road, Leicester LE4 5LQ**

About us

BNCHA is a housing co-operative operating in Belgrave. BNCHA was established in **1976** to provide much needed homes for **people in housing need** in the area. Being a housing co-op means that **all our tenants are members of the co-op** and buy a £1 share. That share means that tenant members have **a right and a responsibility to get involved** in shaping how the co-op operates. With **480 members**, BNCHA is the **largest housing co-operative** of its type in the UK.

BNCHA received Government funding to buy, build and renovate its homes. This means that we are registered with a Government agency called the **Regulator of Social Housing** who publish standards that we comply with regarding our services to you.

BNCHA operates from offices we own at **131 Loughborough Road**. BNCHA has employed the services of the **Pinnacle Group** as a managing agent since 2017 who have staff based at our Loughborough Road offices.

BNCHA is governed by a **management committee** elected annually by our membership.

Information leaflets

BNCHA publishes a set of information leaflets about specific services that may be useful to you. These leaflets are occasionally circulated to our tenant members, are available by request, and are downloadable from our website.

BNCHA leaflet	Purpose of the leaflet
Moving in	To help new tenant members understand key issues when they move in
Your tenancy agreement	To help tenant members to understand your tenancy agreement

BNCHA leaflet	Purpose of the leaflet
Repairs – who does what?	To explain what repairs are BNCHA's responsibility and what repairs are your responsibility
Aids and adaptations	To set out how tenant members can get aids and adaptations in their homes
Our Code of Conduct for contractors	To set out the standards expected of contractors working in your home
What happens if I fall behind with my rent?	To explain how BNCHA manages rent arrears
Your rent and benefits	To explain how you can claim Universal Credit, Housing Benefit, and other financial assistance
General tenancy matters	To explain BNCHA's transfer list mutual exchanges; joint tenancies; succession; and subletting and lodgers
Keeping you safe in your home	To explain important issues relating to fire safety and other health and safety issues
Damp and mould	To explain issues relating to damp and mould to our tenant members
Improving your home	To detail how we improve your home and also how you can improve your home
Your services	To detail the services that tenant members who live in flats receive
Rubbish	To set out details about how you should dispose of rubbish
Keeping pets	To explain our approach towards our tenant members keeping pets

BNCHA leaflet	Purpose of the leaflet
Making a complaint	To set out how you can make a complaint about our services and about how you can complain about anti-social behaviour
Keeping vulnerable adults and children safe	To set out what the co-op does to keep vulnerable adults and children safe and what you can do if you are concerned about someone's welfare
Domestic abuse	To provide information about what you can do if you are suffering from domestic abuse
Suffering from mental health	To provide information about what you can do if you need help in relation to mental health
Moving out	To provide information about what you need to do if you wish to move out

Reporting a repair

BNCHA members can report repairs during working hours (Monday to Friday 9.00am to 5.00pm) to our staff. You can report repairs to them in person, by telephone, by email, or by letter.

NB. our offices are closed for training between 1.00pm and 5.00pm on Tuesday afternoons.

telephone: **0333 600 2500**

email: **hello@belgrave.org.uk**

address: **131 Loughborough Road, Leicester LE4 5LQ**

Emergency repairs

If you have an emergency repair, please also contact our repairs team on **0333 600 2500**.

If you smell gas, turn the gas off at the mains supply if you know how to and telephone **Cadent** immediately on **0800 111 999** (from outside your home – using your phone from inside your home could cause an explosion). Please also ring our staff as soon as possible afterwards. If you have an **electricity or water emergency**, please turn off your electricity or water service.

When a contractor is called out on an emergency, they charge BNCHA more for the repair. So - if you call someone out for an emergency repair and it isn't an emergency, you will be charged for it. Emergency repairs are defined below.

Has your repair been logged?

When you report a repair, you should be given a **repairs log number**. This is your record that you have reported your repair and you should keep the log number so that you can refer to it in the future. You should also receive a repairs satisfaction slip in the post after you have logged a repair.

Sometimes BNCHA tenant members tell a committee member or a contractor about a repair they need and then think that the repair has been reported. This is not the case. You need to report your repair as above and ensure that you get a log number when reporting it.

When reporting repairs, you will need to give your name and address; say what type of repair is needed or what is wrong; say where the repair is in your home and give a contact telephone number. Some repairs may need to be inspected before repair work can be ordered.

Arranging appointments

The contractor appointed to carry out the work will arrange **access arrangements** as necessary. Because our contractors have multiple repairs visits booked in, they will need to arrange appointments that are for mornings or afternoons. Some may offer evening or weekend appointments.

It is important that you are in at the time when an appointment has been arranged because contractors charge for missed appointments (and the co-op may pass that cost to you). Contractors usually leave a card if they have called.

Equally it is important that you inform us as soon as possible if a contractor has not called when an appointment has been made.

It is not normally expected that a contractor will “**cold call**” to carry out a repair (ie. without having called you to arrange an appointment). If they do, you can refuse them entry if their timing is not appropriate for you.

Speed of our repairs service

Emergency repairs are done **within 24 hours**. An emergency *make safe* repairs service is available 24 hours every day including public holidays. The emergency repairs service removes any dangers and makes your home and its occupants safe and secure. Emergency repairs can include:

- gas leaks
- total loss of electricity - **check if your meter is working or if there is a power cut before calling the emergency number**
- unsafe electrical sockets or fittings
- severe roof leaks, burst water pipes where you can't turn off the water and minor water leaks which cannot be contained and is likely to cause damage
- blockage of your only toilet
- blocked overflowing drain
- boarding up a door or window - **we may recharge you for this unless it is as a result of a crime and you have a crime reference number**
- securing a ground floor door or window
- loss of keys – **we will recharge you for this unless it is as a result of a crime and you have a crime reference number**

Carrying out an emergency repair only involves making the home safe and secure. Subsequent necessary repairs may need to be carried out to bring the home up to standard.

Urgent repairs are done or made safe within **5 working days**. They are repairs which could affect the health, safety or security of residents; damage the property; or which could severely inconvenience residents if not addressed urgently. They include:

- faulty hall or bathroom lights
- small water leaks that are not a risk to immediate health and safety
- leaking overflows or overflowing guttering
- items that might otherwise be considered standard repairs but which could be considered to cause severe inconvenience due to the health, age or other personal circumstances of residents

Standard repairs are done within **20 calendar days** - all other repairs are included in this category.

Repairs where estimates are needed, or where specialist work or scaffolding is required may take longer. Our repairs staff will let you know if this is the case.

Our staff take account of whether the tenant or someone living with them has any particular needs that mean that the repair should be carried out quicker than the targets set out above and whether the time of year means that the repair should have a higher or lower priority. Higher priority can also be given to repairs arising from harassment or racial harassment, domestic abuse, the co-op's need to safeguard its residents or offensive graffiti.

Who is responsible for what?

BNCHA leaflet **Repairs – who does what?** sets out what repairs are BNCHA responsibilities and what repairs are your responsibility. Generally, the co-op is responsible for repairing and maintaining the structure and fabric of the home you live in, and you are responsible for repairing and decorating items within the home.

The co-op ensures that our repairs responsibilities are delivered using skilled repairs workers and expects that you will ensure that you carry out your responsibilities similarly with properly qualified and skilled repairs workers.

You may ask the co-op to carry out works that are your responsibilities and the co-op may also have to carry out works that are your responsibilities for health and safety reasons or to protect the property. In these circumstances, the co-op will usually charge you for the cost of the repair unless you are elderly or disabled and have no-one who can help you.

Your safety

The safety of all our members is very important to us and we'll keep you updated about all fire safety measures on our website, or through our staff if we need to speak to you directly.

You can find out about our safety measures, particularly in relation to fire safety, and how you can ensure your home remains safe in BNCHA leaflet **Keeping you safe in your home**.

Damage in your home

If you, or someone in your home, causes **damage**, we expect you to repair it or, to arrange and pay for it to be done. We will always do emergency work to make your home and family safe, but we will charge you for this if you have caused the problem.

If your home is damaged by a break-in or vandalism, we will repair it provided you get a **Crime Reference Number** from the Police (not an Incident number).

You are responsible for insuring your own possessions, carpets, fittings and internal decorations. You should take out **home contents insurance** to protect your possessions.

If any of our employees or contractors cause damage to your home in the course of their work, we will carry out any repairs necessary and compensate you for any losses.

Standards that are expected of contractors

Our repairs are carried out by **independent contractors** who have agreed to comply with our **code of conduct**. This code of conduct is available on our website. We expect our contractors to always treat you with respect and to carry out their work to high standard and on time.

In turn, we expect you to treat our contractors courteously and ensure they can carry out their work without undue interference. We also need you to ensure that repairs workers are not left alone in your home or with only children present. If you leave your home, the contractor may have to leave the home too.

If your repairs are not done as set out here, please either get in touch with our repairs staff on **0333 600 2500** (have your repairs log number handy) or call the BNCHA office on **0116 502 0888**.

Improving your home

The co-op has a long-term programme to improve and modernise our homes. You can find out more about the major works we are planning by contacting our staff.

It may be possible for you also to improve your home but you need to ask the co-op's permission if you wish to improve or alter your home.

Further information on our improvement programme and how you can improve your home is available in BNCHA leaflet **Improving your home**.

Aids and adaptations

The co-op makes reasonable adjustments to our homes to meet specific tenant member needs so that we can house people with mental and physical disabilities. Wherever possible, the costs for aids and adaptations can be met through a Leicester City Council **Disabled Facilities Grant**, or by a charity, but if this is not possible, the co-op will consider paying for necessary adaptations. If our funding for aids and adaptations is limited, we may prioritise which adaptations should be carried out. Details of how we manage aids and adaptations are set out in BNCHA leaflet **Aids and Adaptations**.

Paying your rent and other charges

At the start of your tenancy, we will have told you how much your weekly rent is and whether it includes any service charges. We increase your rent and any service charges annually at the start of **April**. We will give you 28 days' notice of your rent increase.

How can you pay your rent?

The co-op offers its tenant members multiple means of paying rent through **Allpay** that include the methods below.

You can contact ALLPAY on 0330 135 9515 (lo-call & 24 hours) or through their website on www.allpay.net

- **direct debit** – download a Direct Debit mandate from Allpay's website or telephone Allpay to set up a Direct Debit over the phone.
- **standing order** – payments can be made by standing order direct from your bank or building society account. Please contact our staff for a form to enable you to do this.
- **Allpay payment cards** – at the start of your tenancy, you should have received an Allpay payment card. You should keep this safe because you will need it if you want to pay your rent through Paypoint, at the post office, online or by text. If you lose your card, please contact our staff. You should still try to pay your rent which you can do over the phone, by Direct Debit, or standing orders.
- **Paypoint** – you can use your Allpay payment card to pay your rent at the post office, shops or garages displaying the Paypoint sign. PayPoint's network includes local shops such as Co-op, Spar, Sainsbury's Local, Tesco Express and thousands of independent outlets. When you make a payment, you will receive a receipt of your payment which you should keep safe.



- **Telephone payments** – you can ring Allpay's number and make payments over the phone. You will need your Allpay card number and your credit/debit card details and you will be asked to enter the amount you want to pay on the keypad on your phone.

When is your rent due?

Your rent is due weekly on each Monday. If you wish to pay fortnightly, four weekly or monthly, your payments should be made in advance so that your rent account remains in credit. If you wish to pay your rent monthly, the amount you need to pay will be your weekly rent multiplied by 52 weeks and divided by 12 months (or ring our staff and they will tell you how much you need to pay).

We will send you **rent statements** every three months, but you can ask our staff for a rent statement any time you want one.

What happens if you get into rent arrears?

If you are struggling to pay your rent, you need to contact our staff as soon as possible. **Ignoring the problem will not make it go away and will make things worse.**

We don't want any of our tenant members to lose their home so follow these simple steps to avoid legal action being taken.

- talk to us when your circumstances change, if you lose your job, your hours change, or something happens in your family which affects your ability to pay
- we can give you advice and talk through the situation to get your rent account back up to date; you may find that you are entitled to help with your rent from Universal Credit
- contact our staff for money advice if you have financial troubles. If they can help directly, they will, but they can also sign post you to others who can provide advice and support.

You may be able to get help through Universal Credit or Housing Benefit payments or through other means to help with your rent.

Further information on benefit entitlement is available in BNCHA leaflet **Your rent and benefits**.

It is your responsibility to make sure that your rent is paid, whether it is paid directly by you or by the local Council (in the form of Housing Benefit) or the Department of Works and Pensions (DWP).

The co-op's future and our tenant members' homes would be at risk if we do not collect enough rent to cover our costs. Therefore, we expect tenant members to make rent payment a priority. The co-op will take prompt and firm action if tenant members do not pay. If all reasonable steps fail, the co-op can take legal action leading ultimately to repossession of your home.

Nonetheless, we recognise that complex circumstances may be involved in arrears, and we will seek to provide support and assistance to members prior to any formal recovery proceedings.

Further information about BNCHA's rent arrears policy is set out in a BNCHA leaflet **What happens if I fall behind with my rent?**

General tenancy matters

A tenant member may request to be put on the co-op's transfer list or may wish to mutually exchange with another BNCHA tenant or with a tenant from another co-op, council or housing association landlord.

Tenant members may be joint tenants, may wish to become joint tenants, or may wish to cease to be joint tenants. Family members may also wish to have a tenant's tenancy passed on them if they die (known as *succession*).

Tenant members may wish to sublet some or part of their home or take in lodgers.

Information about transfer and exchanges, household changes and on subletting and lodgers can be found in BNCHA leaflet **General Tenancy Matters**.

Keeping pets

The co-op recognises the benefits that responsible pet ownership can bring but acknowledge that controls need to be in place to prevent irresponsible pet ownership which can cause suffering to animals and nuisance to neighbours.

Guidance on pet ownership in BNCHA is available in BNCHA leaflet **Keeping Pets**, which offers advice to our members thinking about getting a pet, those who may already have a pet and residents who may have concerns about or problems with a neighbour's pet.

Making a complaint

BNCHA welcomes complaints from its tenant members and encourages anyone using or directly affected by our services to make a complaint. Further information on making a complaint is available in BNCHA leaflet **Making a complaint**.

We can receive complaints:

- in person at our office

- by phone through our staff team on **0333 600 2500**
- by letter addressed to our Registered Office
- by email at hello@belgrave.org.uk
- through the enquiry form on our website.

Dealing with anti-social behaviour

Anti-social behaviour (ASB) causes nuisance and annoyance and sometimes, our tenant members may live in fear because of ASB. Everyone has a right to enjoy their own lifestyle but only where this does not interfere with the quality of life for other residents.

Further information about how BNCHA manages complaints of Anti-social behaviour is available in BNCHA leaflet **Making a complaint**.

A tenant member may consider that they are the victim of hate incidents, hate crime or harassment. We will treat all incidents which are or appear to be hate incidents or hate crimes as severe ASB. Where an incident appears to be a hate crime, the co-op will pass the matter to the Police. Further information on how BNCHA manages hate incidents, hate crimes or harassment is available in BNCHA leaflet **Making a complaint**.

Domestic abuse

Incidents of domestic abuse are more common than many people think. It can happen to anyone regardless of gender or transgender status, social group, class, economic status, age, race, disability, religion or geographic location.

The freephone, 24-hour National Domestic Abuse Helpline
0808 2000 247

Further information about how you can get help in relation to domestic abuse is available at www.gov.uk/guidance/domestic-abuse-how-to-get-help and at www.nationaldahelpline.org.uk

Further information on how BNCHA manages domestic abuse cases is available in BNCHA leaflet **Domestic abuse**.

Moving out

If you wish to move out of your home, your tenancy agreement requires that you give the co-op four weeks' written notice. Further information on what you need to do if you wish to move out is available in BNCHA leaflet **Moving Out**.