

TOWER HAMLETS  
*Community Housing*  
THCH



Tower Hamlets Community Housing  
*Tenant's Handbook*

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## Welcome

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On behalf of all the board members and staff of THCH I would like to introduce you to the latest edition of our Tenants Handbook. If you are a new tenant I would also like to offer you a particularly warm welcome to THCH.

This handbook is designed to be an easy to read guide explaining THCH services and the rights and responsibilities of both you as tenants and THCH as your landlord. We have tried to include as much general advice as possible as well as some detailed advice about your rent, the repairs service and how you can become involved.

This guide has been developed with our residents on our Joint Area Residents Board and is intended to help you make the most of the services we offer. If there are any issues not covered by this handbook and you need further information then please contact your Community Housing Office who will be able to assist with most enquiries. If they cannot they will know someone who can.

From time to time the law or THCH policies may change. If this happens, THCH will tell you either in UPDATE, our monthly residents' newsletter, or by letter. Leaflets explaining key THCH policies are available from any of our offices or from our website: [www.thch.org.uk](http://www.thch.org.uk). Both Update and our website are useful sources of information.

David Eatwell

Director of Housing

## Introduction to THCH

Tower Hamlets Community Housing is a friendly, community based and resident-led social housing provider registered with the Tenant Services Authority. We are also a registered charity (registration number 1078394). We provide housing in the east end of London with almost all of our housing currently located in and around the western part of Tower Hamlets on the fringes of the City of London.

We believe that the best way to provide a housing service for the community is with the community and our relationship with our residents drives everything we do. We are a not-for-profit organisation and we invest back into the community through our local community centres.

Our Head Office is in Stepney and we have three Community Housing Offices who are responsible for the management of your home. Your Community Housing Office can assist with general advice or enquiries about the service and you should report any problems you have with your home to your Community Housing Officer based there. The three offices are as follows;

<p><b>Bethnal Green</b> Unit 4 Connett House 1 Teesdale Street London E2 6GF Tel: 020 7749 9830</p>	<p><b>Shadwell &amp; Wapping</b> 54 Bigland Street Shadwell London E1 2ND Tel: 020 7791 9770</p>	<p><b>Spitalfields</b> 47 Hobsons Place Woodseer Street London E1 5HH Tel: 020 7655 0380</p>
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You can also make a number of enquiries online at our website [www.thch.org.uk](http://www.thch.org.uk) or you can email us at [thch@thch.org.uk](mailto:thch@thch.org.uk).

# Your Tenancy Agreement

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This handbook should be read alongside your tenancy agreement. Your tenancy agreement, which you have now signed, is an important legal document. It is the contract between THCH as your landlord and yourself as tenant or joint tenant.

A joint tenancy means that all named tenants are equally responsible for the property and share the rights and responsibilities.

You should keep your tenancy agreement in a safe place. If you lose it, please let us know and we can issue a copy. The tenancy agreement sets out your rights and responsibilities as a tenant and the rights and responsibilities of THCH as your landlord.

With a few limited exceptions your tenancy with THCH will be an Assured Tenancy. An assured tenancy gives you the right to live in your home for as long as you require it and as long as you keep to the terms of your agreement. The tenancy can only be ended by THCH if one or more of the conditions shown in the Tenancy Agreement are broken or if you no longer live in the property as your only or principal home.

## **Can you succeed to an assured tenancy?**

If a tenant dies and there has not already been a succession then a member of the tenant's family living in the property may qualify to take over the tenancy. There are a number of conditions to be met so please discuss any such situation with your Community Housing Officer who will be able to clarify your position.

## **Can you assign an assured tenancy?**

This is when a tenant hands their tenancy (usually by legal deed) to someone else. This is not allowed by law except under certain circumstances, for example you can assign a property by way of mutual exchange; or if a Court has decided that a tenancy has to go from one spouse to another as part of divorce proceedings. Again you should discuss any such situation with your Community Housing Officer who will be able to advise you.

## **Do assured tenants have the Right to Buy?**

No, having an assured tenancy means that you do not have the Right to Buy unless this is a protected right if your home transferred to THCH from the Council as part of a stock transfer. Assured tenants may, however, qualify for the Right to Acquire. This is very similar to the Right to Buy however it is dependent on a range of different factors. Contact your Community Housing Officer if you are interested in buying your home and they will be able to advise you on whether you qualify and what you have to do.

## **How do you end your tenancy?**

When you leave your home you must tell us, in writing, at least four weeks before you go. A signed note with your name, address and the date you are leaving sent to your local THCH office will be sufficient. We want to re-let your home as quickly as possible after you go, so we might need to bring possible new tenants to look around during these four weeks.

When the four weeks are up, hand your keys to your community housing officer. If you don't we'll have to change the locks and charge you for the work. You must make sure that your rent is paid up to date and that the property is clean and tidy. If it's damaged, or needs decorating, you may have to pay us to put things right.

Make sure you take all your things with you - we will have to get rid of anything left behind and may charge you for that.

Don't forget to tell the council, gas and electricity suppliers that you're going. Remember to get your phone disconnected too.

Leave your new address with us so that we can contact you if we need to.

## Making Yourself at Home

### A few tips to make moving into your THCH home a little easier.

If you are a new tenant there are a few things you need to check before you get settled in. If you have lived in your home for some time you might want to read this handbook just in case there are things you have forgotten.

### Help is at hand

Each THCH community area has its own office responsible for the management of your home. You should report any problems you have with your home to your Community Housing Officer at one of the THCH offices listed below. Your office can assist with housing advice, repairs, rents, benefits and transfer applications. The three offices are as follows;

<p><b>Bethnal Green</b> Unit 4 Connett House 1 Teesdale Street London E2 6GF Tel: 020 7749 9830</p>	<p><b>Shadwell &amp; Wapping</b> 54 Bigland Street Shadwell London E1 2ND Tel: 020 7791 9770</p>	<p><b>Spitalfields</b> 47 Hobsons Place Woodseer Street London E1 5HH Tel: 020 7655 0380</p>
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### Getting connected

Your gas and electricity supplies should be connected when you move in. This cannot always be guaranteed so at least two days before you want to move in you should check with the gas and electricity supply companies to see if everything is on.

As soon as you move in you should read the meters and let the gas

and electricity suppliers know that you are the new tenant. This should ensure that you are not charged for power that previous occupants have used. Tell the supply companies your name and address and the exact meter readings. If you are not confident about this ask them to send someone round to read the meters for you.

If your home has key meters for gas and electricity make sure you know where they are, they can be hard to find in the dark! If the gas runs out make sure you turn off all the gas points before you recharge the key. When the gas comes on make sure all the pilot lights are lit.

If your new home has a phone, you should contact the telephone company to arrange transfer to your name should you want to take over the phone line. If you don't do this before you move in you may have to pay a hefty reconnection charge (you may also have to pay this if the previous occupants want to take their telephone number with them to their new home).

All THCH homes are connected to a communal satellite TV service because we do not permit satellite dishes to be fixed to our buildings. Contact your Community Housing Officer for advice on how to access satellite TV.

## **The water supply**

The water supply should be on when you move in. If it isn't, find the stopcock and turn it on. If your water is running properly you should still find out where the stopcock is because you may have to turn it off in an emergency. If you cannot find the stopcock, or it doesn't work, contact your THCH Community Housing Office immediately. You may also need to tell the local water authority you have moved in, so that you can start paying water rates.

## Heating and hot water

The heating and hot water system will be different according to where you are moving. A full safety check will have been undertaken on the gas and electricity installations in all THCH lettings, however, you should have been shown how to operate the heating and hot water system when you viewed the property. If there is not one in the property ask for a copy of the operating manual for your boiler or any other installations.

## Fuses and circuit breakers

The electricity supply is controlled by fuses, which are designed to cut out (blow) before anything dangerous happens. Some homes have circuit breakers, which have the same function.

When a fuse blows several electrical things in your home will suddenly cut out. There will be different fuses for lights and for power. The fuses are usually in an in-built cupboard, you must make sure you know where these are - if you can't find them, contact the THCH local office.

1. Unplug, or switch off at the wall, anything that you think might have caused the problem (the fuse may have blown immediately after you have turned on a drill or a hair drier for example).
2. Switch off the electricity at the mains. It is a good idea to keep a torch near the switch.
3. Check the fuses to see which one has blown (the wire will be burnt).
4. Replace the fuse wire with new wire. It is a good idea to have a supply of fuse wire easily available. Make sure you use the right sort (there are different strengths - called the 'ampage').
5. Switch the electricity back on.
6. If the replacement blows straight-away, or quite soon after, there could be a fault in the system - contact your THCH office as soon as possible.

## **Circuit breakers**

Circuit breakers automatically switch off when there is a problem. They are a bit easier to deal with than fuses, but again it is a good idea to make sure you know where they are and what to do. If several appliances go off at once you should:

1. Unplug, or switch off at the wall, anything you might think caused the problem.
2. Switch off the electricity at the mains.
3. Find the switch that has turned itself to 'off' and flick it back to 'on'.
4. Switch the electricity back on.

If the switch cuts out again contact you local THCH office.

## **Council tax**

When you move you do not automatically get bills for your council tax. It is your job to tell the council that you are the new tenant. You should write to them with your name, your new address and the date you moved in. You can arrange to pay your council tax in monthly installments, it is better to sort this out quickly and not run the risk of building up a huge bill you have to pay later.

The address of the council tax office is: LB Tower Hamlets, Mulberry Place, 5 Clove Crescent, London E14 2BG

## **Benefits**

You will need to make a new application if you are receiving Housing Benefit as you might be paying more, or less in your new home. If you get other benefits then this could affect how much housing benefit you get. You should sort this out quickly so that you don't find yourself short of money or having to pay back large amounts. Your THCH Community Housing Office will be able to help you fill in the various forms.

## Health

If you are new to the area you may need to register with a GP and dentist. You could ask your neighbours to recommend people or contact the Tower Hamlets Primary Care Trust who will be able to advise you on health provision in your neighbourhood. You can contact the Primary Care Trust on 020 7377 7000. It is best to register as soon as possible rather than wait until you or someone in your household is ill.

## Letting people know

Make a list of people and organisations that should know you have moved. This could include your employers, benefit offices, banks, building societies, credit card companies and so on. You will need to update your address on your TV license too (write to TV Licensing, Barton House, Bristol, BS98 1TL or phone 0117 937 7500). For a few pounds you can get the post office to re-direct your mail from your old home to your new home.

## Help with setting up a new home

The Tower Hamlets Credit Union can offer support and assistance to any THCH tenants who have moved in to a new home including both help and advice on managing your finances to obtaining a low-cost loan. You can contact the Credit Union through their website at [www.thccu.co.uk](http://www.thccu.co.uk).

## And finally...

We are here to make sure any problems you have are sorted out without any delays or fuss. The rest of this handbook tells you how to get the best out of our service. If there is anything you don't understand, or if you need any help or advice talk to your local THCH office.

## Being a Good Neighbour

You should be able to enjoy life in your home. Good neighbours will tolerate the different lifestyles of people living near them as long as they don't cause a nuisance. Good neighbours will also understand the impact their behaviour may have on their neighbours and act accordingly.

THCH will encourage and promote all residents to become involved in the local community and we have a range of community facilities offering a range of services.

<b>Cable Street Club Room</b>	395 Cable Street Shadwell London E1W 3DP	Cable Street is a small facility specifically for local pensioners, featuring kitchenette and toilet facilities and full disabled access.
<b>Hanbury Street Community Room</b>	103 Hanbury Street Spitalfields London E1 5JQ	A newly built facility with full access for the disabled - comprising of a small meeting room, kitchenette & toilet. Suitable for small groups/activities and meetings.
<b>Luke House Community Room</b>	Bigland Street Shadwell London E1 2ND	A modern facility built above our Shadwell & Wapping Community Housing Office. The facility has access for the disabled and comprises hall, kitchenette and toilet. Ideal for community groups and recreational classes.

<b>Minerva Community Centre</b>	Minerva Street London E2 9EH	Newly refurbished in 2008 with full access for the disabled, comprising: dividable hall, offices, kitchenette & toilet. Suitable for medium sized meetings and other functions.
<b>St Peters North Community Centre</b>	St Peters North Community Centre 1 Marian Place Bethnal Green London E2 9AX	Modern purpose built community facilities over 2 floors with full access for the disabled, comprising: hall, offices, meeting rooms, kitchenette & toilet. Suitable for medium sized meetings and other functions.
<b>Tarling East Resident's Room</b>	6 Robert Sutton House Tarling Street Shadwell London E1 0BA	Community facility comprising: kitchenette & toilet and medium size meeting room. A new Tarling Community Centre is planned.
<b>Wodeham Gardens Community Room</b>	1 Wodeham Gardens Whitechapel London E1 5BN	A small meeting room offering full access for the disabled, comprising: dividable hall, kitchenette & toilet. Suitable for small functions.
<b>Zander Court Club Room</b>	50 Zander Court Bethnal Green London E2 7AY	Purpose built community facilities with full access for the disabled, comprising: dividable hall, kitchenette & toilet. Suitable for medium sized meetings and other functions.

We want you to be able to enjoy your home and neighbourhood. By following these basic rules, we hope all residents will be able to live in a clean, peaceful and cheerful environment.

- Please try to close communal doors quietly as you enter and leave the building. If you have a door entry system then please do not let in unwanted strangers and never interfere with the locking mechanism.
- Your taste in TV and music may not be the same as your neighbours who may not want to hear it. Please do not cause a noise nuisance by having your music or TV on loud late at night, especially between 10pm and 6am
- Spitting is unhygienic and unsightly so please do not spit in and around communal areas
- THCH is proud of the quality of our estate cleaning service and we want you to be proud of your home. Please do not throw litter or rubbish in communal areas. Take your rubbish home or use a bin to dispose of it correctly
- Permission must be sought before you keep a dog. You must also make sure you clear up after your pet but it is best not to let your dog foul in communal areas in the first place.
- It is against the law to smoke in all communal parts of the building.
- Please use the recycling facilities that you are provided with.
- You should inform your Housing Officer if you believe you have been the victim of Anti Social Behaviour (ASB) or you are aware of ASB occurring on the Estate. Please report Anti Social Behaviour early so that we can take action early.
- Please inform your Housing Officer if you notice graffiti or dumped rubbish so that THCH can keep your Estate tidy.

- You live in a residential area so please keep the noise down in communal areas. Please try not to disturb neighbours, especially between 10pm and 6am.
- You are responsible for your children and your visitors so please ensure your children and your visitors behave and respect the area and other residents.
- You must seek permission from THCH if you intend to lay laminated, wooden or artificial flooring as this can cause a disturbance to neighbours below you.

### **Cracking down on harassment/Anti-Social Behaviour**

THCH is committed to supporting tenants who are victims of any form of harassment, now also referred to as Anti-Social Behaviour. THCH has a victim orientated Anti-Social Behaviour policy and procedure. The Anti-Social Behaviour policy is available from the Community Housing Offices on request.

It is crucial that tenants report any incidents of Anti-Social Behaviour to THCH as soon as they occur so that swift action can be taken.

### **Resolving problems with nuisance neighbours**

Most people do get along fine but sometimes disputes can happen. They can range from a fall-out about next-to-nothing to serious harassment or even violence. A one-off incident is something that most people can put up with.

Trouble starts when the nuisance is repeated. We're determined to crack down on nuisance neighbours who can bring real misery to those around them. We will take whatever action is necessary to stamp out Anti-Social Behaviour.

## **Taking Action**

If you are a victim of Anti-Social Behaviour, which is caused by a THCH tenant or any other resident, e.g. council tenant/home owner, you should contact your local THCH office straightaway. We'll treat your problem very seriously and will look into it thoroughly. In the early stages we'll probably try a gentle approach getting you and your neighbour to talk about the situation together (perhaps with a staff member or an independent expert mediator).

There is a mediation service operated by Tower Hamlets Mediation Service who can be contacted on 020 7702 8305.

In more serious cases, especially those ones which involve harassment and/or threats, or if the gentle approach has failed, we will take more serious action. If we need to get a speedy solution you can go to court to get an 'injunction'. This is a legal order that instructs someone to stop causing the nuisance immediately. If they ignore it they face a heavy fine or even prison. In other less threatening situations we can apply to a court to evict the tenant from their home. This takes a little longer and the threat of it may be enough to get the person to stop. We will do everything we can to get them to alter their ways before the court case.

## **Getting proof**

Legal action like this can only be successful if we have proof that nuisance has happened. Obviously we couldn't evict someone simply because a neighbour says they have been anti-social. So if you suffer nuisance from your neighbours, you should keep a diary of everything that happens. You will need to back this up with some hard evidence: tape recordings of excessive noise, photographs or video evidence of specific incidents (for example someone spraying graffiti) and written statements from other neighbours. We may send someone to your house to see or hear for ourselves what's going on. You can also contact LB Tower Hamlets environmental health team on 020 7364 5000.

## **Here to help**

There is no need to suffer in silence. If talking to troublesome neighbours hasn't solved the problem get in touch with your local THCH office. We will do what we can to get the problem sorted out.

## **Your responsibility**

We are determined to stamp out anti-social behaviour. Anyone who causes a nuisance to neighbours or harasses someone else (for whatever reason) is breaking their tenancy agreement. This is very serious. We will take swift legal action to put a stop to this sort of thing.

A THCH tenant is not only responsible for what they do themselves but also for the behaviour of other people living with them and of anyone they have invited into their homes. A tenant has broken their tenancy agreement if these other people cause trouble - even if he or she hasn't been directly involved. We will be determined and quick to take action and the tenant could end up losing their home.

If the person causing the nuisance/harassment is the tenant of another landlord, THCH will expect that landlord to take action which could result in them losing their home.

## Your Rent and Service Charges

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Your rent is used in four main ways:

- To repair your home when things go wrong or are worn out
- To maintain and clean communal areas
- To manage the housing service - running your local community housing office, organising the housing system and general administration
- To help pay back the money we have borrowed to modernise older homes and build new ones.

### **How is the amount of rent decided?**

Assured tenancy rents are set using a government formula with annual rent increases based on inflation rates from the previous September. The purpose of the “rent formula” is to ensure that rents remain affordable, that rents are fair and linked to the service provided and that differences between rents for housing associations (like THCH) and local Councils are removed.

For tenants that transferred from London Borough of Tower Hamlets to THCH the annual rent increase, until 2009, is set out in the Formal Offer Document (copies of this are kept in the Community Housing Offices) which was agreed at the time of the transfer of your estate to THCH.

### **When and why does the rent go up?**

The tenancy agreement you sign when you first move in tells you how much rent you should pay. Unfortunately, as costs rise, we have to increase this amount to maintain the housing service and to keep your home in good condition. Your tenancy agreement

explains how your rent will be adjusted every year but not more than once. You don't have to worry about unexpected rent increases, as we will tell you, in writing, at least four weeks before any rent increase.

## **Service Charges**

Included in your overall rent are some service charges which pay for specific services which only some tenants may get, these include gardening and grounds maintenance, estate cleaning, security systems or a concierge service and estate lighting

## **Can I get help to pay my rent?**

You may be able to get housing benefit to help you pay your rent. It depends on your income, how big your family is and how much you have in savings. It is worth applying even if you think you won't qualify. Both the Councils Housing Benefit Office and your THCH Community Housing Office can give you the form. If you need help completing this form your Community Housing Officer will give you free advice about the benefits available. Ask at your local office

## **How do I pay?**

Your rent is due every fortnight on a Monday. The Tenancy Agreement says you should pay one week in advance and one in arrears. When you first move in you will have been given a Rent Payment Card to help you keep your rent up to date. THCH are able to offer various payment options, one of them being the payment cards, which replace the rent books you may have been used to.

You can pay:

**At the Post Office** - make sure you get a receipt to show that you have paid

**At a pay point outlet** - again, make sure you get a receipt.

**Through your bank** - A standing order tells your bank to pay the rent from your account. Ask at your local THCH office about setting one up. When the rent goes up you will have to change your standing order to the new amount - it won't happen automatically. Your rent must be paid in advance at the beginning of each month.

**A direct debit** - this will allow THCH to collect regular payments from your bank account. Although changes can be made by THCH, you will be given at least 10 days notice of any change in your payments. You have the authority to cancel the Direct Debit agreement at any time. THCH encourages payment of rent by direct debit as it keeps our collection costs low.

**By post** - You can send a cheque or postal order (made out to 'Tower Hamlets Community Housing') to your local THCH office. Attach a note with your name and address on it - you can put this information on the back of the cheque or postal order as well. Don't send cash through the post except by recorded delivery.

**By telephone** – Ring THCH on 020 7780 3070

**Online** - Go to the THCH website and click the link

## **How can I check where I am with my rent?**

You will get a rent statement every three months. It tells you how much you should pay and how much you have actually paid. It shows whether you owe us any rent (called 'arrears') or if you have paid more than you need (called 'pre-paid'). If you want to know how you stand at other times contact your local THCH office and ask for the 'current balance' on your account. If you receive Housing Benefit you might notice a delay with that money appearing on your rent account. This is because the LB Tower Hamlets usually pays the money to THCH one or two weeks after the week it is due.

## What happens if I don't pay?

If you get into money trouble and fall behind with your rent you can make an agreement with us to pay off what you owe in extra weekly amounts. But we will take legal action against people who refuse to clear their debt - they may even lose their home.

## Get in touch!

If you do get behind with your rent please contact us! At THCH we give a good service to all our tenants - including those with money trouble. It's in our interest, and yours, to help you pay off any rent debt. If you are struggling to make ends meet you should get in touch with us straightaway - by keeping the problem to yourself the debt can only get worse. If you don't let us know, you could risk losing your home.

## Expert help

Ask to speak to your Community Housing Officer, a specialist who will give you friendly, free and confidential help. They will:

- **Check** if you entitled to benefits
- **Make sure** you're getting all the right benefits
- **Give you** any claims forms you may need and help you to fill them in
- **Explain** any benefit rules you do not understand
- **Suggest** the best way to manage your cash

## Repayment agreement

Together we can work out how to pay off what you owe. You can agree to add an extra amount to your weekly rent until the debt is paid off. You will never be asked to pay any more that we think you can afford.

## Legal action

We will always try to help people to get out of rent debt, but we will take swift legal action against anyone who refuses to pay. We start by telling the tenant officially that we plan to take them to court and that they could eventually lose their home. This is called a '**notice of intention to seek possession**'. It is a legal notice. We have to wait four weeks after this notice before we can get a date for a court hearing. If you find yourself in this position you should get in touch with us before these four weeks are up - the action may be cancelled if you make and keep an agreement to pay.

## Court hearing

If you still don't do anything, the Court will write to you and tell you the date of the hearing and give you a chance to explain your circumstances. Even now it's not too late to get in touch to get the problem sorted out. The Court will probably order you to pay off the debt with a certain amount each week. Only if you break this order will you, and anyone living with you, be evicted. In very serious cases, when you have made no effort to pay or have broken a repayment agreement, we will ask the court to allow us to evict as soon as possible.

## Here to help

There is never really any need for things to get this far. By getting in touch as soon as you get into money trouble, and by keeping to a sensible repayment agreement, you can avoid problems in the future. Even when things get serious and the courts get involved we still give tenants every chance to sort the problem out.

## Regular checks

As well as checking on tenants rent accounts we will be looking at our own costs. We have tried to forecast how much the service will cost in the future and will send you a report about this. Whenever a service, or what you have to pay for, is likely to change we will try to get everyone's ideas to find out if you think you are getting good value for money. We often do this through surveys and meetings.

Regular meetings with tenants groups in each of our areas throughout this year will tell us if the services are up to scratch. You can have your say at any time too - just tell your Community Housing Officer if you think the services could be improved.

# Maintaining your Home

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## Reporting Repairs

As a THCH tenant you have a right to expect repair work to be done quickly and efficiently when you report a problem in your home. We are committed to improving this service all the time.

## What we have to do

Our responsibilities are described by the law. We must:

- Keep the structure and the outside of your home in good condition
- Repair fixtures and fittings inside your home - doors, pipes, heating and so on
- Make sure that water, electricity and gas are supplied safely and that waste pipes and drains are working properly
- Repair and maintain shared areas such as landings, stairways and communal entrances

## What you have to do

You have responsibilities too:

- You must tell us about any repair that needs doing as soon as you can - you report this to your local THCH office or online.

It is especially important to report urgent problems straightaway - these faults might threaten your health and safety, or mean that the property is dangerous or could be seriously damaged. If you discover an emergency outside of normal office hours (9am to 5pm Monday to Friday) or over a holiday period you should ring 0800 376 1637.

Tell the officer answering the phone:

- Your address
- That you are a THCH tenant
- The type of emergency

They will decide if the work is so urgent that someone has to be sent out straightaway or if it can wait for the local THCH office to open.

Report gas leaks to the gas board at once. (0800 111 999)

By reporting faults quickly you can help stop minor problems becoming major and expensive ones. You should keep the decorations in your home in good condition and you must make sure that you, your family, or your visitors don't damage your home - accidentally or deliberately. You will have to repair any damage yourself or pay our costs if we have to do it.

When you report a repair we will put it into one of four categories depending on how serious it is. They are:

### **Emergencies**

Such as: complete power failure, flooding, drains blocked so that sewage can't escape, doors or windows made insecure by burglars. These should be attended to within 24 hours of you reporting the problem.

### **Urgent**

Such as: plumbing problems and faulty heating. These should be completed within 3 working days\*.

### **Priority**

Such as: minor leaks to internal water services, roof leaks, individual door entry phones not working. These should be completed within 7 working days\*.

## Normal

Such as: blocked gutters and rainwater pipes, re-glazing of external doors and windows, repairs to garages, storerooms, locking posts, fences, steps and staircases. These should be completed within 20 working days\*.

When the work is ordered you will get a response slip asking if you are satisfied. If you are not happy you should use this slip to tell us what went wrong.

Where work has been carried out in a property by our handyperson or contractors and this has resulted in damage to your decorations, fixtures or fittings, we will carry out works to make good any damage. The cost of this work will be incurred by THCH. If you think the work still hasn't been done properly you can put in a formal complaint. We'll look at the job again.

You can help the repairs service work smoothly by:

- Keeping your repair appointments so that workers and inspection staff can get on with the job as soon as possible (missed appointments mean time and money wasted).
- Sending your satisfaction response slip back straightaway (the postage is free).

\*Working days are Monday to Friday excluding Bank Holidays

Your home should be safe for you and your family to live in. By repairing faults quickly and by making sure that services are properly supplied we can help to give you peace of mind.

# Looking After Your Home

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## Fire Safety

Fires can start easily and spread very quickly. Be especially careful if you have young children or very elderly or infirm people living with you. Keep matches out of reach, don't leave pans boiling away and don't cover heaters or boilers.

Unplug electrical equipment before you go to bed and make sure cigarettes are put out properly. If a fire (even a small one) does start you must:

- **Get your family out**
- **Close doors behind you if possible to stop the flames and smoke spreading**
- **Phone 999 and ask for 'fire'. Give your address clearly when you get through**
- **Warn your neighbours**
- **Don't go back inside until a fire officer says it is safe**

**Prevention is better than cure. We strongly recommend that tenants get their own smoke alarms. Check them regularly.**

## Be careful with gas

Gas heaters and boilers need either a balanced flue or proper ventilation so that poisonous waste fumes can be carried away safely. We will service gas installations regularly, but you can help by making sure that ventilation is kept clear. You should be very careful with gas or water heaters in the bathroom. Make sure that the room is well ventilated and the flue is clear. Open a window or door while the water is running and turn off the heater before you get in the bath.

## **Protect your pipes from frost**

Water can freeze inside pipes, cisterns, sinks and basins during very cold weather. This cracks the pipes and, when the ice melts, water bursts out causing a lot of damage to the building, your decorations and possessions. It can be very upsetting and unhealthy - especially for babies or elderly people.

You can avoid this miserable experience by taking a few simple precautions if the weather is cold, or could go cold soon:

- Leave some heating on if your home is going to be empty overnight or for a day or two - it only needs to be on a low setting
- Drain all the water out of the system if you are going to be away for longer than this - turn off the supply at the stop cock and leave the taps on until the water stops running.

If you find out that the water has frozen already (nothing will come out of the tap when you turn it on) you should:

- Lower the temperature of your central heating boiler
- Drain off the water (see above) and leave the taps on
- When the ice in the pipes starts to melt turn the taps back off
- If the pipes burst report it to your THCH office straightaway

We recommend that you arrange contents insurance in case of accidents or theft. THCH has a scheme, which allows tenants to pay their premium with their fortnightly rents. Ask your local office for further information.

## **Stop damp and mould**

A lot of moisture goes into the air whenever you cook, run a bath or dry clothes in your home. When this moisture meets a cold surface like a window or an outside wall it turns into droplets called 'condensation'. If this is left it causes unpleasant damp that can be

unhealthy and damaging. You can help prevent this problem by:

- Wiping moisture away whenever you see it - it may collect on windows overnight
- Keeping a window open if you are drying clothes indoors - dry them outside whenever possible and only use a tumble drier if it has direct ventilation to the outside
- Keep rooms warm - even a low 'background' heat will help
- Ventilating the room - nobody likes draughts but some air does need to come in and out, so open windows a little until they stop misting up
- Don't use bottled gas or paraffin heaters - they actually produce water in the air and are a fire risk too
- Don't block up air vents in your home

## **Improving your home**

If you wish to carry out improvement works to your home, you must provide details in writing to your local Housing Office and receive written consent from THCH prior to any works taking place.

## **Take precautions before you go away**

There are things you can do to keep your home as safe and as secure as possible when you are away:

- Buy timer switches so that your house lights come on automatically in the evening
- Cancel deliveries such as milk or newspapers
- Unplug all your electrical appliances (other than a freezer, if you have one)
- Turn off the water supply

- Close all the windows and internal doors (lock the windows if you can)
- Lock the outside door
- Lock sheds and garages
- Tell neighbours you will be away. Ask someone to keep an eye on your home by pushing through mail and closing curtains

Sometimes people move away without telling us. So, if you are going to be away for more than 28 days, please tell your local THCH office otherwise we may think you have abandoned your home.

You may also want to contact the local police station to ask for further information about crime prevention.

## **Home contents insurance**

If your home is damaged by severe weather or a burglary we will repair it, but this protection does not extend to your own possessions. You should take out 'home contents' insurance to get things replaced if they are damaged or stolen. The amount you pay depends on what things are worth. Shop around for quotes before you commit yourself - there can be quite a price difference between companies. If you are elderly you maybe able to get cut-price insurance from organisations like Age Concern.

Alternatively, as mentioned earlier, THCH is able to supply cover via an insurance company. The premium is then paid fortnightly with your rent.

## Getting Involved

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THCH is a resident-led organisation and we use both our consultative structures as well as frequent questionnaires and surveys to get your opinions.

We will consult with you in a variety of ways depending on which is most appropriate for where you live or how you have told us you want to be contacted. This could include:

- Talking to your Area Resident Board
- Calling a meeting of all residents
- Sending a letter to everyone concerned
- Conducting a telephone or postal survey
- A combination of these.

THCH gives you the opportunity to have a say. Some people demand nothing more than good, up to date information about things such as rent levels or their chances of moving to a new home. Some like to play a much more active role - meeting staff, organising tenants groups or other community activities and taking part in decision making.

### Your right to information

Even if you want no involvement in running the service you still have a right to good quality information. By law we must tell you about:

- The tenancy agreement rules
- How the repairs service works
- How you will be asked about things that directly affect you
- How we decide who is being offered a home

THCH also acknowledges:

- Your right to be asked
- if we're planning changes to improve the way we run the housing service we will tell you what we want to do and ask what you think. This could be a new repairs policy or a different way of paying your rent for example.
- We will want to know what you think before we go-ahead with major improvements to your home.
- We will ask you for your comments and look into what you say before a final decision is made

You may see the information we have on our files about you. Ask at the local THCH office how to do this.

## **THCH Board**

The governing body of THCH is our Board. This is made up of eight resident members (six tenants and two leaseholders), six independent members and four council nominated members.

The decision to have eight resident board directors has been made in order to make THCH a resident led organisation. These eight people are elected by the Area Resident Boards and the Leaseholder Steering Group (more about these two groups later) and have a major say in how THCH works.

The THCH Board and its committees are responsible for all the decision making in THCH. They are bodies that decide on policy, rent setting, investment and every other area of service THCH delivers. The resident representation on the board puts resident participation at the forefront of the THCH agenda. The THCH Board delegates day to day decision making to the Executive Directors: the Chief Executive, the Director of Housing, the Director of Finance and the Director of Development. The Executive Directors are responsible for making sure that THCH complies with the decisions of the Board.

## **Area Resident Boards (ARB)**

The main consultancy body for THCH are our Area Resident Boards. These are groups of residents for each community area that meet regularly to discuss the services that THCH are responsible for. The dates of these meetings are publicised in Update - THCH's monthly magazine. They are also the body THCH will approach if there is a major initiative or development that needs resident input.

All residents are welcome to attend the ARB in their area and you may be interested enough to become a member of the ARB. If you do you will be able to elect the board members for each community area.

## **Starting or joining a tenant group**

Tenants groups are started by local people who get together to work for common aims. They may have one particular problem - such as a lack of play areas for children - or they may want to tackle a wide range of issues. Or they may just want a better community spirit.

Whatever the reasons, they can get help. The Community Housing Office staff and the Community Development Team will support and assist tenants groups with venues, training and advice.

Regular meetings with the local community housing staff can give groups a chance to have a say in how their housing is run. Any plans for that area will be discussed with the group first to make sure that we are all working for the same thing.

If you want to discuss this or any other resident participation or community development idea please contact the THCH Community Development Manager on 020 7780 3070.

## Moving Home

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People move around much more these days. They may have to go where their job is, or want more independence from their family. Others would like a home that is better suited to their changing needs. We believe that you should have every chance to move when you need to.

### **Moving to another home in Tower Hamlets**

You may think your present home is not suitable any more. Perhaps your family has outgrown your house, or you've been left living somewhere that is too big for you. You could have medical reasons for wanting a different type of home or you might have been harassed by neighbours.

Whatever the reason, you can apply for a 'transfer' to another Social Housing property. You will need to fill in a form, which you can get from the THCH office. Unfortunately we don't have enough homes for everyone who wants one, so we use a system of categories to decide how quickly you can be offered somewhere else to live. The more urgent your housing needs, the higher priority you will get. Details are available from your local office.

We will look at your present housing situation and at what you need in the future. We consider every transfer application sympathetically but sometimes we have to turn people down. If this happens to you we will tell the reasons in writing. If you owe rent you will not be considered for a transfer. This restriction may be lifted if you are suffering from violent behaviour or harassment.

## Homeseekers

THCH has joined with other housing providers locally, including the Council, in a common lettings scheme where you choose which empty home you want and then you bid for this home either by telephone, online, or in writing.

## Exchanging with another tenant

If you can't get a transfer you could think about swapping your home without going through the normal rehousing system. You can exchange with another THCH tenant, or a tenant of another housing association, or a council tenant. This is called a 'mutual exchange'. We have lists of people looking to exchange like this. There is an application form where you can apply. We can display details about your home address, size, type and so on) in the THCH offices if you want. You can also advertise in local papers and shop windows or visit [www.homeswapper.org.uk](http://www.homeswapper.org.uk).

When you have found an exchange partner you should tell your local THCH office, who will tell you what to do next.

Before an exchange goes through you'll need to get our go ahead in writing.

By law we **must** agree **except** in certain circumstances such as:

- Tenants from either household are being taken to court for rent arrears
- The home would be too big, or too small for the people you're swapping with.

## Moving to another part of the country

You may need to move a long way away to work or to look after a relative. You can apply directly to the Local Authority in the area you wish to move to.

# How to Make a Complaint

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## Complaints procedure

There may be occasions when you are not satisfied with the service you have received. THCH expects you to discuss the issues first with your local Housing Office explaining that you are not happy with the service you are receiving and that you expect things to improve.

THCH is keen to put things right if tenants are not happy with the service they receive. Complaints about the service can help us to improve things for everyone.

Complaints are an expression of dissatisfaction with the service received or that the service has not been received. Although we may be disappointed that we have dissatisfied someone THCH welcomes complaints as an important tool in measuring our residents' satisfaction with our services.

The formal complaints procedure is available in the local THCH offices, online on our website or you can contact our Complaints officer on 020 7780 3070. The procedure clearly sets out how quickly complaints will be dealt with and by whom. If, at the end of the procedure, you are still not satisfied that matters have been dealt with adequately, you can take your complaint to the Independent Housing Ombudsman Service.

## Stage 1

Any THCH customer will be able to ask for a complaint to be considered as a formal stage 1 complaint. The complaint will be investigated and responded to by the manager of the service area which is the subject of the complaint.

All formal complaints will be referred to THCH's Complaints Officer

who will acknowledge receipt within 5 working days and arrange for the appropriate Manager to respond within 15 working days. If it is not possible to complete the investigation within 15 working days, you will be notified of this.

If you remain dissatisfied, you may request, within 2 calendar months from the date of our decision at stage 1, that your complaint is progressed to a stage 2 complaint. You must state your reasons why you think our original decision was incorrect.

## **Stage 2**

Stage 2 complaints are dealt with by the relevant Director. A written acknowledgement will be sent within 5 working days of receipt of your complaint and a full response will be provided within 15 working days. If it is not possible to complete the investigation within 15 days, you will be notified of this.

If you remain dissatisfied, you may request, within 2 calendar months from the date of our decision at stage 2, that your complaint is progressed to a stage 3 complaint. You must state your reasons why you disagree with our decision. However, if a complaint is upheld at stage 2 but you wish to escalate it to stage 3, the Chief Executive may decide that it is inappropriate to convene a Panel. You will be advised in writing that you may wish to refer the matter to the Housing Ombudsman Service.

## **Stage 3**

Stage 3 complaints will be heard by a Sub-Committee of the THCH Board (The Complaints Panel). We will aim to convene The Complaints Panel within 2 months to ensure that all complaints are heard in a timely manner. You will have the right to present your case to the Panel and to bring a representative provided THCH are advised of this in advance. The Chief Executive will be available to attend the Panel to advise on policy and procedure. The relevant

Director will usually attend to present the findings of the stage 2 review. The hearing will be minuted and the decision you will be notified of this within 5 working days. If the Panel is unable to make a decision and require additional information, you will be notified of this.

If you remain dissatisfied after the stage 3 hearing, you may refer your complaint to the Independent Housing Ombudsman Service. THCH have no control over this aspect of the complaints procedure and the Ombudsman is completely independent of THCH.

THCH reserves the right not to investigate a complaint, where the subject of the complaint occurred more than 12 months ago.

# Equal Opportunities

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## THCH equal opportunities statement

### General

THCH celebrates the diversity of the community in the east end and plans to provide a service that meets all needs.

THCH recognises that groups in society may be discriminated against as a result of their gender, race, age, culture, disability, religion or sexuality. THCH is committed to opposing such discrimination and accepts the need to adopt positive policies to take account of discrimination against certain groups within the community in which we operate.

THCH is committed to the provision of good quality, affordable housing in Tower Hamlets, which is an area with a diverse population mainly comprising people of Bangladeshi, Somali and Vietnamese origin. THCH recognises the need to adopt policies and procedures that reflect the expectations of the community it serves.

Adherence to THCH Equal Opportunities Policy is a condition of employment for all staff and of membership of the THCH board and committees. THCH requires all board members, committee members and staff positively to promote the policy and implement it throughout their range of duties on behalf of the organisation. THCH is committed to ensuring that the composition of the board of management and its various committees reflects the local community.

### Housing

THCH is committed to a policy of equal access to its housing and will ensure that people are treated fairly and equally when they become our tenants.

THCH will maintain records and regularly monitor our performance. This information will be analysed and action will be taken to address any needs that have been identified and are not being met.

To promote equality of access, THCH will ensure that its allocations policies and procedures are known to all the relevant agencies in the areas in which we operate.

THCH is committed to the right of all tenants to be able to enjoy the peace and comfort of their home, free from any kind of harassment. THCH has adopted procedures to deal with acts of harassment and will try to address the needs of the victims as they arise. THCH is committed to taking action against known perpetrators of harassment whenever possible.

In order to provide a service to the community in which we operate, THCH will provide translations into the main minority languages in the areas that we operate, when requested, as well as providing large print, braille or audio tape.

## **Employment**

THCH will make every effort to employ staff from all sections of the community, which it aims to serve. When recruiting, THCH will not discriminate against any applicants on the grounds of their ethnic origin, sexual orientation, disability, religion, marital status, gender or colour.

All vacancies will be filled by successful applicants assessed on their ability to do the job.

THCH works in an area with a high proportion of residents from the Bangladeshi community. We intend to increase the number of Bengali speaking staff, seeking to ensure that our staffing and style of operation reflect the multi-cultural nature of Tower Hamlets.

All job vacancies will be advertised in the press which will include both ethnic and local papers and on our website.

## **Training**

THCH is committed to developing staff skills by encouraging training to facilitate an environment where staff can realise their full potential. The retention of competent, effective and well-motivated staff is crucial for THCH.

THCH recognises that the provision for training is essential for furthering its equal opportunities policies and is committed to ensuring that all staff have equal access to training. Staff will be positively encouraged to attend courses and conferences that are relevant to their work.

## **Goods and services**

THCH believes it has a positive role to play in the local economy by promoting equal opportunities practices amongst the other organisations it has contact with. Such organisations include THCH contractors, consultants and suppliers.

THCH will monitor these organisations to ensure that they have a firm commitment to equal opportunities and where appropriate a written equal opportunities policy. Organisations will need to demonstrate that they comply with their responsibilities under the Race Relations Act 1976, the Sex Discrimination Act 1975 and the relevant codes of practice and that in practice they do not discriminate against sections for the community in both recruitment and delivery of their service.

THCH will expect organisations to take prompt and firm action where there are proven cases of abuse or harassment by members of their staff against local residents, including THCH tenants. Organisations will be fully responsible for the actions of any staff employed by them either directly or indirectly through the use of sub contractors.

No pornographic or offensive material should be displayed in any location associated with THCH including offices, site

accommodation, etc.

THCH will attempt to maximize the positive impact on the local community of its purchasing power within the constraints of obtaining value for money and ensuring fair competition.

Staff of THCH who become aware of activities of organisations with whom THCH works, that are in conflict with THCH Equal Opportunities Policy must bring this to the attention of their head of team who will advise what action to take. Failure to do so may lead to disciplinary action.

## Useful Addresses

### THCH Office addresses are:

<p><b>THCH Head Office</b> 285 Commercial Road Stepney, London E1 2PS Tel: 020 7780 3070</p>	<p><b>Bethnal Green CHO</b> Unit 4 Connett House 1 Teesdale Street London E2 6GF Tel: 020 7749 9830</p>
<p><b>Shadwell/Wapping CHO</b> 54 Bigland Street London E1 2ND Tel: 020 7791 9790</p>	<p><b>Spitalfields CHO</b> 47 Hobsons Place Woodseer Street London E1 5HH Tel: 020 7655 0380</p>

### Out of hours repairs call centre:

Tel: 0800 376 1637 or 020 7364 7000.

**Emergency Services: Police, Ambulance, Fire:** Dial 999.

### Council Services

<p><b>Town Hall</b> Mulberry Place 5 Clove Crescent, London E14 3BG Tel: 020 7364 5000</p>	<p><b>Council Tax Office</b> Town Hall, Mulberry Place 5 Clove Crescent, London E14 3BG Tel: 020 7364 4080</p>
<p><b>Bulk refuse collection</b> Tel: 020 7364 5004</p>	<p><b>Environmental Health</b> 60 Southern Grove, London E3 4PN Tel: 020 7364 6713</p>

## Council Services contd.

<b>Noise Team</b> Tel: 020 7364 7070	<b>East End Life</b> Tel: 020 7364 0474
<b>Recycling Team</b> Tel: 020 7364 5004	<b>Choice Based Lettings</b> Tel: 0845 270 2400

## Advice centres

<b>Tower Hamlets Law Centre</b> 214 Whitechapel Road, London E1 1BJ Tel: 020 7237 8998	<b>Citizen's Advice Bureau</b> 86 Bow Road, London E3 4DL Tel: 020 8980 3728
<b>Whitechapel CAB</b> 32 Greatorex Street, London E1 5NP Tel: 0870 126 4014	<b>Tower Hamlets Leaseholders Association</b> 6 Watney Market London E1 2PR Tel: 020 7780 9703 Fax 020 7791 2165

## Police Stations and Safer Neighbourhood Teams

<p><b>Limehouse</b> West India Dock Road, London E14 Tel: 020 7515 1212</p>	<p><b>Bethnal Green</b> 12 Victoria Park Square London E2 9NE Tel: 020 8983 1212</p>
<p><b>Bethnal Green North SNT</b> Tel: 020 8721 2851</p>	<p><b>Bethnal Green South SNT</b> Tel: 020 8721 2849</p>
<p><b>Shadwell SNT</b> Tel: 020 8649 3524</p>	<p><b>Spitalfields and Banglatown SNT</b> Tel: 020 8721 2042</p>
<p><b>St Katharines &amp; Wapping SNT</b> Tel: 020 8721 2854</p>	<p><b>Weavers SNT</b> Tel: 020 8721 2043</p>
<p><b>Whitechapel SNT</b> Tel: 020 8649 3520</p>	

## Utility Companies

<p><b>Gas</b> Transco Gas Emergency Service Tel: 0800 111 999</p>	<p><b>EDF</b> Tel: 0845 0280 247</p>
<p><b>Thames Water</b> Thames Water Utilities PO Box 279, Swindon SN38 7TW Tel: 0645 200 800</p>	

## Health Services

<b>Homerton Hospital</b> Homerton Row, London E9 6FR Tel: 020 8510 5555	<b>Newham General Hospital</b> Glen Road, Plaistow, London E13 8SL Tel: 020 7476 4000
<b>Royal London Hospital</b> Whitechapel Road, London E1 1BB Tel: 020 7377 7000	<b>Health information service</b> Tel: 0200 66 55 44
<b>NHS Direct</b> Tel: 0845 4647	

## Other contacts

<b>Age Concern</b> 82 Russia Lane, Bethnal Green London E2 9LU Tel: 020 8981 1724	<b>Victim Support Tower Hamlets</b> 5 Coburn Road, Bow, London E3 Tel: 020 8981 8421
<b>24 hour ASB reporting line</b> Tel: 0800 917 5918	<b>National 24 hr Domestic Violence line</b> Tel 0808 2000 247

**The leaflet is available in English and can be requested in Bengali, Somali, Braille, Large Print or on Audio Tape from your local THCH office.**

### **Bengali**

এই লিফলেটটি ইংরেজি ভাষায় পাওয়া যায় এবং আপনার স্থানীয় টিএইচসিএইচ অফিসে বাংলা, সোমালি, ব্রেইল, বড় অক্ষরে ছাপা অথবা অডিও টেইপে পেতে হলে যোগাযোগ করতে পারেন।

### **Somali**

Warqaddan waxa la hayaa iyadoo ingiriisi ku qoran iyadoo ku qoran Bengali, Somali, farta loogu talagalay dadka indhaha la', farta waawayn ama ku duuban cajeladaha maqalka waxa laga dalban karaa xafiiska THCH ee mandaqaddaada.

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