

# A guide to your new home

**All the help and advice  
you will need**



# Welcome to your new home

Welcome to Black Country Housing Group. As a housing association and regeneration agency, we're committed to making a difference to the lives of people living across the Black Country and Birmingham.

We provide good quality, affordable, energy-efficient homes plus a range of diverse services for people with different needs.

We shape the way we deliver and improve our services by listening to – and working with – our customers and local communities.

This handbook tells you all about our services and is designed to help you to get the best from the services we provide. It gives you advice on how to access the services we offer and sets out the standards you can expect from us.

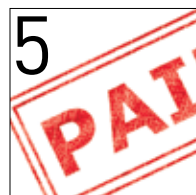
From how to report a repair to having your say on our services, there's a section on everything you need to know.

We hope you will find the content useful and if you have any comments or suggestions on how we can improve this handbook, please tell us.

If there's anything in this handbook that you're not sure about, then we're happy to help you – our contact details are printed on the back page.

## Contents

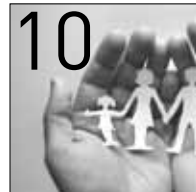
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## Our letting standards

Letting standards describe what you can expect when you move into a Black Country Housing Group property because we want you to be highly satisfied with your new home.

If you believe that we haven't achieved these standards, please let us know. Contact your housing officer and they will offer you an appointment within the first six weeks of moving into your property.

### What you can expect

There are some overall standards that you can expect when you move into one of our properties.

Some work may be carried out after the property has been re-let but you

will be fully informed about this. We do this to reduce the time that the property is left empty.

Any work that may be viewed as a Health and Safety risk will have already been completed.

Your home will meet the government's Decent Homes Standard and any other legal requirements. In 2000, the government made a commitment to bring all public sector homes up to a decent standard by 2010. More information on the Decent Homes Standard is available from the Communities and Local Government Department.

There are more detailed standards relating to the structure and general state of your home, as well as the fixtures and fittings that you should find when you move in. These are:

- The structure of your home will be sound and secure
- All rubbish will be removed
- It will be clean throughout
- Windows, doors and fittings in good working order
- Doors fitted with at least one key lock and bolt
- Property number and letter plate fitted to front door
- Heating, hot water and electricity systems will be in good working order
- Adequate power supplies and sockets will be available
- NICEIC certificate and Landlords Gas Safety Checks completed and available
- Garden/boundaries free from rubbish and in maintainable condition
- Safe and secure paths, steps and handrails

- Clothes drying facilities outdoors
- Walls and ceiling surfaces will be suitable for decoration and free from mould and dampness
- Decoration will be to a reasonable standard or vouchers awarded towards the cost of redecoration
- Kitchen units and worktops will be clean and secure
- Minimum of a sink unit, double base and wall unit provided (depending on size)
- Adequate space for cooker, fridge/freezer and washing machine (unless communal facilities are provided)
- Basin, toilet and bath/shower with plugs attached where applicable in bathroom
- Bathroom door will have bolt and toilet fitted with new white seat
- All plumbing and drainage in bathroom free from leaks and cracks



## Paying your rent

### How to pay your rent

When you sign up as a Black Country Housing Group tenant, you make an agreement to pay your rent in full and on time. At the start of your tenancy, you must give us a cheque for the first two weeks rent. After that, you can pay us by:

### Direct debit

There's a direct debit form in your sign-up pack. Please fill it in and send it to us. The form tells your bank to pay us the rent each month automatically. We can alter payments when your rent goes up or down. Your bank can only pay the direct debit if you have enough money in your bank account. If there isn't enough your bank will cancel the direct debit and charge you a fee.

### Telephone

Phone Allpay's 24-hour call centre on 0870 243 3434. Have ready your Allpay 19-digit card number (the number across the middle of your Allpay card) and your debit card details. Keep the reference number as proof of payment.

### Cheque

Make your cheque payable to us, putting your name and address on the back of the cheque. Then send it to: Black Country Housing Group, 134 High Street, Blackheath, West Midlands, B65 0EE.

### Standing order

We prefer direct debit or Allpay, but you can pay your rent by standing order from your bank account. Standing order is an instruction you give to your bank so it pays your rent weekly or monthly. If you would like to pay by standing order, please contact your housing officer.

### Having difficulty paying your rent?

If you miss payments, you will owe us the money and go into arrears. If you find it difficult to pay your rent, you must contact us straight away. If you ignore your rent payments and don't contact us for help, you could lose your home.

If you receive Housing Benefit, you can ask that it is paid directly to us. If it does not cover the full amount of your rent, you must make up the shortfall.

For advice on claiming Housing Benefit, contact your housing officer.

### We're here to help

We can offer advice on ways to clear your arrears and manage your money. This includes:

- Referring you to a debt-advice agency
- Telling you about housing and other benefits you may be entitled to
- Advising you on how to manage debt

We may be able to agree on a reasonable payment plan to reduce your arrears – our contact details are printed on the back of this handbook.



## Repairs and maintenance

We want to provide you with excellent service by maintaining your home and keeping it in a good state of repair. To do this, we need to work together because we have responsibilities to you and you have responsibilities as a resident. This means reporting a repair to us as soon as you can.

### What are our responsibilities?

Black Country Housing Group is responsible for the following:

- The structure and exterior of your house, including the walls, floors, ceilings and roof
- Drains, gutters and external pipes
- Gas, electricity and plumbing systems

- Baths, basins and toilets
- Heating and hot water supply
- Outside doors and windows

We carry out a range of repairs such as:

- Internal walls, doors, door hinges and door furniture but not the decorating of these unless stated in the tenancy agreement
- Chimneys, chimney stacks and fires
- Pathways, steps or other means of escape
- Plasterwork (but not narrow cracks or small holes)
- Garages and stores included with the premises

We will also make good, as far as possible, any areas that may be disturbed when we carry out repair work.

### What are your responsibilities?

Some general repairs and maintenance are your responsibility and these include:

- Keeping your home clean, tidy and well decorated
- Keeping your garden tidy unless you pay a service charge for gardening
- Repairs to any fixtures and fittings that belong to you
- Repairing or replacing everyday items such as light bulbs, fluorescent tubes and starters, curtain rails, plugs and chains for baths and sinks, shower curtains and electrical fuses
- Any draught proofing, including letter box flaps
- Unblocking drains and sinks
- Call 0300 555 0302 to reinstate your gas supply
- Arrange home contents insurance
- Arrange a Home fire Safety Check via the local Fire Brigade?

### Who pays for any damage?

Every home needs repairs from time to time and we don't charge for general wear and tear.

However, sometimes damage does occur – either deliberately or through neglect. We do expect residents to pay for what we call rechargeable repairs – these include damage caused to properties that are vacated and also rubbish and furniture left in homes when residents move on.

If we carry out a repair that we consider is rechargeable, we'll tell you and let you know the cost of any repair we expect you to pay for.

### How to report a repair

You can report a repair 24 hours a day – either by telephone or online. Call 0300 555 0302 or go to this website – [www.wrekinhousingtrust.org.uk](http://www.wrekinhousingtrust.org.uk) and click on report a repair.

We try to complete all repairs on our first visit and at a time that is convenient to you. All repair requests are logged and given a priority depending on the type of repair that is reported. Repairs are split into three main categories – emergency, urgent and routine and each has its own target for completion.

### Emergency repairs will be responded to within 24 hours.

#### These include:

- Gas leaks
- Total electrical failure
- Total heating failure during winter months
- Burst pipes or tanks causing damage to ceiling and electrics
- Blocked toilet where only one is available in the property
- Removal of offensive or racist graffiti
- Severe roof damage where the property is exposed to the elements
- Repairs to lighting in communal areas
- Anything else that makes the property dangerous or insecure to live in

### Urgent repairs will be completed within seven days.

#### These include:

- No hot water
- Blocked drains, other than where treated as an emergency
- Plumbing leaks that are easily contained

### Routine repairs could take up to 28 days to be carried out. These include:

- Small plumbing and heating repairs
- Electrical faults to single switches or sockets
- Repairs to doors, windows, kitchen units etc
- Repairs to chimneys, roofs, gutters and rain water pipes



# Protecting our neighbourhoods

Black Country Housing Group is committed to tackling anti-social behaviour. We have a clear policy in place for dealing with behaviour that causes problems for you or your neighbours. We listen to every complaint and try to find ways to assist you with any problems you are experiencing.

## What is anti-social behaviour?

Anti-social behaviour is any act – deliberate or not – which could harass, alarm, distress or interfere with the peace, safety or comfort of an individual or group. It can take many forms such as abusive language, dropping litter or drawing graffiti on walls.

## How can I report it?

We are responsible for keeping your neighbourhood safe and peaceful and will help you to tackle anti-social behaviour if you experience a problem. You can report anti-social behaviour by contacting our housing team on 0121 561 1969 or by sending an email to: [housing@bcha.co.uk](mailto:housing@bcha.co.uk)

## What will you do when I report a problem?

We want to take firm action quickly against residents causing anti-social

behaviour, so it's very important that incidents are reported to us. We work with other agencies such as the local council and police to reduce anti-social behaviour. When you report a problem, we will confirm it by writing to you. The letter will contain:

- Name and contact details of the staff member dealing with your case
- Any initial action that has been agreed
- A reference number that you can use to report further incidents

If you report a serious incident, we will offer to see you and if you don't want to give us your name, you can remain anonymous.

We will make sure that everyone is treated fairly, feels supported, and all sides of the story are heard. However, we know that some reports are malicious and these will not be tolerated. Any malicious report will be treated as an incident of anti-social behaviour.

## How you can help us

We will take action against anti-social behaviour but we need your help too.

As a resident, you have a number of responsibilities. So, we expect you to:

- Treat other people how you would expect to be treated
- Meet the conditions of your tenancy or lease
- Behave in a way that doesn't cause harassment, alarm, distress, nuisance or annoyance to others, and doesn't interfere with how we manage our housing
- Take responsibility for your own behaviour and the behaviour of members of your household and your visitors
- Try to sort out problems with other residents by talking to them
- Report any incidents you experience or witness to us or another agency such as the police or another landlord
- Be realistic about what we can do to resolve incidents
- Understand and respect that others may have different lifestyles from your own
- Support us when we take action against people who cause anti-social behaviour



# Making life easier in your home

## What are aids and adaptations?

Aids and adaptations are alterations which help you – or someone you live with – to carry out daily tasks or get around at home more comfortably. They can really improve your quality of life. Here are some examples of the kinds of aids and adaptations that are available:

- Lever taps
- Grab rails
- Extra stair rails
- Ramps

Other more substantial adaptations such as walk-in showers, level access showers and ground-floor toilets may also be available to you. We can help you to obtain grant funding for these improvements from your local council or other providers.

## How can I access this service?

Please let us know if you think you would benefit from aids and adaptations. You can telephone, email, visit us, or write to us – all our contact details are printed on the back of this handbook.

Simple adaptations – such as lever taps – will be carried out as part of our normal maintenance service. If you want something more complicated – such as a level access shower – we will help you to contact an occupational therapist for an appointment. They will visit your home and talk to you about which adaptations are best suited to your needs. The occupational therapist will also explain to you how grant funding can be obtained, subject to approval.

If some of the aids and adaptations you require are simple and others more complex, we will carry out the easy ones as soon as we can and make the other alterations following a review of your needs.

Once we have talked to you about your needs, it may prove that moving house would be a better option. If this is the case, we can help you to find a new home that will be able to meet both your needs now and in the future. Every application will be carefully considered and your personal circumstances will be taken into account.

## Who pays for this work?

Black Country Housing Group will pay for simple aids and adaptations to your home. If we cannot meet the full cost of more complex adaptations, we will help you to access grant funding to pay for this work.

We will maintain any aids and adaptations made to your home. Sometimes, however, there is a small cost which we will ask you to pay as part of your service charge.

## Useful contacts

If you want to contact your local occupational therapist, these are the numbers to call:

**Sandwell Occupational Therapy 0845 3522266**

**Dudley Occupational Therapy 01384 813 090**

**Birmingham Occupational Therapy 0121 303 1234**

**Walsall Occupational Therapy 01902 413 004**

**Wolverhampton Occupational Therapy 01902 552 652**



# Have your say

## How to make a complaint

We want to resolve your complaint as quickly as we can – so we have made this procedure very simple. You can telephone, email, visit us or write in and we'll register your complaint for you. All our contact details are printed on the back of this handbook.

### Stage One

Your complaint will be handled by the relevant manager who will investigate. They will:

- Tell you within three working days that they have received your complaint
- Investigate and write to you within 14 days about your complaint

Please write to us within 10 working days if you are not happy with the response. Tell us why you are not happy and what you would like to happen.

### Stage Two

If your complaint has not been resolved, we will ask another manager who has not been involved to look at our response to your complaint. They will:

- Contact you within three working days to discuss this fully and to arrange to meet you if necessary
- Write to you within 14 working days

If you are still not happy with the outcome, please tell us within 10 working days – you will need to tell us why you are not happy and what you would like to happen. We will then move your complaint to stage three.

### Stage Three

This is the final appeal stage. An appeal panel made up of members of our management board, which often includes a tenant board member, will hear your appeal within 20 working days. We will:

- Invite you to attend the appeal panel
- Send you a letter confirming the panel's decision within five working days of this meeting

## What if I'm still not happy?

You can contact the Independent Housing Ombudsman who will investigate your complaint and the way we have handled it. This is the address:

Housing Ombudsman Service  
81 Aldwych  
London  
WC2B 4HN  
Tel: 0300 111 3000  
Fax: 020 7831 1942  
[info@housing-ombudsman.org.uk](mailto:info@housing-ombudsman.org.uk)

## Compliment, comment or suggestion

We want to hear from you when we get it right – and we want to hear your views and suggestions because these help us to improve our services. If we make improvements thanks to your feedback, we will publish them in our newsletters, publications and on our website.



# Shaping services for you

Our Housing and Community Regeneration Team is here to work with you in a range of ways – giving you the opportunity to make a real difference to the work we do.

By getting involved, it makes you feel good because you are making a contribution and it will help to strengthen the community where you live.

## How you can get involved

There are a number of ways that you can get involved:

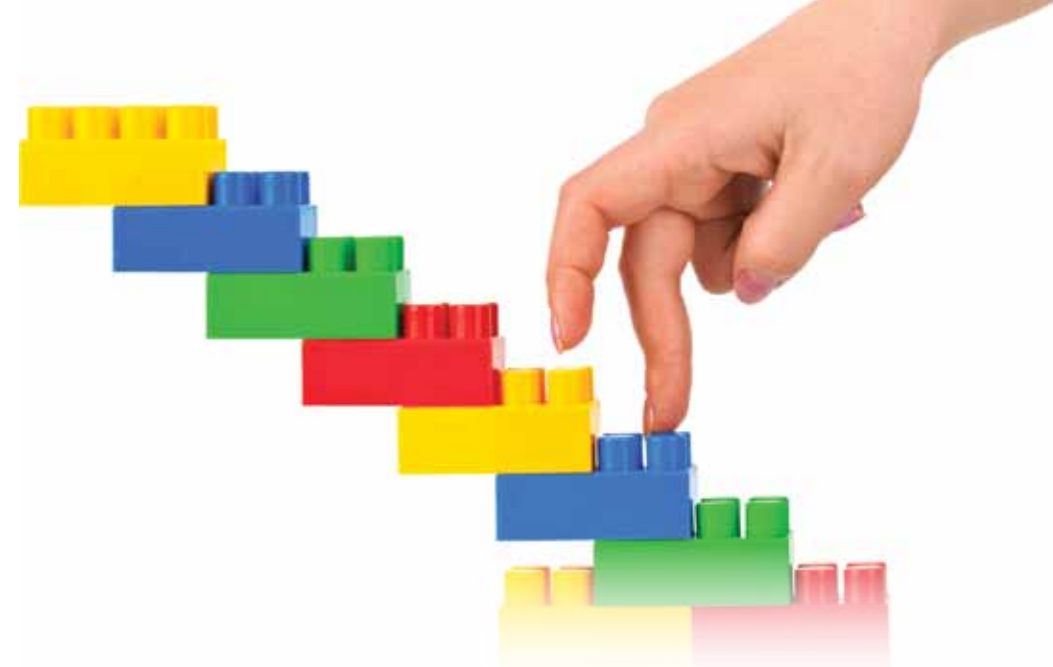
- Join the editorial panel of CHAT magazine – our quarterly residents' newsletter
- Be a resident Board member – part of a body of elected or appointed members who jointly oversee what we do
- Join our residents' group – a forum for residents who help to co-ordinate activities in your neighbourhood
- Help to review our services and check how we're doing as part of our Tenant Scrutiny Panel

You can also get involved by volunteering to help with a community event or project – they can be lots of fun and very productive.

You can be part of estate clean-up days and estate walkabouts or you can help to organise social events and fun days.

Whatever you choose to do, volunteering can really benefit both the community and your family. Why not get involved today?

**If you want to get involved, or would like further information, please contact us on 0121 561 1969 or send an email to: [crdmailing@bcha.co.uk](mailto:crdmailing@bcha.co.uk)**



## Want to move?

It's important that you live in a property that suits your needs. Everyone's circumstances change – you may need a larger or smaller property or you may want to move to a different area. You could be looking to buy or part buy, and, if so, we can help. There are a number of different options.

### Apply via choice based lettings

Choice based lettings (CBL) is a process that enables you to rent a home from the local council or another housing provider. You no longer have to stay on a waiting list until you are offered a property. Now homes that are available for rent are advertised and you can choose the homes you are interested in – this is called bidding.

To apply, you will need to complete a Housing Registration Form – these are available at council offices and property shops. Homes that are available for rent are advertised on the internet, in property shops or in newsletters. If you need the home more than anyone else who has expressed an interest, then the property will be offered to you.

### Exchange with another tenant

If you are an assured or secure tenant with Black Country Housing Group, then you have the right to swap your home with another tenant. This way you can move home without having to wait or bid for a vacant property.

### Register with HomeSwapper

HomeSwapper is a scheme which operates nationwide where thousands of tenants are looking for an exchange. This scheme puts tenants who want to exchange in touch with each other. You can register for the scheme online at [homeswapper.co.uk](http://homeswapper.co.uk) and a potential exchange partner will contact you directly.

### Transfer to another property

We may be able to help you move to another one of our properties if you are an existing tenant. We will look at each case on its own merits. Usually, we consider a transfer where there is a genuine reason for needing to move, there has been no breach of the tenancy, and where there is an emergency. You can discuss whether transfer is an option for you with your housing officer.

### Rent from a private landlord

Moving to a private landlord may be an option because of the limited availability of social housing properties. A private landlord can be an individual letting a second home or a private company that lets properties.

Many private landlords are part of schemes run by the local council that make sure that the property standards are higher. Tenancies are fixed term – this means a minimum of six months. To find out more about private landlords that are part of these schemes, contact the council's Housing Options Team.

### Use your 'right to buy'

As a tenant of a charitable housing association, you do not usually have the right to buy the property that you live in. However, secure or assured tenants who live in homes built with Social Housing Grant may have the 'Right to Acquire' their home. These are generally those properties built from 1997 onwards.

Tenants who have this right are informed at the start of their tenancy – if you don't know whether this applies to you, then check with your housing officer.

### Buy shares in your home

The HomeBuy scheme is very simple. It enables you to buy shares in a property and you can access this scheme through our website, through the HomeBuy agency Orbit Homes, or through another housing association.

You find a HomeBuy property that you would like to buy and then purchase a share between 25 and 75 per cent of its full market value. The housing association will own the rest of the property and you will pay rent to them for the share they own.

This means that the monthly costs of the rent and mortgage usually work out cheaper than the cost of a mortgage on the whole property. If you wish, you can buy further shares until you own the property outright.

### Useful contacts

**Sandwell: 0121 561 6000**

**Dudley: 0300 555 2345**

**Birmingham: 0121 303 1111**

**Walsall: 01922 65 34 05**

**Wolverhampton: 0800 055 66 88**

**Orbit Homebuy: 03458 50 20 50**

## Frequently asked questions

**Q** Am I able to make improvements to the property?

**A** Of course, that's not a problem as long as you contact your housing officer first to discuss the work you will be undertaking.

**Q** Who is responsible for the safety checks on my boiler & gas fires?

**A** Black Country Housing are responsible for the annual gas safety checks and will give you two months notice that the service is due, you must ensure you allow access to our contractor to complete this service. This is for both you and your neighbours safety.

**Q** Who collects my waste and recycling?

**A** In order to ascertain this please contact your local authority and they will provide you with all the details.

**Q** Who is responsible for the trees and fences within the boundary of my property?

**A** You should keep the garden of the property, including any trees and fencing, clean and tidy, and in good condition. Black Country Housing are responsible for boundary walls and fences if they were provided by us or where the fence adjoins a public footpath or public open space.

**This information can be found in your tenancy agreement.**

## **Need help using our services?**

If you are deaf or hard of hearing, all of our offices have hearing loops – please ask our receptionists. These help you hear more clearly and reduce background noise if you use a hearing aid or loop listener. If you would like a hearing loop for a meeting, let us know beforehand. If you are blind or partially sighted we can give you information in large print, on audio tape or in Braille. Please phone 0121 561 1969 to discuss your needs with us. If your first language isn't English, we can provide an interpreter either to help you over the phone or in person.

## **How to contact us:**

- Phone: 0121 561 1969
- E-mail: [housing@bcha.co.uk](mailto:housing@bcha.co.uk)
- Website: [www.bcha.co.uk](http://www.bcha.co.uk) (fill in our online form)

**Black Country Housing Group Ltd**  
**134 High Street**  
**Blackheath**  
**West Midlands**  
**B65 0EE**

- You can also write to us at the address above
- You can also call in to our offices at the same address