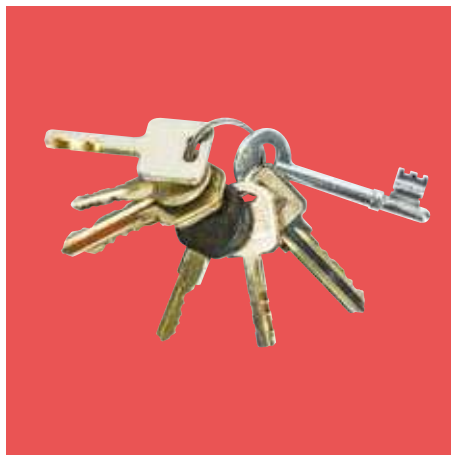


All the information you need about your lease with Medway Council

# Leaseholder's handbook



## ■ How to contact us

Below you will find a list of useful numbers for council services.

### **Leaseholder and Service Charge Enquiries**

Home Ownership Officer

Phone: 01634 333219

Email: [leaseholders@medway.gov.uk](mailto:leaseholders@medway.gov.uk)

Write to: Housing Services, Medway Council,  
Gun Wharf, Dock Road, Chatham, Kent ME4 4TR

### **Communal Housing Repairs**

For urgent or non-urgent communal repairs during normal working hours:

Phone: 01634 333601 (option 2)

Freephone: 0800 0730073

Email: [housingrepairs@medway.gov.uk](mailto:housingrepairs@medway.gov.uk)

For emergency communal repairs outside of normal working hours phone: 01634 304400

### **Housing Officer Duty Line**

To make service charge and ground rent payments or talk to a housing officer about anti-social behaviour, estate inspections

Phone: 01634 333344

### **Housing Benefit/Council Tax**

Phone: 01634 332222

Email: [ctax@medway.gov.uk](mailto:ctax@medway.gov.uk)

### **Buildings insurance queries/claims**

Insurance and Claims Officer: 01634 332344

Risk and Management Officer: 01634 332035

### **Medway Norse Helpdesk**

Email: [norse.helpdesk@ncsgrp.co.uk](mailto:norse.helpdesk@ncsgrp.co.uk)

### **Medway Council Housing Services**

You can also access information on Housing Services at [www.medway.gov.uk/housing](http://www.medway.gov.uk/housing)

### **f Medway Council Housing Services**

**t MedwayCouncilHousing @MCounciltenants**

### **General council enquiries:**

Phone: **01634 333333**

Email: **info@medway.gov.uk**

### **Bulky waste collection:**

If you have a large unwanted item such as a sofa, fridge-freezer or mattress that you would like to dispose of, book online at [www.medway.gov.uk/bulkywaste](http://www.medway.gov.uk/bulkywaste) or phone **01634 333333**.

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6. Your lease

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## About us

Welcome to Medway Council Housing Services. We are the landlord to all Medway Council tenants and leaseholders. We manage properties, blocks and general areas in partnership with Mears, our repairs and maintenance contractor and Norse, our caretaking and cleaning contractor.

As a leaseholder of Medway Council, this handbook has been produced to give you information and explains our responsibilities as a landlord and your responsibilities as a leaseholder. Please note this handbook is a guide only and does not form part of, or replace your lease, which you have signed.

## What we do

We provide a number of services which you will find out more about throughout this handbook.

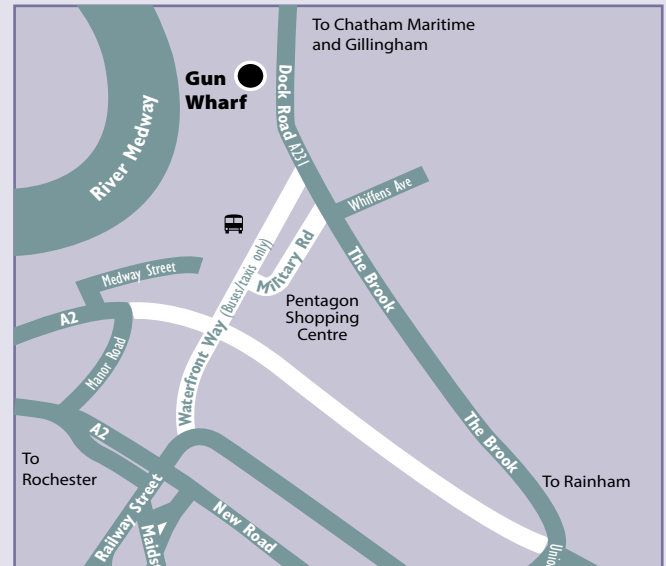
Our main responsibilities include:

- collecting service charges and ground rent
- providing a responsive repair service to communal areas
- undertaking annual planned maintenance and decoration programmes
- ensuring that communal areas are clean and tidy
- ensuring that green areas are well maintained
- managing and renting garages that we own

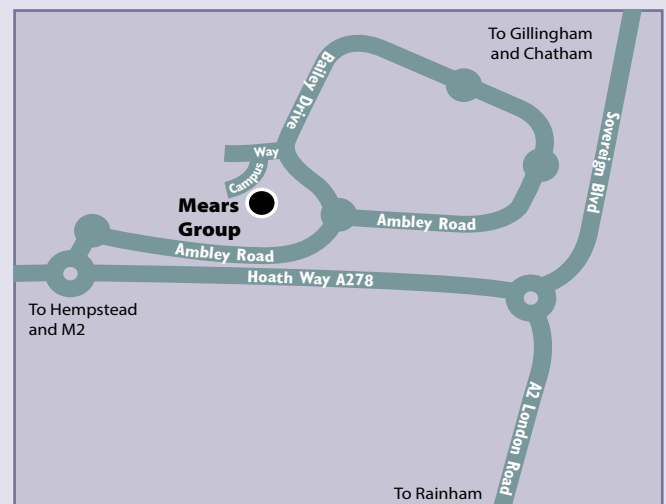
## Where you can find us

- **Medway Council**, Gun Wharf, Dock Road, Chatham, ME4 4TR

Usually we will visit you in your home however, if you would like to arrange to visit us then please contact the Housing Officer Duty Line to arrange a convenient appointment.



- **Mears**, 8 The Courtyard, Campus Way, Gillingham Business Park, Gillingham, ME8 0NZ



A resident's resource centre is based at Mears and hosts a variety of training courses and has internet access. Courses will be advertised online and in our tenant magazine *Housing Matters*.

# Terminology



## Terminology

This section gives an explanation of the terms used in this handbook and your lease.

**Block** – the block is the building as described in the lease for which you are responsible for paying your share of the costs.

**Breach** – a failure to carry out a duty.

**Consent** – written permission for you to carry out something that is extra to your lease, for example alter the property, or sublet the property.

**Consultation** – your right to be asked about and given the opportunity to comment upon works and services to the blocks.

**Covenant** – a promise to do something.

**Deed or variation** – agreement between the landlord and a leaseholder to change the terms of a lease.

**Demised premises** – the part of a building you have purchased and are responsible for.

**Easement** – a legal right over someone else's land.

**Freeholder** – the landlord, the person who granted the lease (in your case Medway Council)

**Ground rent** – a fee paid by the leaseholder to the freeholder as a condition of the lease.

**Heads of charge** – the individual services that together make up the service charge. For example window cleaning and building insurance.

**Improvement** – the provision of something new or a change to the building to improve what is already there.

**Lease** – the agreement between you and Medway Council.

**Major work** – examples of major work are repainting, re-roofing and concrete repairs.

**Qualifying long term agreement** – an agreement for more than 12 months to provide works or services, such as grounds maintenance or buildings insurance, for which any leaseholder covered by the agreement may have to contribute £100 or more for any years covered by the agreement.

**Qualifying works** – works that will cost £250 or more upon which you have the right to be consulted.

**Repairing responsibilities** – the repairs which, under the terms of the lease, the leaseholder and landlord agree to do.

**Section 20** – section 20 of the Landlord and Tenant Act 1985 that gives the right to be consulted about works and services.

**Section 146** – a notice served under section 146 of the Law of Property Act 1925 to end a lease.

**Sub-letting** – when you let the flat to someone else. This means that you become a landlord and are responsible for ensuring your tenants follow the terms and conditions of your lease. You must obtain prior, written permission from your landlord to sub-let. NB: Consent can be withdrawn due to anti-social behaviour from a leaseholder's sub-tenant.

**Sub-tenant** – the person who rents the property from the leaseholder and pays rent to them.





# Your lease



## ■ Leaseholder Service Standards

Medway Council has developed a range of service standards to support our service promise. Our aim is to constantly achieve these standards. The specific service standards that relate to leaseholders.

### **The council will:**

- Adhere to all of its statutory responsibilities set out in your lease;
- Respond to leaseholder enquiries made by telephone within one working day, made by email within five working days and to written enquiries within 10 working days;
- Carry out all external repair work that is its responsibility to the same timescale that applies to Medway Council tenants.

### **The council will not:**

- Carry out any repairs inside a leaseholder's home that are under the leaseholder's responsibility under the terms of the lease.

### **The council expects leaseholders to:**

- Inform us in writing if they dispute any service charge;
- Pay their service charges in full, even if they are disputing them;
- Write to request permission before making any structural change to their property, or sub-letting;
- Provide us with a formal notice to transfer within 30 calendar days of selling their lease;
- Inform us of any repairs that the council is responsible for carrying out as soon as possible;
- Keep the interior of their property well maintained and their gardens tidy.
- Inform the council of any change in correspondence address and contact details such as telephone numbers and email addresses

### **The council expects leaseholders not to:**

- Abuse its workers in any way while they are carrying out work around a leaseholder's home;
- Be verbally or physically aggressive towards any of our staff; either in person or over the phone
- Intentionally damage the exterior or shared areas of their property.



## ■ What is leasehold?

When you buy a property from the council it is sold on a long lease, which is like a long tenancy. You have the right to occupation and use of the flat for a fixed number of years. The property can be bought and sold on the open market during the term of the lease. In any legal documents you will be referred to as the **tenant**. In this handbook you will be referred to as either the **leaseholder** or the **resident**.

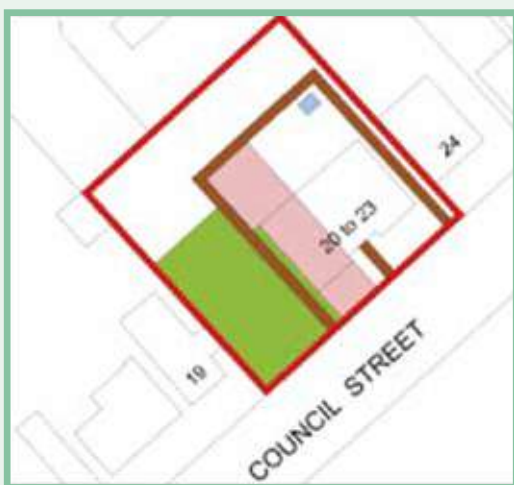
## ■ What is a lease?

The two parties to the lease are you, the leaseholder and Medway Council, the freeholder (landlord). A lease is a contract between the leaseholder and the freeholder giving conditional ownership for a fixed period of time. The lease that you signed is a legal document and a binding contract, enforceable in law, between you and us, Medway Council.

## ■ Your property plan

Your lease will contain a colour coded plan of your property. This will show you which areas are yours under the terms of your lease. In general you will be recharged your proportion of total costs for any works undertaken within the red boundary line.

If the lease has been changed there will be a deed of variation to the lease that gives details of changes, for example structural changes, such as moving a door.



- Pink - the property
- Green - any garden land
- Blue - any outbuildings
- Brown - right of way

## ■ Rights and obligations

The lease sets out your rights and obligations as well as ours. Individual leases may vary in certain details. However, the following are standard points included in lease agreements that you must follow:

### Your obligations

- You must pay service charges and ground rent promptly.
- It is your responsibility to keep the internal parts of your property in good condition.
- You must ask for our permission before carrying out any alterations or improvements to your property that are of a structural nature.
- You must ask for our permission before sub-letting the property.
- Your property can only be used as a private residence.
- You must not cause nuisance or annoy your neighbours or other people living close by.
- You must give access to your property to carry out necessary work. For example, if we need to carry out work in a loft and the entrance is via your property.
- You must give up your property when your lease expires.

### Your rights

- You have the right to be fully consulted about building work, charges or anything that may affect your property.
- During the first ten years of the lease you have the right to claim a service charge loan (conditions apply)
- You may seek advice or challenge service charges at the First-tier Tribunal (Property Chamber)
- You have the right to participate in the purchase of the freehold of your block (conditions apply)

## ■ Ground rent

A lease is a form of tenure that is similar to a long tenancy; you need to pay the council £10 ground rent per year. Ground rent is a specific requirement of the lease and must be paid on the due date.



## ■ Service charges

Your lease sets out your obligations to pay variable service charges to the council in addition to your ground rent. Service charges are payments by the leaseholder to the landlord for all the services, (heads of charge) the landlord provides, to the extent that the costs have been reasonably incurred. These will include:

- Insurance of the building;
- Maintenance and repairs;
- Estate services
- Lighting of communal areas;
- Cleaning of communal windows;
- Grounds maintenance;
- Provision of central heating, where applicable.

Usually the charges will also include the costs of management.

### Heads of Charge

Below is an overview of each head of charge that make up the service charge, and how they are calculated. Your lease will stipulate which types of services the council can charge you for and state how your proportion of costs should be worked out.

### Buildings insurance

We have to provide leasehold buildings insurance on an annual basis to cover any unforeseen events that cause damage to the building's structure. You will be recharged a percentage of the total premium. You are strongly advised to take out your own contents insurance.

### Estate Services

Norse provides a caretaking service to your block and your proportion of the full cost is charged to you using the calculation provided in your lease. The charge is based upon actual contract and expenditure figures for the financial year and reflects the time spent at your block by the caretaking staff.

### Shared heating and water

These charges apply to Flaxmans Court residents, who as a result of the design of the buildings receive heating and some water supply from shared communal boilers and water tanks at Esmonde House. The charge for each includes the costs of the supply of gas for heating and for water and for servicing the boilers and water tanks.

### Communal electricity

This charge covers the costs for the supply of our staircase/walkway lighting to individual blocks of flats. You are billed the relevant proportion of the costs for your block.

### Window cleaning

You will be charged a proportion of the annual contract costs for the regular cleaning (external and internal) of communal windows in your block of flats.

### Grounds maintenance

You will be charged annually as per contract for the following types of work:

- Grass cutting;
- Rose-bed maintenance;
- Annual planting of beds;
- Hedge maintenance;
- Maintaining paths and paved areas;
- Weed removal.

### Repairs

You will be charged for any communal repairs to blocks of flats. You are billed for works to your block as per the percentage agreed in your lease. You will also be given an itemised list of repairs carried out on your block.

### Major works

You will be charged for any planned large-scale maintenance or improvement works undertaken to your block in a service charge year. Costs per leaseholder are based on actual expenditure during the service charge year and as advised in Section 20 consultation documents.

### Other charges

You pay council tax separately from your service charge and ground rent. You will be sent details each year. You are responsible for paying your water rates, electricity, gas and any other charges straight to the individual companies that provide them.



## ■ Leaseholder consultation (section 20)

Housing Services has an obligation to you as a leaseholder to maintain the building in which you have a property. It is of fundamental importance that full and meaningful consultation with you takes place before any major works to your block occur, or long-term contracts with sub-contractors are entered into. This is laid out in the Landlord and Tenant Act 1985 and in the Commonhold and Leasehold Reform Act 2002. There are three main benefits to the consultation process:

- You are aware of and can have an input into the plans for work to your building.
- You are aware that work is due to be done that will have a financial impact on you and can plan accordingly.
- Housing Services is able to allocate to and recoup from you a fair percentage of the costs incurred for carrying out the work.

Housing Services will consult with you about qualifying works and qualifying long-term agreements with contractors and will define the differences between repairs and improvements, making clear which can be recharged for.

## ■ Estimated service charges

Estimated service charges give an indication of the council's anticipated expenditure for the forthcoming financial year. You will be billed in April, for estimated service charges relating to that year.

## ■ Actual service charges

Actual service charges refer to the previous financial year. The council calculates whether the actual service charge matches the estimated service charge billed at the beginning of the year. Any difference is then billed or credited to you and is referred to as your 'Actual Variance'. In addition to the 'day-to-day' service charge charges such as window cleaning and grounds maintenance, the actual service charge will also include your charge for any major works completed to your block

Example:

*Financial year 2016/17 – estimated service charges*

- In April 2016 leaseholders are invoiced for estimated service charges for 1 April 2016 to 31 March 2017. These are for 'day-to-day' services/costs only
- Leaseholder A is charged £100 and pays this amount

*Financial year 2017/2018 – actual service charges*

- In September 2017 leaseholders are invoiced for actual service charges for the 2016/2017 financial year for 'day-to-day' services/costs (as above) and also for major works, where relevant
- Leaseholder A's actual charge for the 2016/2017 financial year for 'day-to-day' service charges was £150; this is £50 more than the amount invoiced in April 2016 (estimated service charge)
- In September 2017 leaseholder A is invoiced for the £50 difference for 'day-to-day' service charge costs
- If Leaseholder A had also previously been consulted under Section 20 for Major Works completed during the 2016/2017 financial year, a resulting charge will also be added to the £50 amount detailed above



Month	Action
April	Start of new financial year and service charge year. You will be invoiced estimated service charges for this financial year .
May to August	Actual expenditure for the previous financial year is calculated using the council's financial systems and paid invoices.  Preparation of invoiced and supporting paperwork for previous years actual service charges and final calculations for these charges.
September	You will be invoiced for actual service charges for the previous financial year. Payment should be made within 30 day.
October	Council answers service charge queries.
Jan to Feb	Preparation for ground rent demands and estimated service charges for next financial year.
March	You will be sent a ground rent demand for the forthcoming financial year. Final preparation for estimated service charges for that year.

## ■ Paying your service charge and ground rent

Your ground rent and variable service charges are payable as stipulated in the lease. You must pay on time. We offer you several ways of paying your service charge and ground rent. You can choose the one that best suits you.

## ■ Payment methods

### Paying with a debit or credit card

If you would like to pay using a debit or credit card please phone either:

Medway Council: **01634 333333**

Housing Officer Duty Line: **01634 333344**

You can also visit any Medway Council contact point.

### Online payments

You can make payments online anytime using a debit or credit card at [www.medway.gov.uk](http://www.medway.gov.uk)

Select 'Service Charges' from the Fund drop down list and use your customer number printed on the remittance slip at the bottom of your invoice, do not use the first two figures (17), just the last 10 digits eg: 9912300000.

### Standing order

Payments can be made by Standing Order through your bank or building society on a calendar monthly basis. Please contact the Home Ownership Officer for more details.

### Paying with cash

Cash and cheques can be deposited at Medway Council Contact points using the automated till. Payments must be made using an appropriate payment slip or other information to identify the payment.

**Please remember to include your Name, Address and Customer number (beginning 17 99)**

### Paying by cheque

Send a cheque or postal order made out to Medway Council, Gun Wharf, Dock Road, Chatham, ME4 4TR

Please write your Name, Address and Customer number (beginning 17 99) on the back of the cheque.

Failure to do this may result in the payment going astray. Receipts will only be sent where a stamped addressed envelope is included with your payment.

**CASH SHOULD NOT BE SENT BY POST.**

## ■ Service charge/ground rent statements

We will automatically send you a statement of your service charges and ground rent account twice a year. The statement will show all the charges made to your account and all the payments we have received. If you need to check the balance on your account at any other time you can call the Home Ownership Officer (contact details on [page 2](#)).

### Your rights and responsibilities

Non-payment of ground rent or service charges is a breach of the lease and the landlord is entitled to take action against the leaseholder. There are two main options available:

- Legal action to secure the debt
- Forfeiture to recover the property

Forfeiture is the ending of the lease and the repossession of the property by the landlord. No payment is made to the leaseholder on the repossession. The leaseholder loses any equity remaining even after any debt has been repaid. The process depends on whether the breach is for non-payment of ground rent, non-payment of service charges or another form of breach. Forfeiture will only be taken as a last resort.

The council may also approach your mortgage lender for payment of any arrears.

**Any legal action taken by the council for non-payment of service charges or ground rent, will result in the leaseholder incurring legal fees.**



## ■ Financial difficulties

If you are having financial difficulties it is important that you do not ignore it, independent help and advice is available for you. See money advice section on [page 38](#).

### Assistance with payments

#### **Housing (service charge loans) Regulations 1992**

Under this Act, right-to-buy leaseholders have the right to a loan in the first 10 years of their lease.

Loans are only available for charges relating to repairs and improvements. The conditions of the loan are subject to the amount of service charge you are required to pay in any one financial year, including contributions to major works. The amount of loan you are entitled to is adjusted annually by reference to the retail price index. For more information on the current conditions of the loan then contact the Home Ownership Officer (contact details on [page 2](#)).

We will let you know if you qualify when we send a service charge demand.

### The Mandatory Reduction in Service Charges (MRISC)

MRISC is legislation designed to protect leaseholders when government funds are allocated to regeneration areas. An example of this type of government initiative is New Deals for Communities (NDC). If works are carried out to your property/block we have to reduce the service charges if charges exceed £10,000 in any five year period.

### Claiming benefits

There are a range of benefits that you may be entitled to, either to pay directly for your housing costs or to increase your income generally. Specifically, you may be eligible for assistance with ground rent and service charge repayments if you receive Income Support. Eligibility will depend on individual circumstances. You can find out more online at [www.gov.uk/browse/benefits](http://www.gov.uk/browse/benefits)

### Payments by mortgage lenders

Many leaseholders will have a mortgage with a bank or buildings society. The mortgage lender will often be prepared to add debts of ground rent and service charges to the existing mortgage and pay us. However, if you are also in mortgage arrears, the mortgage lender may be unwilling to consider this. They may also be unwilling to consider making such arrangements on more than one occasion.



### Leaseholder Arrears

Payment of ground rent is due on the date of the demand and as specified in the lease. On receipt of estimated and actual service charge invoices, leaseholders have 30 days in which to pay the full amount or to agree a payment plan with Housing Services. Failure to pay will result in a leaseholder falling into arrears.

The [Leaseholder Service Charge Arrears Policy](#) aims to manage leaseholder debt in a consistent and firm but fair way to maximise the income it collects and to prevent individual leasehold debt from growing out of control. Should you fall into payment difficulties, you must contact the Home Ownership Officer to discuss a way forward. If you fail to pay your service charges and ground rent, you will receive two warning letters. Failure to pay or to agree a payment plan will result in Housing Services referring your debt to an external firm of solicitors. The solicitors will contact you about the debt and look to recover monies owed through your mortgage lender or action in the courts. Legal action taken against you for non-payment of charges can have serious implications for you when securing future credit or re-mortgaging and will result in you being charged legal fees in addition to your outstanding debt.

## Advice and disputes

If you wish to seek any independent advice about your lease you can contact:

### Leasehold Advisory Service

Phone: 020 78322500

Website: [www.lease-advice.org](http://www.lease-advice.org)

### Citizen's Advice

Phone: 01634 383760

Email: [info@cabmedwayadvice.org.uk](mailto:info@cabmedwayadvice.org.uk)

Website: [www.medwayadvice.org.uk](http://www.medwayadvice.org.uk)

Should you have a dispute with the landlord; in the first instance you can seek advice from the above organisations. If the dispute cannot be resolved in this way, you can apply to the First-Tier Tribunal (Property Chamber) to resolve. For leaseholders the tribunal can resolve issues including service or administration charges, breaches or varying of leases.

More information is available online at [www.gov.uk/housing-tribunals/overview](http://www.gov.uk/housing-tribunals/overview)



## ■ Good Housekeeping

### Keeping a pet

You are not allowed to keep pets in your home without having written permission from Housing Services. Residents must register each of their individual pets by using the form provided on the [next page](#). There are restrictions on the numbers and types of pets that you are allowed to keep, depending on your property type. You cannot keep a pet that is likely to be a danger or cause a nuisance to neighbours or visitors to the property.

For more information contact your housing officer or see our pet policy on [www.medway.gov.uk/housing](http://www.medway.gov.uk/housing)



### Garden

If you have a garden, you must keep it neat and tidy by cutting the lawn, clearing the weeds, trimming the hedges and maintaining trees. You must not store or keep any bulky or unsightly items in your garden. You must not use your garden for large items such as trailers, unless you have our permission in writing.

### Communal area

If you live in a flat or maisonette, you should co-operate with your neighbours to keep the shared areas clean, tidy and clear of anything that may cause obstruction. If you leave things lying around that obstruct landings and stairs, they will be removed and you will be fined. You are also responsible for cleaning your landing or walkway area directly outside of the property. All walkways must be kept free of all items including pot plants. Washing must not be hung on balconies.

### Anti social behaviour (ASB)

ASB is any behaviour that causes harassment, alarm or distress and affects other people's quality of life. If you feel that you are a victim of ASB then you can report this directly to your housing officer by:

- phone: 01634 333344
- email: [neighbourhoodhousingofficers@medway.gov.uk](mailto:neighbourhoodhousingofficers@medway.gov.uk)

Reports of ASB can be made anonymously, however it does mean that we will not be able to make contact with the complainant. We encourage residents to give their contact details, as this helps to make the investigation process quicker and more effective.

If a crime is in progress or risk to life dial 999, otherwise dial 101 which is Kent Police's non-emergency number.

Other useful contacts are:

- Community Safety Team: 01634 333333
- Citizens Advice Bureau: 01634 383760
- Domestic Violence Helpline: 0808 2000247
- Medway Domestic Abuse Team: 01634 792308

### Sub-letting

Sub-letting means that someone pays you rent to be able to live in your leasehold property. You have the right to sub-let but you must obtain our permission in writing prior to a sub-tenant moving into your flat. This is subject to legal requirements. If we refuse to give you our permission, we will tell you why. If you sub-let your property you must provide us with a contact address in England or Wales for billing and in case of any emergencies.

### Insuring your belongings

We insure the structure of your home. This does not include cover for your belongings, fixtures, fittings and alterations you may have made to the property. We strongly advise you to obtain your own home contents insurance as protection against accidental damage, theft and water leaks.

### Aerials

If you want to install your own outdoor television aerial or satellite dish, you must obtain our permission in writing first. As you live in a flat, if you want to install a satellite dish you may need planning permission first. Most of our blocks of flats have digital IRS TV systems already installed.

### Fly-tipping

Fly-tipping is 'the illegal deposit of any waste onto land, or any waste dumped or tipped on a site with no licence to accept waste'. Report fly-tipping online at: [www.medway.gov.uk/flytipping](http://www.medway.gov.uk/flytipping)

## ■ Animal Registration Form

If you wish to keep a pet in your property you must fill in and return the form below.

Should permission be granted, it would be pursuant to the terms and conditions of your lease agreement and Housing Services' pet policy.

Leaseholder's name:

Leaseholder's address:

Postcode:

Type of pet(s)	Breed of pets	Number	Colour/s:	Owner's name (If different from above):
Example Dog	Jack Russell	1	Black and white	As above
Example Fish	Gold fish	3	Orange	Joe Bloggs

Please print and complete this form and return this form to  
**Medway Council Housing Services, Gun Wharf, Dock Road, Chatham ME4 4TR**

# Repairs and maintenance



## ■ Repair responsibilities - What Housing Services look after

We are obligated to maintain the overall structural integrity of the block and will bill leaseholders a proportion of the full cost. We must ensure the fabric of the building and any associated areas are well maintained, repaired and replaced as necessary. There are also certain health and safety obligations that need to be taken into consideration.

The following are the most common items that we must keep in a good state of repair; for a conclusive definition that is relevant to your block, you should refer to your lease.

### **Main structure of the property:**

- External boundary walls of the block and the foundations;
- Roof structure, loft space and chimneys;
- Doors/window frames in external walls;
- Main entrance door, if it opens into a communal area;
- Balconies/basements

### **Common parts of the block:**

- Stairwells/passages/landings/staircase lighting
- Internal/external redecorations

### **Communal services to the block**

- Pipes/wiring (for water/gas/electricity);
- Tanks/cisterns;
- Rain water pipes/guttering/main drains;
- Communal heating systems/lifts

### **Areas around the block:**

- Garages/storage areas;
- Parking areas;
- Communal gardens/paths
- Fences/gates to the block and that are of a communal nature



## ■ Your repair responsibilities

The terms of your lease will tell you the exact detail of your repair obligations. In general however, you have repairing responsibilities for the internal aspects to your flat and any services provided solely to your flat.

The following are the main things you must keep in good order and repair or replace (please refer to your lease for a conclusive definition):

- Windows (internally in flat), including locks and glazing;
- Glass window panes in external windows attached to the main structure of the block;
- Floor boards but not joists or floor slabs;
- Interior décor, plaster/wallpaper on walls and ceilings;
- Interior non-structural walls;
- Internal doors and frames;
- Entrance door but not frame, if door is part of the external structure (Unless this has been fitted at your own cost);
- Internal fixtures and fittings, for example bathroom suite and kitchen units, with landlord permission;
- Where, externally or internally, the following serve only the leasehold flat:
  - Pipes/wiring/cables for gas, electricity and water
  - Guttering/drains/tanks/cisterns.

## ■ Planned maintenance work

A lot of our spending on maintenance is through planned programmes of work. This is the most cost effective way of keeping properties in a good state of repair. Sometimes, we will delay day-to-day repairs until we carry out planned work, if they are due to take place soon. If this is the case, we will let you know when you report a repair.

When planned maintenance work is due to take place we will send you details beforehand and carry out legal consultation where necessary. For example, if we were to paint the outside of the building.

You will be charged for any planned large-scale maintenance or improvement works undertaken to your block in a service charge year. Costs per leaseholder are based on actual expenditure during the service charge year and as advised in Section 20 consultation documents.

## ■ Improving and decorating your home

### Do I need permission to make improvements?

Yes. You must obtain the council's written permission before you make any alterations to the fixtures, fittings or structure of your property; for example a new bathroom or kitchen. This does not include general cosmetic redecoration such as painting or new carpets; but does include wooden flooring. We need to know the exact details of what you are planning to do. There may be an administration charge for obtaining permissions. To obtain permission write to the Home Ownership Officer using the contact details on [page 2](#)

You are responsible for decorating the inside of your property. If you or a neighbour has caused water damage, for example by letting a bath overflow, we have no responsibility to repair the water staining. The resident causing the damage is responsible for the costs. This is why it is important to have contents insurance.

### Vital equipment

When you have something in your home that needs repairing, or you need to turn off the water, gas or electricity supply to safely carry out any DIY, it will be helpful to you and anyone working in your property to know where the following are. Use the list below to make a note of where these items are located in your home.

### When you go away

If you leave your home unoccupied for more than a couple of days you can help protect it by doing the following:

- Turn off the mains stopcock;
- Turn off all gas appliances and the immersion heater if you have one;
- Run all hot and cold water taps until the flow of water stops;
- When you return, do not use your boiler or immersion heater until you have turned the stopcock back on.

If you leave the property empty for more than 30 consecutive days it could have a negative affect on your buildings and contents insurance. Please discuss this with your insurance provider.



Item	Location in property
Water stopcock	
Electric fuse box and trip switch	
Gas-supply lever	
Gas meter	
Electric meter	



## ■ Reporting communal repairs

Please refer to the contact details on [page 2](#) of this handbook.

When you report a repair, please have the following information ready:

- Your name and address
- A telephone number
- Full details of the repair you need

The person taking the details of your repair report will tell you when the work should be carried out. If the repair needs to be inspected first, they will also let you know.

These are the types of repairs that we would consider to be an emergency:

- Total loss of electric power to communal areas;
- Total loss of communal water supplies;
- Risk of flood to communal areas;
- Broken external communal windows or doors that need boarding up

*Please note that we will only respond to emergencies that involve our areas of responsibility and please remember that this is an emergency call out service, not a repair service. We will make sure that no one is in any danger, but will not necessarily complete the repair at that point of time. A follow up visit may need to be arranged by the contractor in order to complete the repair.*

## ■ How quickly are communal repairs done?

Repairs to communal areas are divided into the following categories:

- Emergency repairs – will be attended to within two hours or one working day depending on the type.
- Urgent repairs – will be completed within three or seven working days depending on the repair type.
- Non-urgent repairs – will be completed within 20 working days.



## ■ Gas Safety Advice

Gas is a safe fuel if it used correctly and treated with respect.

Please follow these guidelines:

- It is recommended you have gas appliances services annually; this is your responsibility to arrange.
- Report gas leaks immediately to National Grid on the free phone number 0800 111999 (24/7)
- Be careful about buying second hand gas appliances and always buy from a reputable company
- Do not reduce or block ventilation to gas appliances
- Do not block gas flues or chimneys
- Be alert to any signs of carbon monoxide leaks
- Do not carry out any DIY work to gas appliances, leave it to the experts. Apart from being dangerous, you could also be breaking the law.

### **Where can I get more gas safety advice?**

Health and Safety Executive, Gas Safety Advice Line: 0800 300363.

## ■ Carbon monoxide poisoning

About 30 people a year die accidentally from carbon monoxide poisoning because of gas appliances. Carbon monoxide is a poisonous gas, which has no colour, taste or smell. The symptoms of carbon monoxide poisoning are similar to those of flu and other viral infections and include aches, drowsiness, weakness, headaches and nausea (feeling sick).

If anyone in your home has any of these symptoms while a gas appliance is being used, stop using it until it has been checked and consult your doctor. Carbon monoxide poisoning can affect the way the brain works, so people affected can't always tell that anything is wrong or take any action before it's too late.

### So what can I do?

- Make sure your gas appliances are serviced regularly.
- Do not tamper with any gas appliances.
- Install a carbon monoxide alarm.

## ■ Gas leaks

If you smell gas phone National Grid immediately on Freephone 0800 111 999 (24/7)

In the meantime:

- Turn the gas off at the meter
- Open the windows and doors to let the gas out
- Put out any naked flames
- Do not turn any electrical switches or sockets on or off.

## ■ Other safety advice

Some people on moving into their homes decide to use a living room as a bedroom. You should seek advice before doing this as some living rooms have boilers in them. In some instances it is not safe or legal to sleep in the same room in which a boiler is located.

## ■ Gas appliance repairs

As a leaseholder you are responsible for ensuring that any gas appliances in your property are properly maintained. If you sub-let your property, you are legally required to carry out annual gas safety checks.

Leaseholders can book a gas service with the council's responsive repairs contractor, who is Gas Safe registered. Any service carried out is completely separate from the terms and conditions of your lease and you will need to pay the contractor directly; Medway Council will have no involvement.

To book an appointment call Mears on **01634 733499**.

## ■ Asbestos

Asbestos was widely used in construction in the UK from the 1940s until 1999, when its use was prohibited by law. Asbestos is still widely found in properties throughout the country but in the vast majority of cases poses no health risks at all. Asbestos is only a health risk in its fibrous form because it can become airborne. If it is inhaled it can cause serious health problems. Considering the above, asbestos in your home is safe unless it is disturbed, damaged, or begins to break down with age and releases fibres into the air. You should contact a specialist contractor to arrange work on any potential asbestos materials.

### Things to note:

- It is best to leave asbestos-containing products where they are if they are in good condition and unlikely to be disturbed.
- Try to make sure anything containing asbestos remains in good condition.
- Do not drill, saw, scrub or sand anything you think may contain asbestos.
- Asbestos is no longer used in construction or in goods such as toasters or hairdryers in this country. However, imported goods may still contain asbestos.
- There is no evidence to suggest that the use of asbestos cement in cold water tanks poses any risk of contaminating the water supply.

If you want to find out more about asbestos, we recommend the following websites:

[www.hse.gov.uk/asbestos](http://www.hse.gov.uk/asbestos)

[www.alsltd.com](http://www.alsltd.com)

## ■ Condensation, damp and mould

Condensation is arguably the most common form of dampness and can eventually lead to the growth of black mould. It forms on internal surfaces when the temperature drops sufficiently below the temperature of moist air inside the property. You should watch out for it because if left to develop, condensation can lead to damage to the property. More importantly, it can also aggravate or trigger health problems such as asthma.

### What are the causes?

Day to day activities such as cooking, washing, bathing, ironing and even breathing all add to the problem. In a property of 4 people each will contribute approximately 4 pints of moisture per day, adding up to well over 100 pints per week! In the past there would be a natural escape for this hot, damp and poor quality air through window frames, doors, uncarpeted floorboards and so forth. However, building features designed to cut down heat loss such as cavity wall insulation, double glazing and draught proofing, inhibit 'natural ventilation'. Instead, stale, humid air is trapped, commonly causing streaming windows, which will inevitably lead to musty smells, dampness and ultimately mould growth.

### How do you spot it?

- Streaming windows and walls
- Damp areas can appear on walls, especially behind furniture and in corners
- Wallpaper can start to peel
- Blackened window frames
- Mould growth, usually black mould, starts to appear
- Soft furnishings and fabrics become prone to mould and mildew

### Tips on how to reduce it...

- Try to keep the inside temperature reasonably constant for as much of the time as possible
- Avoid drying clothes indoors. If you have no choice, place the clothes rack beside an open window in a room with the door shut
- Do not dry clothes over any radiators
- Ensure any tumble drier is properly vented or the condensate regularly emptied
- Do not supplement your heating with paraffin/ Calor gas type heating
- Keep furniture away from walls
- Do not disable any extraction units

## ■ Energy saving help and advice

Interested in making your home more efficient and cutting your energy bills?

With help and advice from the energy saving trust you could be entitled to a grant for:

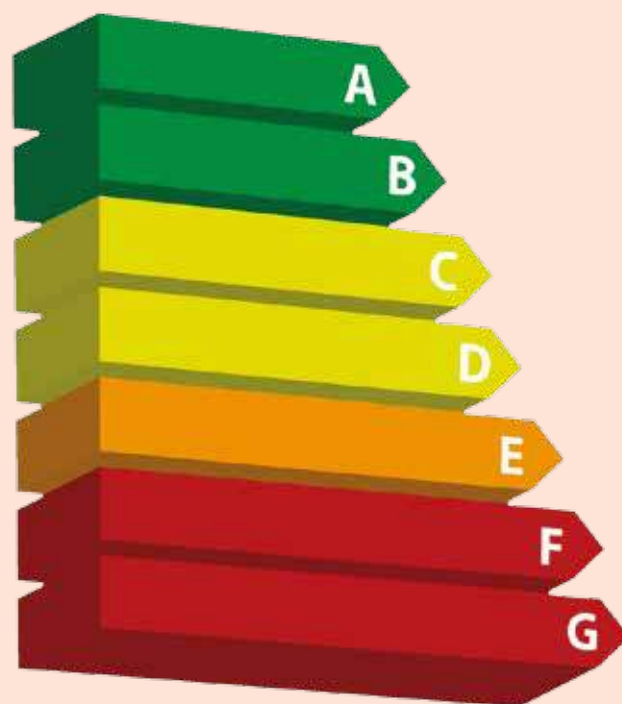
- Cavity wall insulation
- Loft insulation and draught proofing

The energy saving trust can also offer advice on quick win changes to your way of living that will save you money.

- Ever wondered how much energy is used leaving the television on standby?
- Did you know energy saving light bulbs last 10 times longer than ordinary bulbs?

For free, independent and local energy saving advice please phone **0300 1231234** or visit [www.energysavingtrust.org.uk](http://www.energysavingtrust.org.uk)

**energy**<sup>®</sup>  
**saving**  
**trust**



## Your handy guide to repairs

This section contains an easy-to-follow guide explaining some of the common parts of your home that may need repairing or regular maintenance work from time to time. This guide will help you identify and solve some problems. It will also allow you to give contractors accurate information about items that you need repaired. Always remember to refer to your lease to check which areas inside your property are your responsibility to repair.

### ■ Shutting off your water supply

At times you may need to turn off your stopcock. You should know where your stopcock is. It is wise to test it twice a year. You can do this by shutting it off to check it closes, then opening it fully. Then close it slightly by turning it back towards off.

Some items, such as a toilet cistern, have their own isolation valves, so the water supply to this item can be turned off without it affecting anything else in the property.

If this is not the case, you may be able to turn the supply off at gate valves on the pipes coming from the cold water tanks.

### ■ Leaks

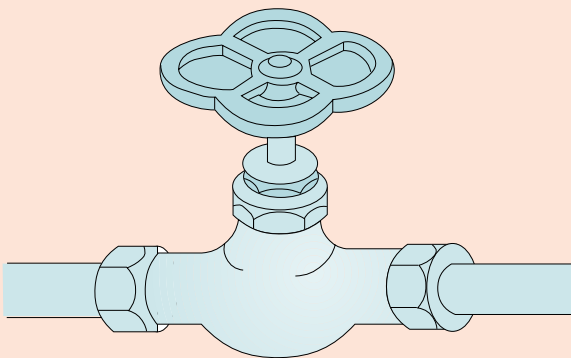
#### **Before you phone a contractor:**

- If the water is collecting near electrical fittings, turn off the electricity at the mains.
- If you've shut off your water supply, remember that you may have to turn off your central heating system and immersion heater.

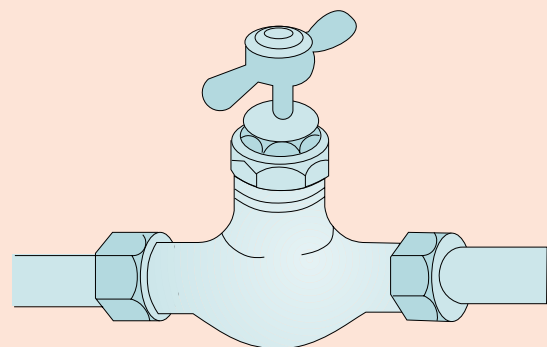
#### **What a contractor may need to know when you phone them:**

- If you have a leak, can you see where the water is coming from and which item of equipment is affected?
- Is it the cold or hot water supply?
- How serious is the leak?
- Are your electrics affected?

**Note:** *if you have had to shut your water supply off, it may be important to turn off the heating system.*



**Gate valve**

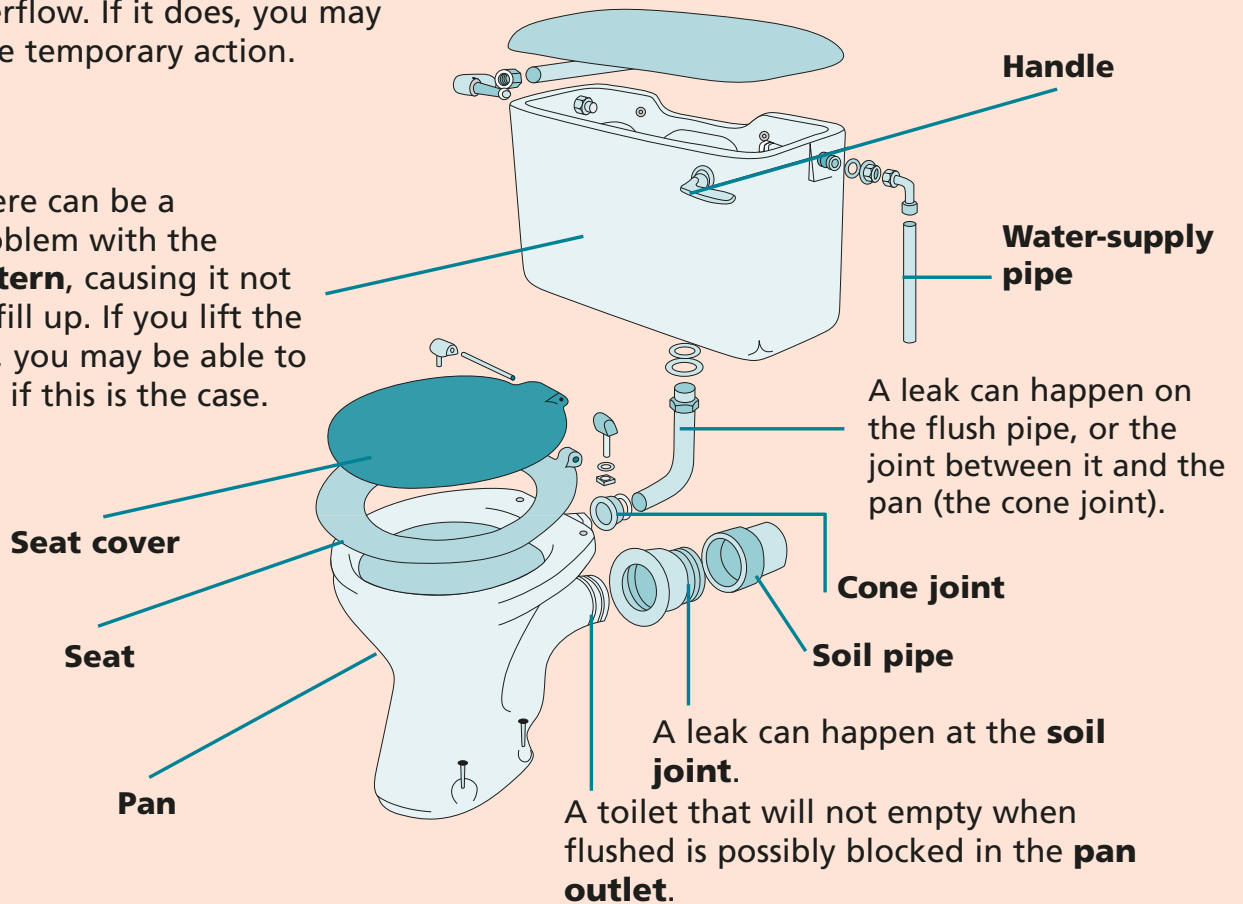


**Stopcock**

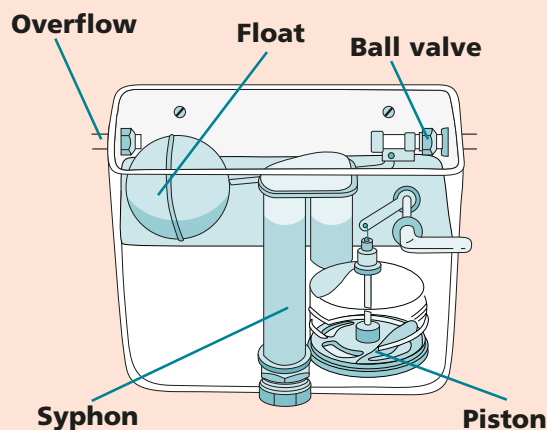
## ■ Toilet

Sometimes a cistern will overflow. If it does, you may take temporary action.

There can be a problem with the **cistern**, causing it not to fill up. If you lift the **lid**, you may be able to see if this is the case.



## ■ Running overflow



### Before you phone a contractor:

- You can take temporary action while waiting for your toilet overflow to be repaired. You can tie the float in the up position, as shown in the diagram. This closes the ball valve and will shut off the water supply to the cistern.
- Turn off the cold-water supply at the stopcock.

### What they may need to know when you phone them:

- Which overflow is causing the problem, for example, the toilet or the cold-water tank?
- Where does the overflow run out, for example, outside?
- Is the overflow running continuously?



## ■ The toilet will not flush

### **Before you phone a contractor:**

- Has the water authority said that the water is going to be turned off?
- Lift the lid on the cistern to see if the flushing arm has become detached from the syphon.

### **What a contractor may need to know when you phone them:**

- Is it the only toilet in your home?
- Is the cistern filling properly?
- Is the cold water supply running?
- Are there any broken parts inside the cistern?

## ■ The toilet is leaking

### **Before you phone a contractor:**

- Try to prevent the leak from causing more damage.
- Turn off the cold water supply at the stopcock.

### **What they may need to know when you call them:**

- How serious is the leak?
- Is the pan cracked or are any pipes or joints leaking?
- Does the toilet only leak when it is flushed?

## ■ Faulty tap

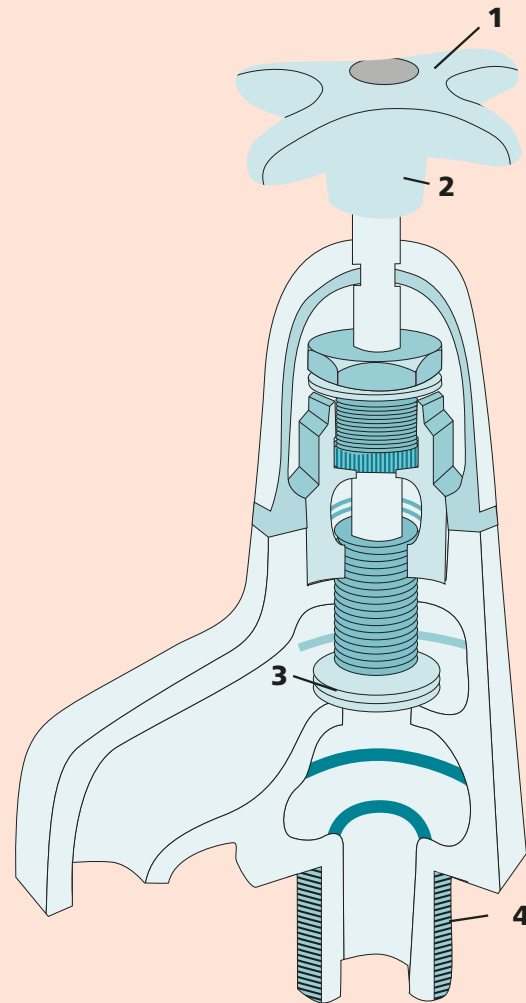
### **Traditional pillar tap**

The tap head (1) or handle (also known as a lever handle) might be loose, or perhaps the retaining screw (2) is missing.

Sometimes a tap will not turn off properly because of a worn washer (3).

A tap can also be loose at the base (4).

Various problems can occur with taps (for example a slow drip which shows that a new washer may be needed).



### **Before you phone a contractor:**

- Find the stopcock as you may need to turn the water off.

### **What a contractor may need to know when you call them:**

- What type of tap is it?
- Where is the tap, for example, in the bath, sink, wash basin?
- What is the exact problem, for example, a loose handle, dripping tap and so on?

## ■ Blocked sink

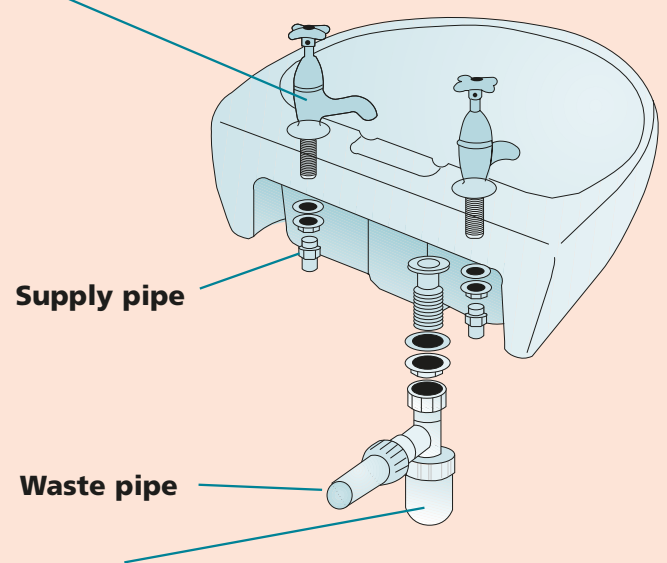
To clean a trap, unscrew the relevant sections and clean them out. Before unscrewing them, you should make sure that both taps are turned off and you put a bucket or a bowl underneath to catch water. When replacing the cap, make sure it is tightly fitted.

## ■ Damaged sink or basin

### What a contractor need to know when you phone them:

- Is it your kitchen sink or bathroom wash basin that is damaged?
- What is the problem, for example, a blockage, leak or crack?
- If the leak is on a supply pipe, is it the hot or cold one?
- If the sink is blocked, what type of trap is it?
- Have you tried to clear it yourself?
- How did the damage happen?

Various problems can happen with taps (for example, a slow drip showing that a new washer may be needed).



All wash basins are fitted with a **trap**. Many have a **bottle trap** like this one, which can easily be cleaned if there is a blockage.

## ■ Baths

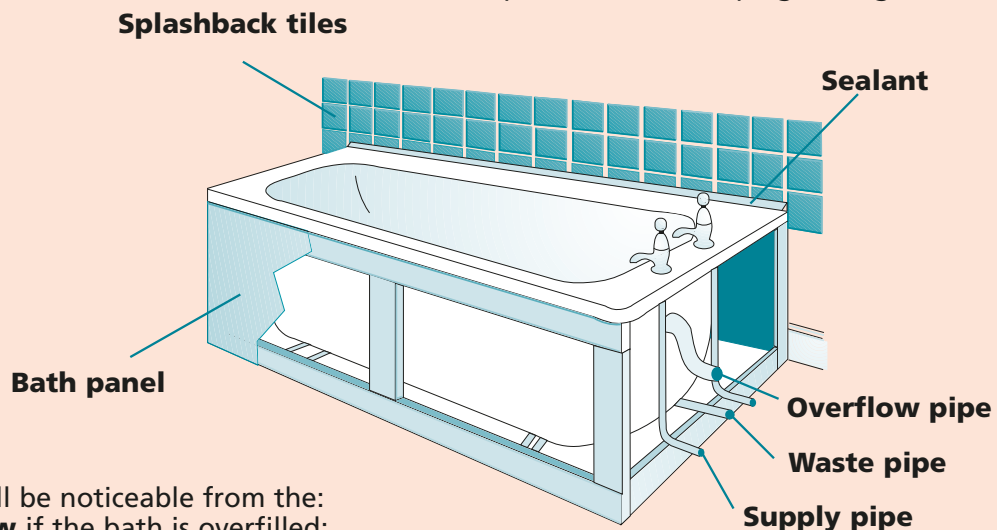
### Before you phone a contractor:

- Check where the leak is coming from, for example, the overflow, waste pipe or supply pipes.
- Check the sealant between the bath and splashback tiles as water can seep through here.

### What they may need to know when you phone them:

- If there is a leak, what pipe is it on?
- If the leak is on the supply pipe, is it the hot one or the cold one?
- If there is a problem with an overflow pipe, where does it empty out?
- If the splashback tiles are broken, how many tiles are affected?
- Has the leak caused any damage in your home?

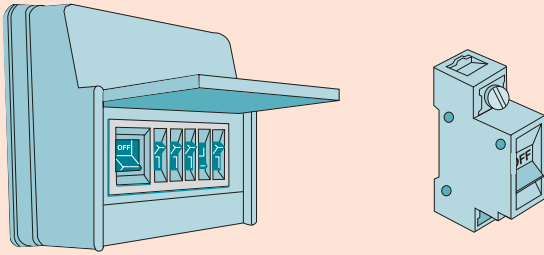
Damaged sealant between the bath and the splashback tiles will need attention to prevent water seeping through.



Leaks will be noticeable from the: **overflow** if the bath is overfilled; **waste pipe** when the bath is emptied; or **supply pipes** (at all times).

## ■ Electrics

### ■ Power failure



#### Miniature circuit breakers (MCBs)

Switch off automatically if there is a fault on the circuit.

#### Before you phone a contractor:

- Check if your neighbours' homes are affected. If so, phone your local electricity company. You'll find the number in the phone book under electricity.
- Find your mains electric switch. In most properties it includes an automatic switch-off device called a residual current circuit breaker (RCCB). This is a large switch marked 'ON/OFF'. The RCCB switches off automatically if a situation creates a possible shock or fire risk.

#### If the RCCB has switched off automatically, you should do the following:

- Switch off all miniature circuit breakers (MCBs). These are smaller switches marked ON/OFF.
- Return the large RCCB switch to the 'on' position.
- Switch on each MCB in turn until the RCCB automatically switches off.
- Switch off and unplug any appliance connected to that particular circuit - they are usually labelled. In this way, you can find the faulty appliance.

**If the RCCB or MCB switch does not return to the 'on' position, there could be a fault in your circuit.**

### ■ Electric fittings

Please remember to take care with electrical equipment and fittings.

#### Before you phone a contractor:

- Make sure a fuse hasn't blown or a circuit breaker hasn't switched off.
- Make sure the problem isn't an obvious one, for example, a new bulb or broken light fitting.
- Make sure the plug sockets are working.

#### What they may need to know when you phone them:

- What the problem is.
- Does the problem just affect one room? If so, which?
- Were you using a particular appliance at the time of the power failure? If so, have you checked the plug fuse or is the appliance faulty?

### ■ Power sockets

#### Before you phone a contractor:

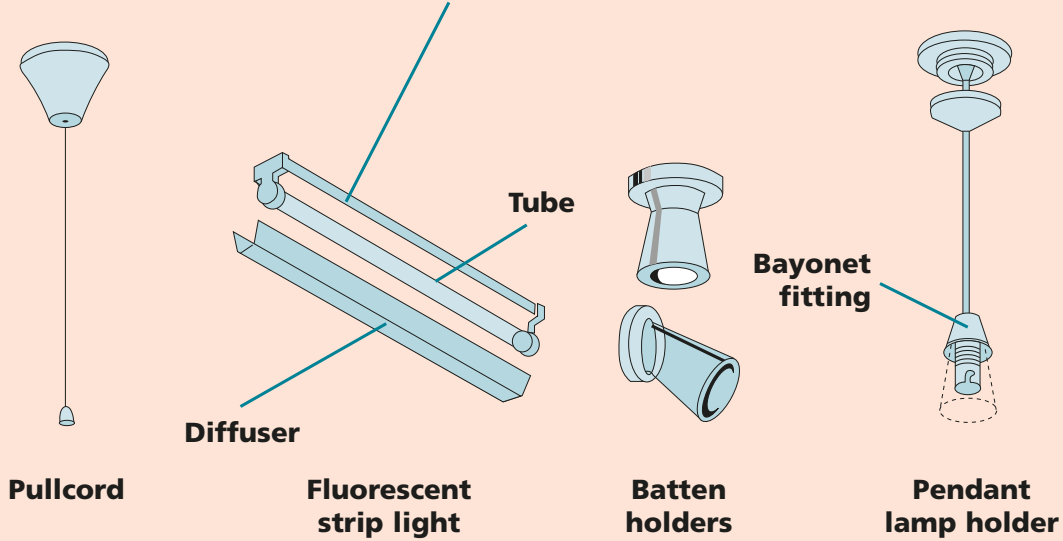
- Check it isn't your appliance that's faulty by plugging it into another socket.
- Make sure a fuse hasn't blown or a circuit breaker hasn't switched off.

#### What they may need to know when you phone them:

- Were you using a particular appliance at the time of the power failure? If so, have you checked the plug fuse or is the appliance faulty?

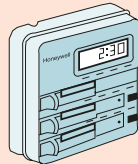
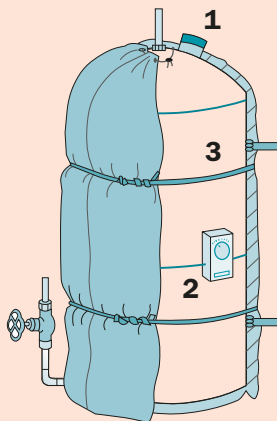
## ■ Lighting

Fluorescent lights normally last a long time. If they flicker when you turn them on, it could be because the **starter switch** is faulty.

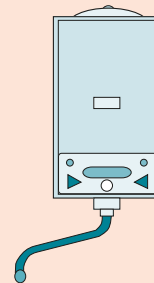


## ■ Water heaters

There will often be a **temperature control switch (1)** at the top of the immersion rod, or a **cylinder thermostat (2)** might be fixed to the outside of the cylinder.



If an immersion heater is fitted, there will be a nearby power switch and perhaps a timer.



It is common for homes to have a **hot-water cylinder**. Water may be heated by an **immersion rod (3)**.

It is also common for hot water to be fed to the cylinder from a boiler that is independent of, or part of, a central-heating system.

You may have other types of heater in your home, such as a gas-fired instantaneous water heater.

### What a contractor may need to know when you phone them:

- What type of heating system do you have?
- Do you have hot water at any time, or not at all?
- Is the water cylinder hot, even when hot water is not coming through the taps?
- Do you have other ways of heating water in your home?
- Do you have water supply problems?

## ■ Heating systems

### ■ The radiator does not heat up

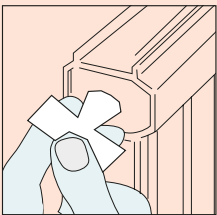
If radiators are not heating up, it might be because air is trapped in them and you should try to bleed them. This is easily done with a radiator key. The heating needs to be switched off & the pump not running, or else it will pull more air into the system. Make sure you don't open the valve any more than is necessary to let air out. When the hissing noise stops and the water appears, the radiator is free of air and you should close the valve tightly.

#### **Before you phone a contractor:**

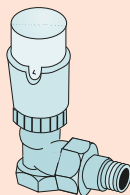
- Try bleeding the radiator, as shown in the diagram.
- Make sure the radiator valve is turned on fully.

#### **What they may need to know when you phone them:**

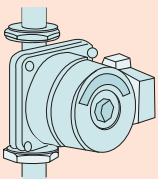
- Have you tried to bleed the radiator?



**Bleeding a radiator**



**Thermostatic valve**



**Central-heating pump**

### ■ Faulty boiler

#### **Before you phone a contractor:**

- Check to see if the power is still on.
- Has the pilot light gone out?
- Is the boiler thermostat set high enough?
- Is the room thermostat set high enough?

#### **What they may need to know when you phone them:**

- What type of heating system do you have?
- What type of fuel does the system use?
- Does your heating system also provide the hot water? If so, are you without both services?
- Have you checked the thermostat, timer or fuses?
- Do you have any other ways of heating your house or getting hot water?
- Are there any people living with you who are ill or very young or very old?

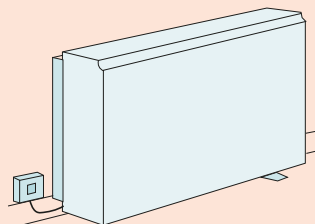
### ■ Storage heater

#### **Before you phone a contractor:**

- Make sure the socket is turned on.
- Are the heating controls high enough?

#### **What they may need to know when you phone them:**

- What is wrong?
- Which heater is it?
- What make and model is it?
- Are there any other problems with your electricity supply?



**Storage heater**



## ■ Doors

### ■ The door is jammed or sticking

#### What a contractor may need to know when you phone them:

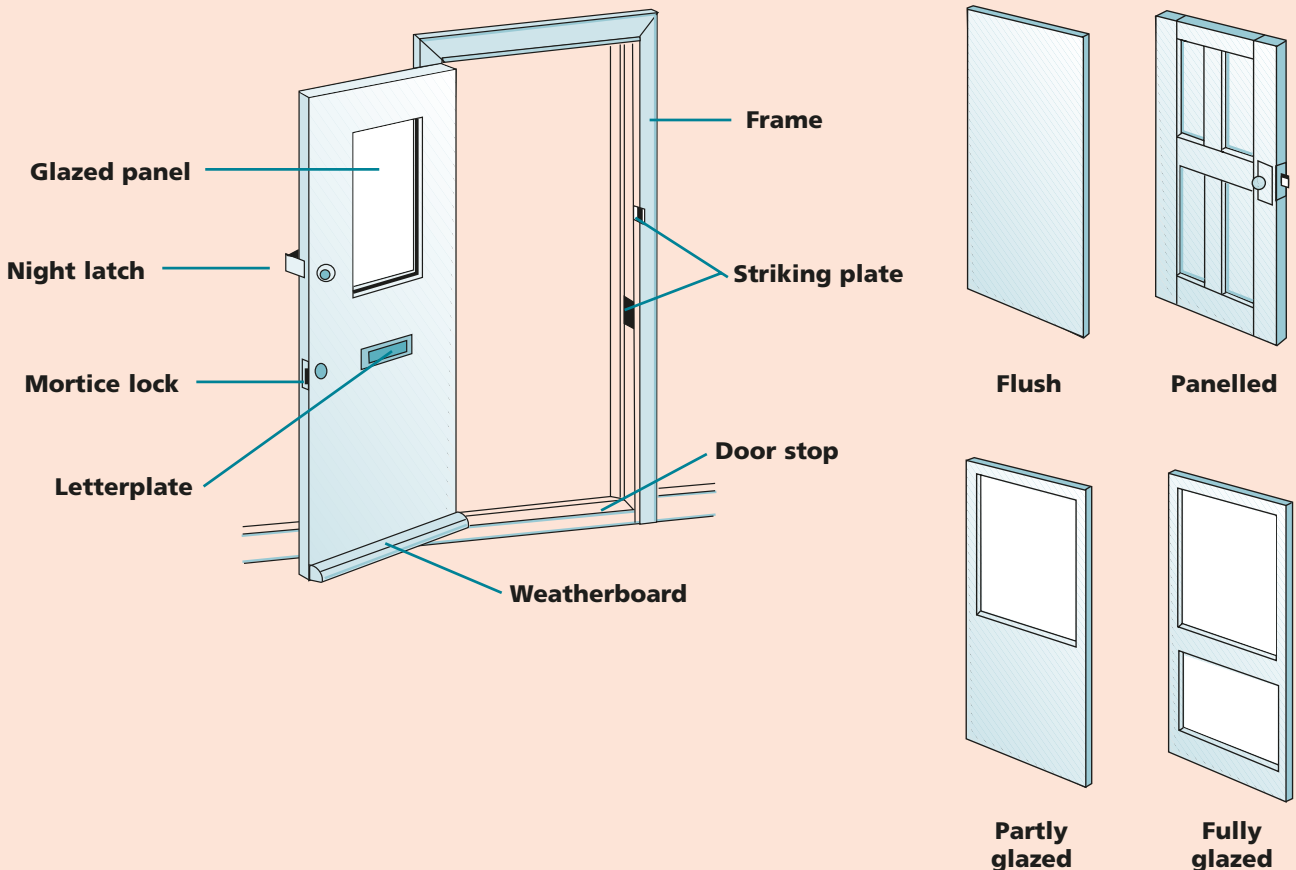
- Which door is affected?
- Have you a security system?
- If the door will not close properly, has it been recently painted, or does it show signs of warping (bending)?
- Is there any damage to the frame, locks or door furniture?
- If a glazed panel is broken, what type of glass is it and how was it broken?
- What type of door is it?
- Are you unable to get into your home?
- Have you had any new carpets fitted recently?

**Please note:** if you find a fault or repairs on the main entrance door to your flat, check your lease to see who should repair it, you or Medway Council. If a communal door to your block needs repairing call Mears using the contact details on page 2.

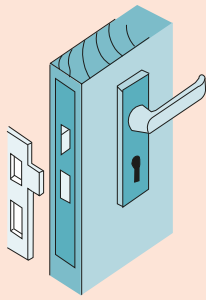
### ■ The glass in the door is broken

#### What a contractor may need to know when you phone them:

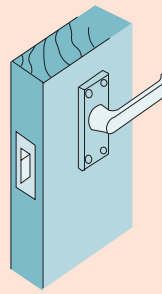
- Which door is it?
- How was it broken?
- Is your home no longer secure?
- What type of glazing is it, for example, single or double?
- What type of glass is it, for example, clear or patterned?
- What is the door made of?



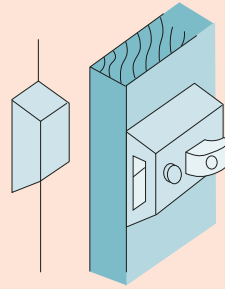
## ■ Locks



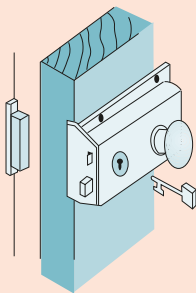
**Mortice  
lock**



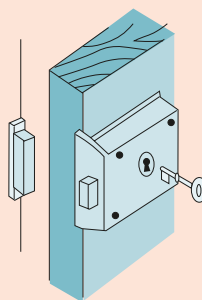
**Mortice  
latch**



**Night latch  
(Yale lock)**



**Rim lock**



**Rim  
deadlock**

The striking plate should be fixed to the door frame. (see door diagram)

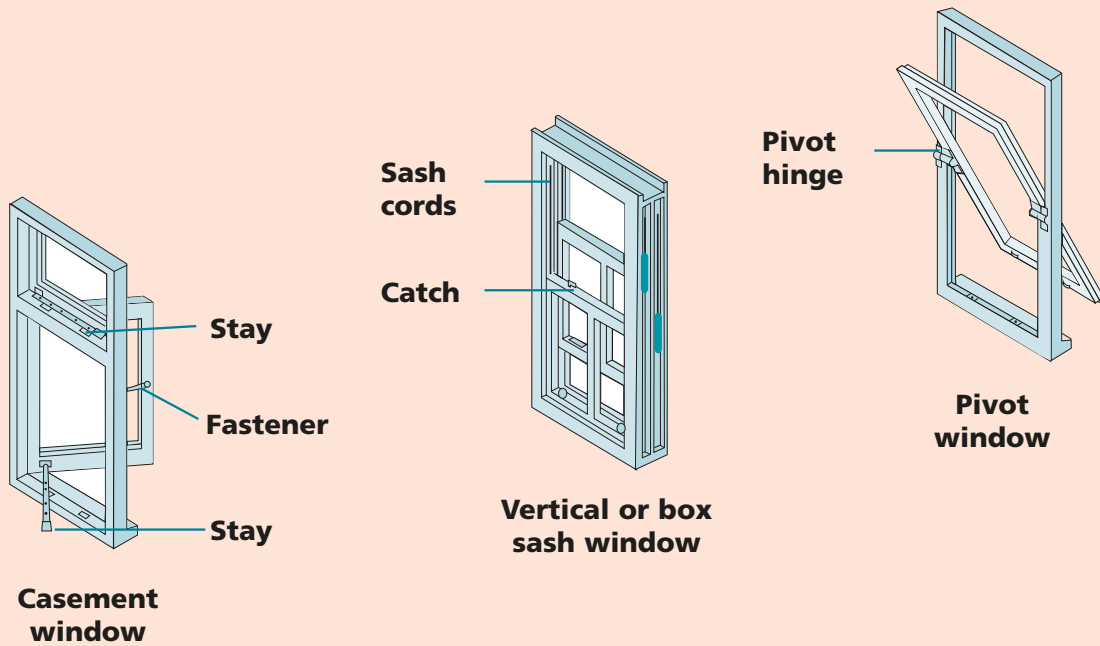
If the lock is sticking, you might try lightly oiling it through the keyhole.

If you have lost or broken your key, we may be able to gain entry and change part of the lock.

### **What a contractor may need to know when you phone them:**

- Which lock is affected and is there a second lock to the door?
- What type of lock is it?
- Has the door been forced open?
- If the lock needs refixing, what is the door made of, for example, wood or plastic?
- Do you have a security problem?

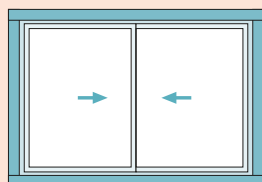
## ■ Windows



### ■ Broken window pane (your responsibility)

**What a contractor may need to know when you phone them:**

- Is the window single or double glazed?
- Is it clear or patterned glass?
- How did the damage happen?



**Horizontal sash window**

### ■ The window frame is jammed or sticking (The council's responsibility generally)

**What we/a contractor may need to know when you phone them:**

- What type of window is it and what is it made of, for example, plastic, wood or metal?
- Which floor is it on and which room is it in?
- Are there any apparent problems, for example, loose or missing putty, rot in the frame and so on?
- If you have difficulty closing a window, has it recently been painted, or does it show signs of warping (bending)?

## ■ Roofs (The council's responsibility)

### ■ Tiles or slates are missing

#### **Before you phone us:**

- If there is water leaking into your house which could affect the electrics, switch off the power at the mains.

#### **What we need to know when you phone us:**

- How many storeys does your home have, including any loft?
- Can you see where the slates or tiles are missing. If so, how many are missing?
- Is water coming in through the ceiling? If so, which rooms are affected and is it happening all the time?

### ■ Chimneys

#### **What we need to know when you phone us:**

- Is the damage affecting the brick, chimney pot or leadwork?
- Is the chimney shared with next door?

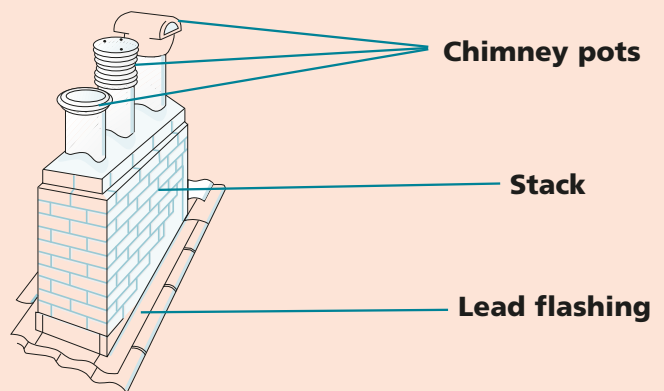
### ■ Damage to a flat roof

#### **Before you phone us:**

- If there is water leaking into your house which could affect the electrics, switch off the power at the mains.

#### **What we need to know when you phone us:**

- What part of the roof is damaged?
- What type of roof covering is it?
- What is the rough size of the damaged area?
- Is water coming into your home?



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## ■ Gutters and rainwater pipes (The council's responsibility)

- A rainwater pipe may lead into a hopperhead, which can sometimes become blocked by leaves.
- The running outlet of a gutter can also become blocked by leaves.
- Each section of the gutter is supported by gutter brackets, which may be broken.
- Rainwater pipes can leak at seals and joints.
- Rainwater pipes are fastened to the wall by pipe clips, which can sometimes become broken.
- The shoe of the rainwater pipe helps rainwater flow into a gully, where leaves and other rubbish may cause blockages.

#### **What we need to know when you phone us:**

- Is the gutter blocked? If so, can you see where?
- Do you know what material the damaged part is made of, for example, iron or plastic?
- Is there a leak on the gutter or rainwater pipe? If so, where is it, for example, on a joint?
- If the guttering is broken, how many sections are affected?

Always refer to your lease to check your repair responsibilities.

## ■ Drains or wastepipes are blocked

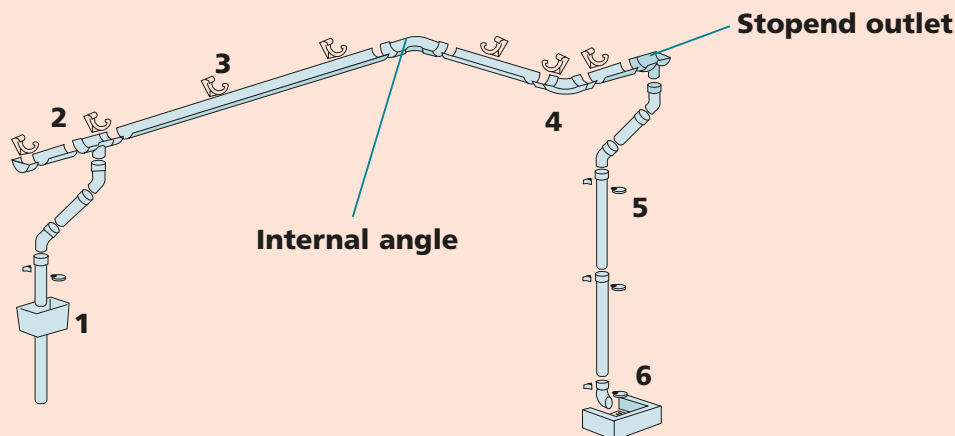
**Please note:** drains and waste pipes that are communal to the block are the council's responsibility. Any pipes that solely service your property are your responsibility.

### **Before you phone us/a contractor:**

- Have you checked to see if you can clear the blockage yourself?

### **What we/a contractor may need to know when you phone us/them:**

- Where is the blockage?
- Is soiled water backing up in your toilet?
- Is there any damage to your home?
- Is there any flooding from an inspection chamber?



## ■ Wastepipes are leaking

### **Before you phone us/a contractor:**

- Try to prevent the leak from causing any more damage.

### **What we/a contractor may need to know when you phone us/them:**

- Where is the leak and what is affected?
- How serious is it?

Seek insurance advice for any damage to your home.

## ■ Walls and ceilings

The two most common problems that happen with walls and ceilings are with damp and the plaster.

### ■ Damp

- Damp patches on ceilings may be caused by plumbing equipment leaking or rainwater getting into the house.
- Damp coming in from outside walls will only appear on external walls, often near windows or close to gutters on rainwater pipes.
- It is helpful to know whether the damp appears only when it rains or all the time.
- Rising damp is caused by water from the ground getting into damp proof courses.
- This sometimes causes floor tiles to lift and discoloured patches to appear on walls.
- Mould on walls can often just be wiped clean, but you should report it if it becomes serious.

### ■ Plaster

**Please note:** plaster is your responsibility. However, if the problem appears to be structural please report this to the council as this may be our responsibility.

You should report a bulging ceiling immediately. There could be several causes of plaster flaking off walls or ceilings.

Usually, we will need to inspect the problem to find the cause and decide what action to take. Many buildings experience some minor movement, which can cause plaster cracks.

Try to be as specific as possible when describing these. You should report cracked or fallen plaster on outside walls, giving as much detail as possible. If you are reporting loose, broken or missing tiles, such as in bathrooms, tell us how many are damaged or missing.



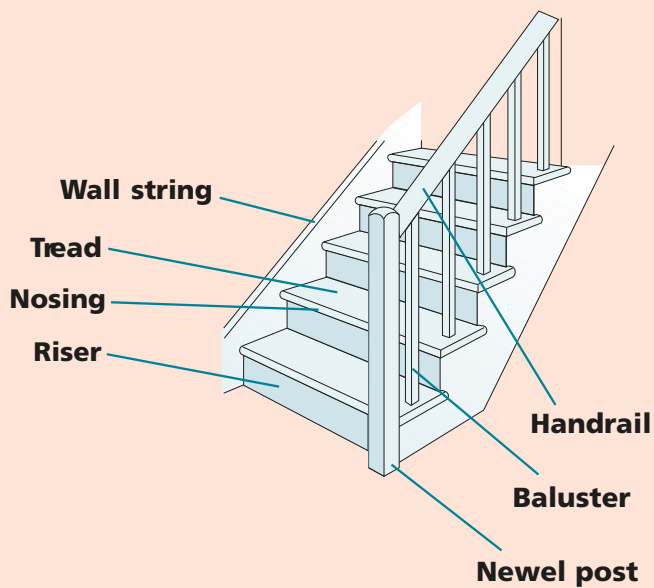
## ■ Stairs

**Please note:** *internal stairs in your property are your responsibility. Shared stairs in communal areas are the council's responsibility. Please inform us if any work needs to be carried out within your property.*

### ■ Loose floorboard

**What we/a contractor may need to know when you phone us/them:**

- Where is it?
- What is the rough size of the area where the boards are loose?



### ■ Uneven stairs

**What we/a contractor need to know when you phone us/them:**

- Is it inside your own home or are the stairs shared?
- What is the rough size of the area where the stairs are uneven?
- Are the stairs wood or concrete?

### ■ Broken or loose balusters

**What we/a contractor may need to know when you phone us/them:**

- Where it is?
- Is it inside your own home or are the stairs shared?
- What is the rough size of the area where the balusters are broken?

## ■ Fire safety

It is important residents are aware of what to do in the event of a fire in your property or block.

### **If the fire is not in your home:**

If you hear the fire alarm and the fire is not in your home it is usually safe to stay put. Be alert during this time and if heat or smoke begins to affect your home or you are instructed by a fire officer, close all the doors and leave the building immediately.

### **If the fire is in your home:**

If you find a fire in your home raise the alarm by contacting the Fire Service by dialling 999/112, ensure all occupants leave, close all doors including the front door. Leave the building as quickly as possible by the safest route avoiding the location of the fire and go to a safe place.

### **If you are in the common parts and there is a fire:**

Leave the building by the escape route and ring the Fire Service. Make your way to a safe place; stay there until the fire officer/member of staff informs you the building is safe to re-enter.

### **Phoning the Fire Service:**

Dial 999/112 and ask for fire service, when you are answered give the address of the fire, do not hang up until the fire service have repeated the correct address back to you.

Fire cost lives and fire safety is taken very seriously. Be aware and take care of your own safety and the safety of others.

### **Note:**

- No smoking is allowed in any of the communal areas.
- Do not overload plugs/sockets in your flat and take care when using multi-way adaptors.
- Keep cooker and heaters clear
- Never use any faulty electrical items.
- Never leave hot appliances unattended when switched on.
- Do not place anything that will burn next to a heat source.
- Never leave candles unattended.
- Do not store materials, wedge doors open or block doorways in communal areas.
- Keep gas and electricity meter cupboards clear.
- Check and test your smoke detectors regularly.

Almost all fires in the home can be prevented. To make your home safer and to help reduce casualty and death from fire in the home, Kent Fire and Rescue Service can carry out free Home Fire Safety Checks and give home fire safety advice.

To book a free safety visit phone **0800 923 7000** (free from a landline) or email [hsv@kentfire-uk.org](mailto:hsv@kentfire-uk.org) with your name, address and contact phone number.

## ■ Smoke and carbon monoxide alarms

It is important to have smoke and carbon monoxide alarms fitted within your property. You should test your smoke alarm once a week to ensure it is working. This is done pressing the test button on the outside of the casing.

When decorating, you should temporarily cover your smoke alarms to prevent a build up of dust, which can cause false alarms.



# Estate Services



## ■ Estate services

Medway Council works in partnership with Norse to deliver your communal cleaning service.

If you pay a service charge which includes caretaking you will receive a service from the estate wardens who carry out a range of duties in communal areas including:

- Cleaning areas where bins are stored;
- Daily health and safety checks at larger sites and regular checks at smaller blocks;
- Reporting communal repairs;
- Cleaning of communal entrance areas, stairways and handrails (this does not include the landing or walkway area directly outside of the property);

If you live in a block of flats other duties may include:

- Checking door entry systems and lighting and reporting any faults;
- Checking rubbish chutes for blockages and bin areas for overflowing rubbish.

## ■ Helpdesk

The managed helpdesk service which operates 24/7, co-ordinates requests, orders, complaints and queries. You can contact the customer services operators by phone or email.

Email: [norse.helpdesk@ncsgrp.co.uk](mailto:norse.helpdesk@ncsgrp.co.uk)

### When should I call the helpdesk?

The helpdesk should be the first port of call to:

- Raise cleaning issues;
- Log specific requests in regards to any services which Norse provides;
- Record service/ staff compliments and complaints;
- Ask questions regarding any service provision.

## ■ Estate inspections

An estate inspection is an inspection of the exterior and communal parts, facilities and grounds of a Medway Council housing estate or road that has 10 or more council properties on. We will be marking the estate on how well it has performed compared to our estate standard which can be found online at the link below. Come along and join the inspection to tell us your views about your neighbourhood. To find out the dates and times of estate inspections then look on our website: [www.medway.gov.uk/housing](http://www.medway.gov.uk/housing)

Or phone the housing officer duty line on **01634 333344**.



# Money advice





## ■ Who can help with debt advice?

If you have any concerns or would like advice on managing your money then you can contact these services for independent advice:

Free help and advice on dealing with your debt:

- National Debtline **0808 808 4000**  
[www.nationaldebtline.org](http://www.nationaldebtline.org)
- Medway Citizens Advice Bureau **01634 383760**  
[www.medwayadvice.org.uk](http://www.medwayadvice.org.uk)
- Money Advice Service **0800 138 7777**  
[www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)
- Stepchange **0800 138 1111**  
[www.stepchange.org](http://www.stepchange.org)


## ■ Saving tips



**Never go food shopping when you are hungry** – this will lead to purchases that are not essential.



**Make a shopping list and stick to it** – planning your meals for the week will help you see the real cost of food. Try to avoid buying food that you won't use.



**Revisit your monthly bills** – identify your priority and non-priority expenditure to see where you can make savings.




**Don't be put off paying back what you owe**

Council Tax should be cleared in the same year so if you don't pay for six months, it will cost you twice as much for the next six months.



**Plan for the worst**

– we all have unexpected costs from time to time, so by allowing extra room in your budget for small regular savings can help you deal with the unexpected costs.




**Shop smart** – two for one offers are not always the best deal. Compare the price by weight to see the true cost.



**Avoid bank charges**

– these can be as high as £35 for one failed transaction, that's half of some people's weekly income.



**Maximise your entitlements** – if you are claiming benefits make sure you update changes in circumstances as soon as they happen.



**Take some time to work out a budget.**

A full income and expenditure list can help you avoid falling short.



**Avoid eating out**

– this can prove very expensive compared to a well-planned meal.

# Your community



## Community involvement

Are you interested in helping us decide how we deliver housing services in Medway? We have developed a range of opportunities for you to get involved in how we operate, in a way that suits you.

### Our objectives are to:

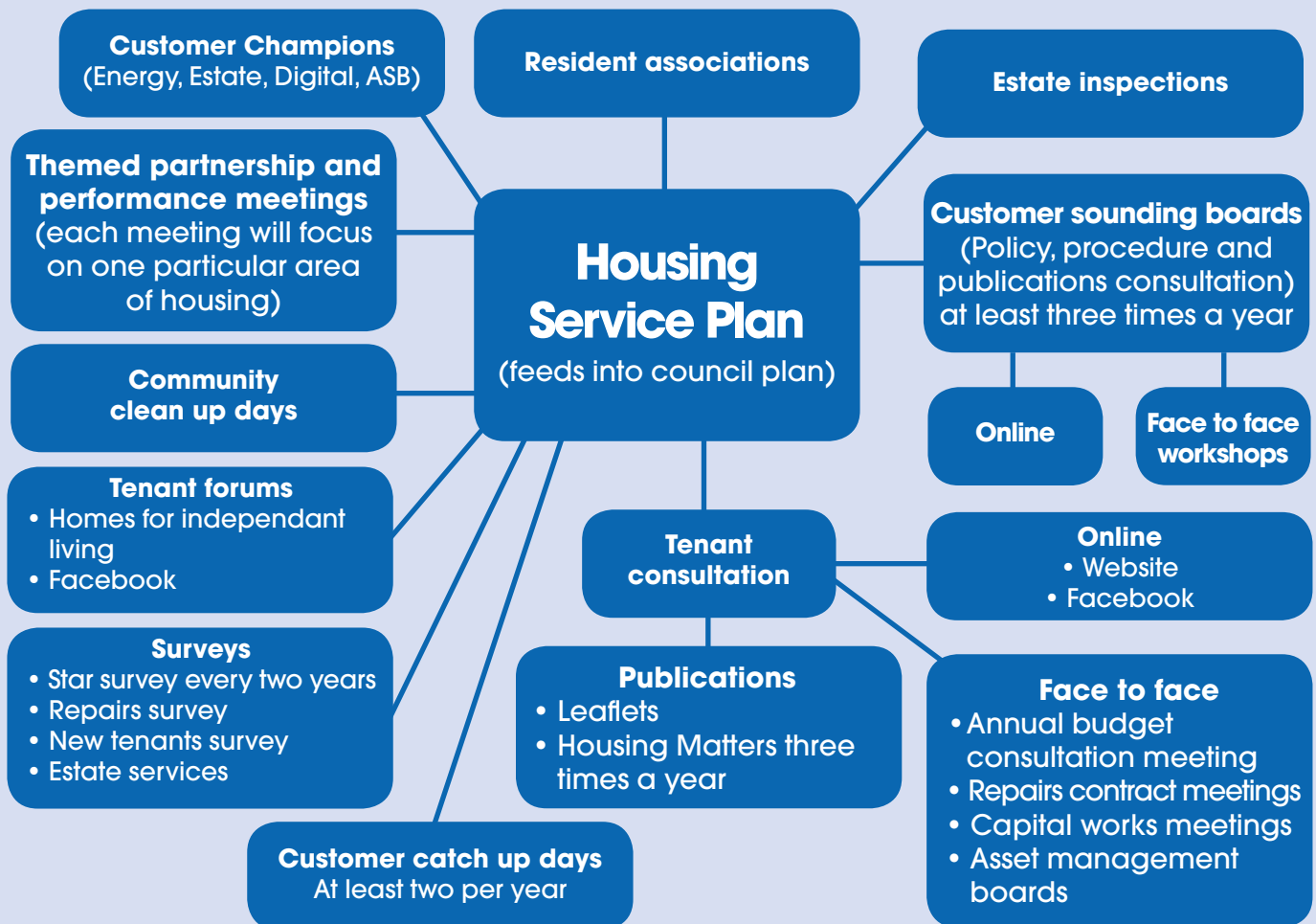
- Provide you with a wide range of opportunities for involvement and engagement, including face to face, online and email consultation;
- Engage with a wide representation of our customer profile;
- Support resident and community development;
- Focus activities on service improvement and monitor outcomes;
- Increase access to the service by providing information on our Housing Services Facebook Page and online.



The Home Ownership Officer holds monthly drop in sessions at local libraries. The dates and locations of these will be sent routinely to all leaseholders in advance.

There are a number of ways that both leaseholders and tenants can be involved with the service. All roles are voluntary however, we will reimburse travel costs and provide relevant training where required.

If you would like to be more involved email [tenant.participation@medway.gov.uk](mailto:tenant.participation@medway.gov.uk) or phone the Community Development Officer on **01634 333201**. You will be added to our people bank, a database of customers we will consult with on aspects of the housing service.



## Your community

To find out more information about services in your local area see our '[Go to guide](#)'.

# Moving on



What to do when the time comes to move to a new home.

## ■ Selling your home

### **Selling within the first five years**

If you decide to sell your property within five years of buying it through the right-to-buy scheme, you will have to pay back a percentage of the discount you were awarded when you bought the property (the five year rule applies for properties purchased after 18 January 2005). You also have to offer to sell the property back to the council, giving us first right of refusal.

### **Selling within the first ten years**

If you decide to sell your property within ten years of buying it through the right-to-buy scheme, you must offer it to the council first before putting the property on the open market.

### **Points to remember**

As a leaseholder you will have no help from the council when selling your property, this has to be done on the open market. You may want to seek independent advice.

Any arrears owing will need to be fully paid on completion of the sale of your property. You should seek advice from your solicitor regarding any outstanding service charges on your account and/or any issues regarding retention of monies. Make sure you notify the council and your utility suppliers that you are moving.

## ■ Sub-letting

If you decide you want to sub-let your property, after you have obtained permission from us, remember to turn off the gas, electricity and water supplies between you vacating the property and the sub-tenant moving in.





# Comments, complaints and suggestions



## ■ Comments, complaints and suggestions

There may be times when you feel unhappy with the service you receive and wish to complain. If you make a complaint, we will investigate it thoroughly and promptly and let you know the outcome. Our complaints procedure has two stages:

### ■ Stage one

The people best placed to resolve any problem or concern you have are usually the people providing the service so, in the first instance, contact them direct with your complaint and they will try and sort things out straight away.

If you have had a positive experience of Medway's housing service please let us know. If, though, you are unhappy with the service you receive or you want to make a complaint or suggestion, contact us using one of the methods below:

Email: [customer.relations@medway.gov.uk](mailto:customer.relations@medway.gov.uk)

Phone: **01634 333333**

Write to: **Customer Relations,  
Gun Wharf, Dock  
Road, Chatham,  
Kent ME4 4TR**

Alternatively you can make a complaint by going to [www.medway.gov.uk](http://www.medway.gov.uk) and completing the online form.

### ■ Stage Two

Gives you the opportunity to take your complaint further if you are not happy with our response at stage one.

Our Customer Relations Team will look into your complaint and will acknowledge your complaint within three working days.

We will look into what has happened so far and answer you within 10 working days either by phone, email or letter to explain what we have done to put things right. If we cannot get back to you straight away we will let you know the reason for the delay and give you a date when we will reply.

To contact us with a stage two complaint you can:

Phone: **01634 332 456**

Text relay: **18001 01634 332 456**

Email: [customer.relations@medway.gov.uk](mailto:customer.relations@medway.gov.uk)

Write to: **Customer Relations,  
Medway Council,  
Gun Wharf, Dock  
Road, Chatham,  
Kent ME4 4TR**

### ■ If you are still not satisfied

Medway Council hopes that its complaints procedure will help to sort out quickly and successfully any problems you may have with the way its services are provided. However, if you are still not satisfied with the way we handle your complaint or the conclusions we reach you can have your complaint referred in one of two ways:-

Immediately after the completion of Stage two, the complaint can be referred to a 'Designated Person' by emailing [designatedpersons@medway.gov.uk](mailto:designatedpersons@medway.gov.uk) or eight weeks after the completion of Stage two, you may progress the complaint to the Housing Ombudsman Service without reference to the designated person at;

**Housing Ombudsman Service  
Exchange Tower,  
Harbour Exchange Square,  
London,  
E14 9GE**

Phone: **0300 111 3000**

(lines are open  
Monday to Friday from  
9.15am - 5.15pm)

Fax: **020 7831 1942**

Email: [info@housing-ombudsman.org.uk](mailto:info@housing-ombudsman.org.uk)

**At any stage you can contact your local councillor or use another person or organisation to contact us on your behalf (such as your MP or a community group)**