

Welcome to 20/20 Housing Co-operative

This **tenant member handbook** contains information about 20/20 and the day-to-day services we provide you. Since the start of July 2023, 20/20 buys housing services from **Bournville Village Trust** (BVT). How those services work will be modified as we work together to discover what is working well and what isn't. This is likely to mean that some of the information in this handbook will change and we will send out updates as necessary.

Our aim is also to publish leaflets about other things that might affect you which are listed below and which will be available on 20/20's website at www.2020.coop

We hope you are happy in your 20/20 home. We value you both as a **tenant** who receives our services and as a **member** of our co-operative and community. The co-op works best with a two-way dialogue between the co-op and our members. So please tell us about things you like and don't like about the co-op.

Contacting us

BVT manage repairs and tenancy matters on behalf of 20/20. You can contact BVT's switchboard on **0300 333 6540** which is available 24 hours a day 365 days a year. Only emergency repairs should be reported out of normal working hours.

Other methods of contact

- By email on info@2020.coop
- Through 20/20's website at www.2020.coop
- By writing to us at our registered address –
249a Ladypool Road, Balsall Heath, Birmingham B12 8LF

About us

20/20 is a housing co-operative operating in Balsall Heath and Moseley. It was established in **1982** to provide homes for **people in housing need** in the area and now owns **49 homes**. Being a housing co-op means that **all our tenants are members of the co-op** and buy a £1 share. That share means that tenant

members have **a right and a responsibility to get involved** in shaping how the co-op operates. 20/20 is governed by a **management committee** elected annually by our membership.

20/20 received Government funding to buy, build and renovate its homes. This means that we are registered with a Government agency called the **Regulator of Social Housing** who publish standards that we comply with regarding our services to you.

Reporting a repair

20/20 members can report repairs during working hours (Monday to Friday 9.00am to 5.00pm) to BVT staff. You can report repairs by telephone (**BVT Switchboard 0300 333 6540**) or by email (**info@2020.coop**).

If you have an emergency repair, please also contact the BVT switchboard on **0300 333 6540**. Contractors charge more for emergency repairs. So - if you call someone out for an emergency repair and it isn't an emergency, you may be charged for it.

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

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

Other “**standard repairs**” are done within **28 working days**.

Examples of emergency repairs include:

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

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

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

20/20 also considers whether a member or someone living with them has particular physical or mental needs that mean that the repair should have a higher or lower priority. Higher priority can also be given to repairs arising from harassment or racial harassment, domestic abuse, the co-op's need to safeguard its residents or offensive graffiti.

When you report a repair, you will be sent confirmation that you have reported the repair. This is your record that you have reported your repair and you should keep it so that you can refer to it in the future.

Sometimes 20/20 tenant members tell a committee member or a contractor about a repair they need and think that the repair has been reported. This is not the case. You need to report your repair as above.

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

Arranging appointments

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

It is important that you are in at the time when an appointment has been arranged because contractors charge for missed appointments (and the co-op may pass that cost on to you). Equally it is important that you inform us as soon as possible if a contractor has not called when an appointment has been made.

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

Who is responsible for what?

Generally, the co-op is responsible for repairing and maintaining the structure and fabric of the home you live in, and you are responsible for repairing and decorating items within the home.

The co-op ensures that our repairs responsibilities are delivered using skilled repairs workers and expects that you will ensure that you carry out your responsibilities similarly with properly qualified and skilled repairs workers. You may ask the co-op to carry out works that are your responsibilities and the co-op may also have to carry out works that are your responsibilities for health and

safety reasons or to protect the property. In these circumstances, the co-op will may charge you for the cost of the repair unless you are elderly or disabled and have no-one who can help you.

You need to report repairs that need doing

Your tenancy agreement requires you to report repairs that need doing as soon as possible. Please do not leave repairs to build up because they can get worse and become more of a problem if just left.

Your safety

The safety of all our members is very important to us and we'll keep you updated about all **fire and other safety measures** on our website, through leaflets or through BVT staff if necessary.

Damage in your home

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

If your home is damaged by a break-in or vandalism, we will repair it provided you get a **Crime Reference Number** from the Police.

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

Standards that are expected of contractors

Our repairs are carried out by **independent contractors** who we expect to always treat you with respect and to carry out their work to high standard and on time. We expect you to treat our contractors courteously and ensure they can carry out their work without undue interference. Repairs workers should not be left alone in your home or with only children present. If you leave your home, the contractor may have to leave the home too.

Improving your home

The co-op has a long-term programme to improve and modernise our homes. You can find out more about the major works we are planning by contacting us. It may be possible for you also to improve your home but you need to ask the co-op's permission to do so.

Aids and adaptations

The co-op makes reasonable adjustments to our homes to meet specific member needs so that we can house people with mental and physical disabilities. Wherever possible, the costs for aids and adaptations can be met through a Birmingham City Council **Disabled Facilities Grant**, or by a charity, but if this is not possible, the co-op will consider paying for necessary adaptations. Through BVT, the co-op will assist members to apply for aids and adaptations as necessary.

Paying your rent and other charges

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

How can you pay your rent?

Members can pay their rent as follows:

- by **standing order** – payments can be made by standing order or BACS payments direct from your bank or building society account. 20/20's bank account details for payments are:
Bank: Lloyds Bank
Account name: 20/20 Housing Co-operative Ltd
Account number: 51360168
Sort Code: 30-65-49
- using **Allpay payment cards** – at the start of your tenancy, you should have received an Allpay payment card. You should keep this safe because you will need it if you want to pay your rent through Paypoint. If you lose your card, please contact us.

- through **Paypoint** – you can use your Allpay payment card to pay your rent at the post office, shops or garages displaying the Paypoint sign. PayPoint's network includes local shops such as Co-op, Sainsbury's Local, Tesco Express and many independent outlets. When you make a payment, you will receive a receipt which you should keep safe.



When is your rent due?

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

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

What happens if you get into rent arrears?

If you are struggling to pay your rent, you need to contact our staff as soon as possible. **Ignoring the problem will not make it go away and will make things worse.** We don't want any of our members to lose their home. Please talk to BVT staff if something happens that will affect your ability to pay your rent. They can give you advice and they can also sign post you to others who can provide advice and support.

You may be able to get help through Universal Credit or Housing Benefit payments or through other means to help with your rent. Nonetheless, it is your responsibility to make sure that your rent is paid, whether it is paid directly by you or through Housing Benefit or by the Department of Works and Pensions (DWP).

20/20's future and members' homes would be at risk if we do not collect enough rent to cover costs. We expect members to make rent payment a priority. 20/20 will take firm action if members do not pay their rent. If all reasonable steps fail, 20/20 can take legal action leading ultimately to repossession of your home.

General tenancy matters

Contact us or BVT if you want information regarding:

- going onto 20/20's **transfer list**
- **mutual exchanges** with another 20/20 tenant or with a tenant from another co-op, council or housing association landlord. 20/20 has access to an exchange programme called **Homeswapper**. If you want to access **Homeswapper**, or if you want assistance in accessing it, please contact BVT.
- becoming or ceasing to be a **joint tenant**
- your **succession** rights
- **subletting** part of your home or **taking in lodgers**
- **keeping a pet** – you normally need to ask 20/20's permission to keep a pet
- **moving out** - if you wish to move out, you are required to give the co-op four weeks' written notice
- **making a complaint** - 20/20 welcomes complaints from our members and encourages anyone using or directly affected by our services to make a complaint. The co-op will speak to advocates (ie. friends, family members or an organisation) for members on complaints or other matters, where you authorise them to discuss matters with us. Further information on making a complaint is available on our website.
- **anti-social behaviour** (ASB) causes nuisance and annoyance and sometimes, our members may live in fear because of it. Everyone has a right to enjoy their own lifestyle but only where this does not interfere with the quality of life for other residents.
- Being a victim of **hate incidents, hate crime or harassment**. We will treat all incidents which are or appear to be hate incidents or hate crimes as severe ASB. Where an incident appears to be a hate crime, the co-op will pass the matter to the Police.
- Being a victim of **domestic abuse** - incidents of domestic abuse are more common than many people think. It can happen to anyone regardless of gender or transgender status, social group, class, economic status, age, race, disability, religion or geographic location. The Freephone, 24-hour National Domestic Abuse helpline - **0808 2000 247**