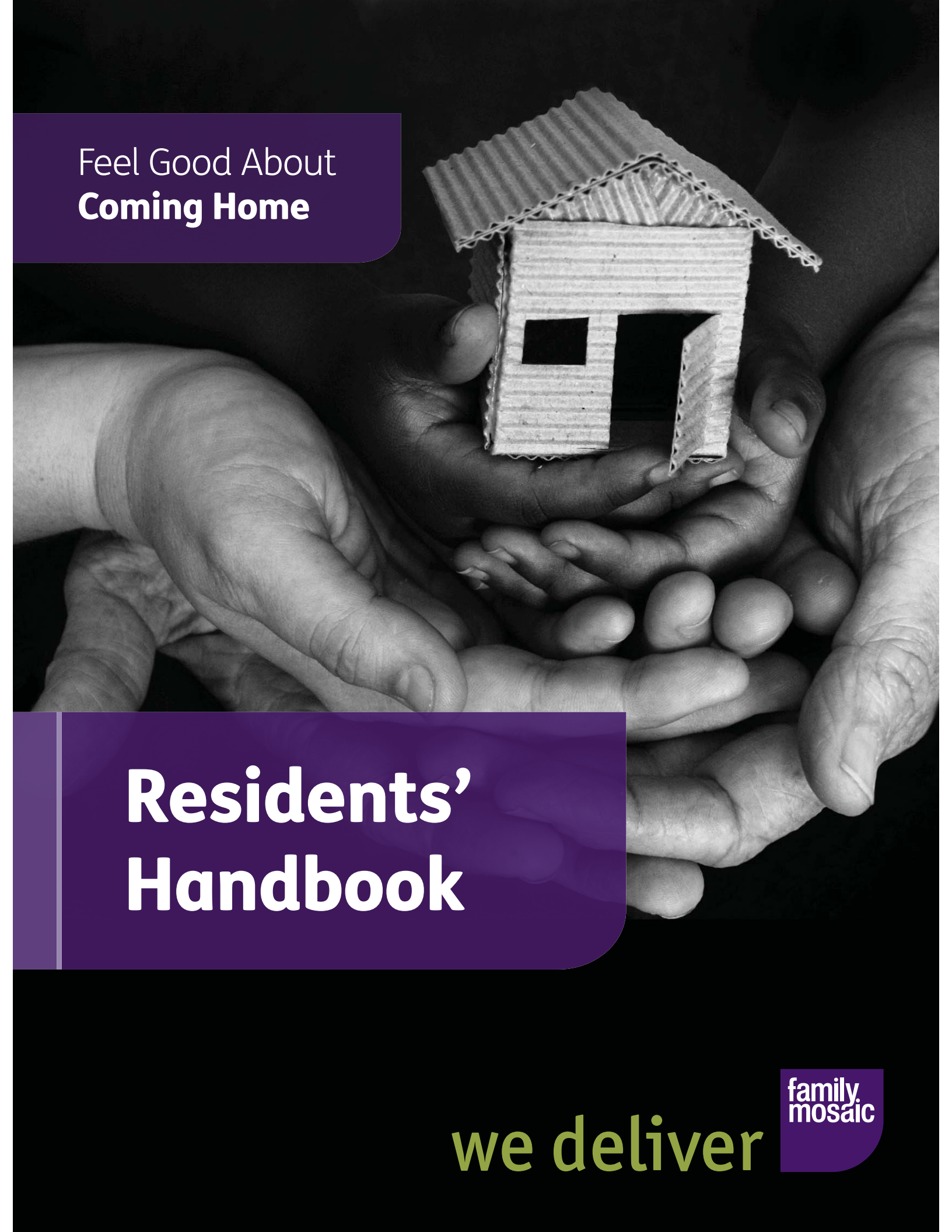


Feel Good About
Coming Home



**Residents'
Handbook**

we deliver

**family
mosaic**

Can we help?

You can contact us by calling

0300 123 3456

Select from the following options:

Option 1

To report a repair

Option 2

To speak to someone in our Customer Care Team if you have a question about your tenancy, if you want to move, check your rent, find out who your Housing Officer is or for all other enquires.

Email:



customercareline@familymosaic.co.uk

Visit:



www.familymosaic.co.uk

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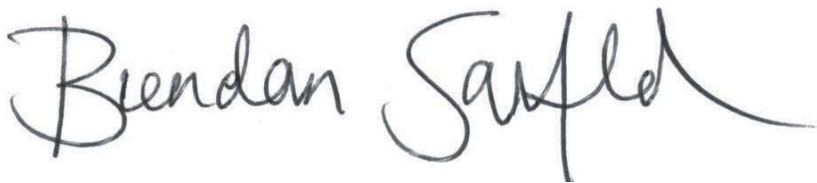
welcome

Welcome to the Family Mosaic handbook, your guide to all our services. From repairs to rents, diversity to disability, gardens to gas leaks – its all here!

We hope you will be happy with Family Mosaic and enjoy your new home. We are always striving to improve the services we provide and working with you is the best way to achieve our aims. There are now more ways than ever to get involved and help shape the service, through the Customer Panel and regional forums. Why not take a look at the “Getting Involved” section in this handbook and join in?

Family Mosaic is going through some exciting times of change and we are glad to have you on board.

With very best wishes

A handwritten signature in black ink that reads "Brendan Sarsfield". The signature is written in a cursive, flowing style.

Brendan Sarsfield
Chief Executive

2

**making
yourself
at home**

Making yourself at home

We are an independent housing association. We are not run for profit but invest any surplus we make into improving our homes and services. We own about 20,000 properties in London and in Essex. We are governed by a Board of Management.

Members are experts in areas such as finance, law and housing. They decide on the aims of the organisation, set its targets and review its performance. Three of its members are residents.

We are regulated by the Tenant Services Authority, created by the Housing and Regeneration Act 2008, which monitors our performance to make sure we are providing a high quality and cost-effective service.

Your first point of contact will usually be with our Repairs Contact Centre or the Customer Care Team.

Most of the time the person you first speak to will be able to help you. If they can't they will put you in touch with someone who can.

You will find up-to-date information in every issue of the 'Connections' residents' newsletter, or on our website: www.familymosaic.co.uk.

Our commitment to diversity

Family Mosaic aim to ensure our services address the different needs of our customers and service users. We understand customer's and service users' needs differ for a variety of reasons; age, physical and mental ability, gender, ethnicity, and many more.

We will ensure our service is designed to focus on meeting the needs of all our customers irrespective of their ability, gender or background.

We will achieve this by involving customers, service providers and service users in making decisions about the type and level of service customers want.

Talking your language

We try to make the information we provide easy to understand by using plain language and avoiding jargon. We can also provide information in:

- larger print
- spoken interpretation/ telephone interpretation
- written translation
- braille
- typetalk
- signed interpretation
- browsealoud

The Family Mosaic website translation service provided by google can translate our website into a variety of languages at the click of a button.

PLEASE NOTE - We cannot guarantee or accept responsibility for the accuracy of any translation delivered by Google Translations. For more information about the service visit translate.google.com.

If you need interpretation or a translation and we cannot provide it immediately, we will arrange it as quickly as possible.

Moving in

If you have just moved in to one of our homes, here are a few things you need to know:

Paying the rent

Your rent is due in advance. If you fall behind with your rent payments you must contact us urgently.

Keys

Look after your keys. If you lose them we are not responsible for changing the locks. We do not keep a duplicate set. It would be a good idea to get a spare set cut and leave them with a friend or relative.

Making a Housing Benefit claim

If you are entitled to claim Housing Benefit you should do so immediately.

Decorating your home

You are responsible for decorations inside your home. If redecoration is needed when you move in we may give you vouchers to help towards the cost of this.

Storing inflammable materials

You must not store petrol, bottled gas, paraffin or other inflammable materials in your home.

You must also not store any personal belongings, materials or goods (this includes bicycles, baby buggies etc) in communal areas, stairways or communal cupboards without the specific written permission of Family Mosaic.

Keeping fire escapes and access routes to homes clear is essential for your safety and that of your neighbours. Any goods left in communal areas may be removed without notice and Family Mosaic will not be responsible for any loss incurred. You will be re-charged for the cost of removing these items. Continued failure to remove such items from communal areas for Health and Safety reasons may result in us taking legal action against you.

Home contents insurance

You are responsible for insuring your own belongings, and we strongly advise you to take out appropriate insurance.

You can do this with an insurance company of your choice or take advantage of a low-cost scheme we have arranged for our residents.

To find out more and to arrange your cover, call Crystal Insurance Scheme on 0845 601 7007.

Home security

You may change the locks on your doors or fit window locks, but you must not fit locks to a front door that leads to anyone else's home without asking us first.

Car parking

You must park in a reasonable manner and not block in other residents or obstruct emergency access routes. If you have an allocated parking space or garage, you must use it. You cannot bring any vehicle onto any part of our property if you cannot legally use it on the road.

Aerials, satellite dishes and cable TV

You must get our written permission before installing satellite or cable TV.

We will usually give permission but we need to be sure that the dish or cable will not interfere with other people or damage the property and has been installed properly.

If a dish has been installed without our permission, we may ask you to remove, refit or replace it, or cover the cost of us having to do so.

If planning consent is needed, we will only give permission if you have obtained written authority from the planning department.

Pets (including dogs)

If you want to keep a pet, other than small caged birds or fish, you will need to get our written permission.

We will usually give permission unless we think that the pet will cause a nuisance.

You will also need our permission if you wish to keep any additional animals in your home.

If we give you permission you must ensure that you keep any animals under control, and that it does not foul any shared areas in your building. If you want to keep a dog you will normally need to live on the ground floor and have sole access to a garden which is properly fenced and secure.

We will refuse permission to keep any dog covered by the Dangerous Dogs Act 1991 or any other dog which appears to have been bred for fighting.

Registered guide dogs for the blind and hearing dogs for the deaf are exempt from these rules. We may change our decision if we believe any animal is causing a nuisance or is a danger to other people.

Waste and recycling

You must always place your rubbish in the dustbin or container provided. Rubbish must not be left where it will cause a hazard or attract vermin. If you have large items you wish to get rid of, you should contact your local council.

3

**paying
your rent**

Paying your rent

Paying your rent is your key responsibility as a resident. Regular payment is critical to keeping your tenancy.

Your rent is due in advance. If you pay weekly, then you should pay on the Monday of the week that the rent is due. If you pay monthly, you should pay on the first of each month.

Rent payment methods

We offer our tenants a variety of payment options.

Choices available include:

- Direct Debit
- Online payments
- Swipe cards
- Telephone payments (mobile/landline)
- SMS text messaging

Direct Debit



One of our most preferred methods of payment is via Direct Debit. The many advantages of paying by Direct Debit to you include:

Quick and easy

Can be set up via a brief phone call to your Income Officer, the Customer Care line on 0300 123 3456 or by filling out a very simple form when you sign up for your tenancy.

Hassle-free

Any changes to the Direct Debit will be carried out by us so there is no inconvenience to you.

However, we are not allowed to make any changes without sending you notice of them 10 days in advance, so you will always know ahead of changes.

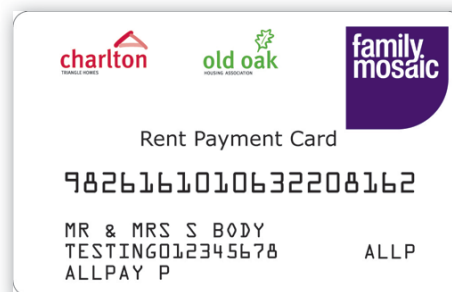
Guaranteed

You are covered by the Direct Debit guarantee against any errors that are made by us, your bank or building society. In the event of any such error, you are entitled to an immediate refund from your bank or building society.

You can choose the frequency of the payment dates as long as your payment is made in advance of when your rent is due. For monthly payments you can choose the 1st, 5th, 15th, 20th, 25th or 30th day of the month or any Monday for weekly payments.

You have the right to cancel at any time and this guarantee is offered by all the banks and building societies that take part in the Direct Debit Scheme. What we do ask is that you contact us in advance if you are intending to cancel.

Swipe Cards



Pay your Rent and Utility Bill at the same time.

With the introduction of plastic swipe cards it is now more convenient to make that important rent payment by making use of the thousands of outlets in the areas where we have homes.

So it is now easy to find somewhere near your home/place of work to make that important rent payment.

You can use your swipe card to make payments at any outlet displaying one of the signs below.

Just take the swipe card along with your payment and hand them to the cashier.

You will be given a printed receipt (as well as your card back) as proof that you have paid your rent and you should keep this in a safe place.

Payments can be made where you see these signs:

- The Post Office network



has approximately 16,000 branches and is one of the UK's most recognised and trusted brands. Payments can be made here using cash, cheque or debit card.

- PayPoint



provides over 18,000 payment outlets across the UK, easily identified by their distinctive yellow and blue signs.

With payment terminals located in newsagents, convenience stores, supermarkets and garages, this network, by the nature of its outlets, provides long and convenient opening hours. Payments can be made here using cash or debit card.

Online payments

You have incredible flexibility with online payments as you can pay your rent anytime during the day/night and even at weekends.

Utilise this service by going to www.allpayments.net. This service is available 24 hours a day and is a secure website. It is not only a safe method of payment but there is also no complicated registration process – you just need your payment card and personal debit card.

To pay your rent online, follow the instructions below:

Go to www.allpayments.net.

You will be prompted for your Payment Card Number.

If you are using it for the first time you will be prompted for a password which you set (unique to yourself) and an email address for payment confirmation. Each time you use this payment method in future you will be asked for the password you have set.

You will then be greeted with a message confirming that you are making a payment to Family Mosaic.

Enter the amount you wish to pay and the details of the debit card from which you are making the payment from. Click “Pay Now”

Once your payment is completed a confirmation page will appear providing you with a payment reference and authorisation code. You will also receive a confirmation email.

Telephone Payments



Call our Customer Care Line and pay your rent using your debit card/credit card - call 0300 123 3456.

Alternatively, allpay.net's automated telephone payment system uses IVR (Interactive Voice Response) technology to offer bill payers the facility to make their rent payments by telephone 24 hours a day, 7 days a week.

The system has secure and authorised payment processing at its core and comes with the added reassurance of automatic connection to a customer service representative if unsuccessful.

Call Allpay on
0844 557 8321.

SMS Text messaging

Use your mobile phone to pay your rent by utilising allpay.net's secure Text Message Payment System and pay your rent using your debit card.

This will give you the flexibility to pay your rent using your mobile phone 24 hours a day, 7 days a week.

To begin securely texting your rent payment, you simply need a UK registered mobile phone, a valid swipe card and a current debit or credit card.

After a brief online registration via www.allpayment.net/textpay you can then pay on the move anytime, anyplace, anywhere.

Once registered, to make a payment, you simply text “Pay” along with a registered text code, (for example “Rent”) and the amount you wish to pay followed by the text password which is the last four digits of your debit card.

We cannot accept cash payments at our offices unless there are exceptional circumstances.

To find out if your rent has been received or to change the way you make payments you can phone our Customer Care Line.

Statements

A rent statement will be sent out to you each month. Please check it to make sure everything is in order and we have received all your payments. Contact our Customer Care Team if you think we have missed recording a payment.

How your rent is set

The Government has decided that rents should be set according to a formula based on local property values and local earnings. We will give you at least 28 days notice of any increase.

When your rent goes up you must arrange to pay the new amount.

What happens if I don't pay my rent?

Payment of rent is not a matter of choice, it is an essential part of your tenancy agreement, and we take a firm but fair approach to tenants who fail to pay.

However, we do recognise that tenants may suffer financial problems and can fall into arrears for all kinds of reasons.

Your Incomes Officer is here to help and if you are having difficulties paying your rent you should contact us as soon as possible.

Your Income Officer can:

- Identify benefits you may be entitled to, including a subsequent referral to our Welfare Rights Advisor who may be able to assist with more complex cases.
- Help you fill in benefit claim forms.

- Make an agreement with you to pay your rent in instalments, if you are experiencing financial difficulties. This will depend on your income and circumstances.

How we deal with persistent rent arrears

We will make every effort to support you and help you deal with your arrears, but if our attempts to reach an agreement with you fail or if you break an agreement you have made with us and fail to clear the debt, we will need to consider taking further action.

This might involve taking Court action to repossess your home or denying you certain rights, such as not allowing you to transfer to another home, mutually exchanging your home, renting a garage, or parking.

Steps that are taken which can lead to eviction

All efforts are made by us to contact you (both verbal and written) in order to try to see you prior to any legal proceedings, with the aim of coming to an agreement regarding payment, as repossessing homes is an action used only as a very last resort.

If these measures fail we will have no other alternative but to take legal action against you.

Firstly, we will issue you with a Notice of Seeking Possession.

This is to notify you that we have started legal proceedings to repossess your home but does not mean that you have to leave immediately.

On receipt of this you should speak to your Income Officer immediately.

If you do not repay the debt you will be sent a Pre-Court meeting letter requesting to meet at your home or at our office to discuss further implications of Court action and/or seek an arrangement or payment in full of arrears.

If, at this stage, full payment or an arrangement to pay is not made a Possession Summons will be sent to you informing you of the County Court Hearing Date. Between receiving the Summons and the Court Hearing you should continue to make rent payments.

If the arrears are not cleared prior to the Court Hearing the Court will either make an Outright, Postponed or Suspended Possession Order.

Outright Order

The court has decided that you must leave the property straight away or in either 7, 14 or 28 days.

Postponed Possession Order

If you do not pay the arrears and current rent per the agreed terms stipulated by the order, we will apply for a date to be fixed for possession (this is the date that your tenancy will end) and then you will receive a Warrant of Possession with an Eviction Date

Suspended Possession Order

If you do not pay the arrears and current rent as stipulated by the Order you will receive a Warrant of Possession with an Eviction Date.

This is the date the Bailiff will come with your Income/Housing Officer to repossess your home.

Advice and money management

If you are experiencing delays/difficulties with any benefits you are entitled to please contact your Income Officer.

It may also be possible for you to be referred to our internal Welfare Rights Advisor who may be able to assist with more complex cases.

If you have any other outstanding debt problems our Customer Care Team will be able to pass on details of an independent Debt Advice Agency who may be able to assist you free of charge.

You can also contact Citizens' Advice for help with debt advice. They give free, confidential advice.

They can help you work out repayments and negotiate with your creditors. Visit their website at www.adviceguide.org.uk

National Debtline gives free, confidential advice to help you solve your money problems. Call 0808 8084000 or visit www.nationaldebtline.co.uk.

Your local office may also be able to advise you.

Housing Benefit

If you are on Income Support or Jobseeker's Allowance you will be entitled to some Housing Benefit.

If you are not on Income Support or Jobseeker's Allowance but are sick, have a disability that prevents you from working, retired or have a low income you may be entitled to Housing Benefit.

If you are not sure the best thing is to apply; you have nothing to lose!

Contact your local council to find the Housing Benefit office for the area where you live. They will give you a form and explain what information they need to work out if you are entitled to Housing Benefit.

You should make a claim as soon as possible, otherwise you could lose benefit and this could result in rent arrears.

Dealing with your Housing Benefit is your responsibility. Processing your application may take some time.

You should check regularly with the Benefit Office on progress. They will write to you with their decision.

Challenging their decision

If you disagree with the decision made by the Housing Benefit office, you must write to them within one month of their letter, and tell them why you disagree.

It is a good idea to get help from Citizens' Advice, a law centre or from your local office. You can also get help from a solicitor, but you may have to pay to get them to help you.

If your circumstances change, you must tell the Housing Benefit office of any change in your situation which might affect your entitlement to Housing Benefit. You must tell them as soon as the change happens.

Changes they need to know about include the following:

- starting work;
- any change to other social security benefits you receive;
- any change concerning the people living with you (including their income);
- any increase or decrease in your rent;
- any change in your wages or investments;
- a non-dependent person moving in or out;
- when a child living with you turns 16 or 18 years old.

If you don't tell them about such changes, they may pay you too much Housing Benefit and then ask you to pay it back.

Renewing your claim

The Housing Benefit department may contact you once or twice a year in order to check that your circumstances are still the same as when you claimed.

You must respond to this immediately or your claim may be suspended or cancelled or you may be asked to repay some or all of the money they have paid for your rent.

They may also visit you to check on your circumstances. If they leave a card asking you to contact them, you must do so quickly or your claim will be cancelled and your payments will stop.

How is Housing Benefit paid?

You can have it paid either to you or directly to us. You must indicate on your Housing Benefit form that you want your local council to do this.

The responsibility for paying the rent is yours and you could still be evicted for rent arrears even if you are entitled to Housing Benefit and whether or not you have received it.

If your Housing Benefit is paid directly to us you still have a responsibility to tell the Housing Benefit office of any changes in your situation.

Tips on claiming Housing Benefit

Reply quickly to any letters from the Housing Benefit office. Contact us immediately if you need advice or help replying.

Make sure you keep a copy of any forms you fill in or letters you send to the Housing Benefit office. We recommend that you send anything in the post by recorded delivery.

Alternatively you can hand in information directly to the Housing Benefit office and get a receipt.

Check with them regularly until your claim is sorted out, especially if it is taking a long time.

Housing Benefit overpayments

An overpayment is when you receive more Housing Benefit than you are entitled to. This may happen because:

- you made a false statement on your claim form;

- your circumstances have changed since you claimed, but you have not told the Housing Benefit office;
- the Housing Benefit office has made a mistake.

When this happens you must repay the overpayment. If the benefit was paid directly to us, then we may have to repay the money from your rent account and you must clear any arrears that may result.

If this happens and you don't make suitable arrears payments we may take action to repossess your home. If you have problems making payments, please contact your local office as soon as you can.

4

**reporting
a repair**

Reporting a repair

You can report a repair on 0300 123 3456 (choose Option 1). This is a 24/7 number.

You can also report a repair online by visiting the 'Tenant Zone' at www.familymosaic.co.uk and following the links.

When you have requested a repair, we will write to you describing what is to be done, by whom and by when (except in the case of emergency repairs) with details of your appointment.

We try to deal with all repairs as quickly as possible. As the most urgent repairs have to be done

first, we classify them as: emergencies, urgent repairs and routine repairs.

Emergency repairs (within 24 hours)

Repairs are treated as emergencies where:

- there is danger to life or limb
- there is major damage to the property
- the property is unsecure
- there is a loss of space heating or hot water between 1st November and 30th April.

All emergencies are attended to as soon as possible and your home will be made safe within 24 hours.

If you have an emergency repair outside office hours you can still reach us on 0300 123 3456.

We will want to establish that it is a true emergency and may ask you to ring back during office hours if this is not the case.

Urgent repairs (within 7 calendar days)

Repairs are treated as urgent where work needs to be carried out quickly in order to:

- overcome serious inconvenience to the resident or an adjoining property
- prevent immediate damage to the property
- deal with a potential health and security risk

- repair space and water heating between 1st May and 31st October.

Urgent repairs will be carried out within seven calendar days of being reported. If this cannot be done for any reason your home will be made safe until the works can be completed.

Routine repairs (within 28 calendar days)

Repairs are treated as routine where no immediate inconvenience, danger or damage is caused and:

- the repair can be done together with other work;
- the work may take some time;
- different trade skills are involved;
- parts need to be ordered or made up.

Routine repairs will be carried out within 28 calendar days of being reported.

Major works such as roof replacement or damp-proofing may take a number of months to carry out depending on the severity of the problem.

Our Standards

We will:

- keep to agreed appointments or tell you straightaway if this is not possible;
- show identification when we arrive;
- be polite at all times;
- take care not to damage your home;

- ask your permission before using your electricity supply or telephone;
- clear up before leaving

Appointments

Please make sure you keep any appointments that you make. If you cannot keep an appointment, let us know so that we can re-arrange it with you.

If you fail to keep an appointment we will cancel the job and you must contact us to re-arrange it. If we have evidence that you have missed three appointments, we may charge you for the call-outs.

In an emergency, we may have to forcefully enter your home to carry out repairs to prevent damage to your home or the home of your neighbour or if there is a health and safety risk.

Should this happen, we will make good any damage we cause.

Rechargeable Repairs

We are responsible for most, but not all repairs. There are some repairs that are your responsibility as the resident and this is set out in your tenancy agreement and the repair obligations page of this handbook.

We may carry out these repairs and jobs for you, but will charge you an excess towards the cost of the work. We will always carry out repairs where damage is a result of normal wear and tear.

However, there are times when we find it necessary to charge residents for repairs carried out on their property.

These types of repairs will usually be as the result of accidents, criminal damage, misuse, neglect or wilful damage.

These may be caused by your own actions, a member of your household or visitor, or a household pet.

Statutory Compensation

You have the right to claim compensation under the Right to Repair Scheme. Compensation will be paid if emergency or urgent works are 'qualifying repairs', costing less than £250.00 (including VAT) are not completed within their target times.

Under the scheme, where we have failed to carry out the 'qualifying repair' within the target time after being reported twice, compensation of £10 is payable with an extra £2 being paid for each further day's delay up to a maximum of £50.

Qualifying repairs include repairs to:

- Toilet not flushing, provided there is no other toilet in the home
- Blocked flue to open fire or boiler
- Any blockages or leaks affecting a sink, bath or basin
- Loose or detached banister or hand-rail
- Leaks from water or heating pipes where the leak cannot be contained

- Temporary repairs to the roof where there is serious water penetration (access and weather permitting)
- A dangerous partial loss of electrical power or electrical fault

To be eligible for compensation you must have given us access for the work to be assessed or carried out. If you have missed an appointment or have been away you probably will not be entitled to any compensation.

If you are not happy with how we have responded to your repair requests, you can: make an official complaint to have the situation looked at again (see "A Guide to making a complaint") or seek the advice of the Environmental Health Officer of your local Council.

Environmental Health Officers have powers under the Public Health Acts that require us to carry out certain repairs or take legal action, but you will need advice from a solicitor, law centre or your local Citizens Advice Bureau.

We cannot consider an official complaint from you if you have also started legal proceedings against us on the same matter.

Servicing gas appliances

We are legally required to service all gas appliances that we are responsible for within your home once a year.

Examples of this are; boilers, water heaters, and gas fires (if we have fitted them).

This is in addition to any repairs you may ask us to carry out if they break down.

A team of qualified engineers carry out these services throughout the year. They will contact you to agree an appointment to carry out the work. You will be issued with a certificate to confirm the service has been completed.

A poorly maintained gas appliance can be very dangerous. It is very important that you agree an appointment with us for our operative to carry out an annual gas safety check in your home. If you do not provide access we may have to consider legal action to gain entry to your home and carry out the work.

Gas leaks

If you smell gas, turn off all gas appliances immediately, open windows and put out all naked flames. Turn off the gas supply by turning the handle that is next to your gas meter.

If you smell gas ring the Gas Emergency Service on 0800 111 999.

Pest Management

We will help with the treatment of statutory pests in your home and in communal areas.

These include:

- rats
- mice
- cockroaches.

We will also treat qualifying pests as they can be harmful to your health and property.

These are:

- tropical ants
- oak processionary moth caterpillars
- and brown tailed moth caterpillars.

All statutory and qualifying pests in internal communal areas will be treated and proofing works carried out to reduce the chance of the pest returning. In some circumstances, we will give extra assistance where there is serious damage to property or threat to life or limb.

However, you should contact your local authority for assistance with all non-statutory and non-qualifying pests.

These include: foxes, maggots, pigeons, and woodlice.

Gardens

If you have a garden or use of a garden your tenancy agreement will say whether it is exclusively your own, shared with other residents in the property, or if it is part of the grounds of your estate.

You may make improvements to your garden with our permission.

The upkeep and maintenance of your garden is your responsibility. However, we may need to prune trees if there are serious Health and Safety concerns.

Flood damage

Family Mosaic is not responsible for the actions of our tenants. Unless we have repeatedly failed to remedy a physical defect with the property resulting in a flood from your neighbour, we will not be legally liable.

For example if your neighbour has fitted a new washing machine and this causes a flood, it is up to you to persuade them to pay for damage to your belongings unless you have home contents insurance, in which case the insurers should pay.

The same applies if your actions result in damage to a neighbour's property.

Damp and Mould

The most common cause of damp and mould are high levels of humidity within your property which is commonly caused by poor ventilation. Please ensure that you ventilate your property by opening windows when cooking or bathing. If your windows have trickle vents, keeping these open will also help. Please also refer to our 'Damp and Condensation' leaflet on how to deal with these issues.

New Homes

If you have moved into a newly built home or a completely refurbished property it is likely to be subject to a 12 months warranty period, also known as defect period.

During this period the contractor who carried out the building works is

responsible for correcting any defects that arise from the work they carried out.

The defect period runs from when the building works were completed and not from when your new home was occupied, so you may not have a full 12 month warranty period.

We will endeavour to ensure that your home is free from faults when you move in; however if any defects occur during this period these will be carried out under Family Mosaic's defect procedure.

When you moved in you may have been provided with a Property Handbook; if not you can request a copy from your Housing Officer.

Your Property Handbook provides you with useful information on your new home, what is a defect and how to report it, information on how to operate equipment (boilers etc) and how to look after your home.

If you have a defect/repair in your property during the 12 month defects period please follow the guidance provided in your Property Handbook.

You can report a defect by calling the Repairs Line on 0300 123 3456

We will log the problem and issue a defects notification to the original builder who will contact you.

When you report a defect you will be told the target time for the works and when you can expect the defect to be repaired by.

We have a dedicated Defects Team at Family Mosaic who monitor these matters and ensure contractors resolve any problems as soon as possible. Our aim is to provide you with the same level of service we promise for repairs during this period.

If you report a defect that results in Family Mosaic having to pay extra costs to the contractor who completed the original new build or refurbishment contract, we will recharge you for these costs including an administrative fee.

It is important that when you report a problem with your new home that you provide the operator with as much information as possible, so that they can properly assess whether you have a defect or a repair, e.g. a broken window pane is unlikely to be a defect.

You should check your Property Handbook first to make sure that you are using equipment correctly in accordance with the manufacture's instructions e.g. central heating and hot water systems.

Recharges are most commonly invoiced when there is:

- Failure to keep an agreed appointment date and time with the contractor
- Damage that has resulted from accidents, criminal damage, misuse, neglect or wilful damage caused by your actions, a member of your household or visitor, or a household pet. This includes not following manufacturer's instructions that have been provided in your Property Handbook.

At the end of the defects period, twelve months after the building was completed, we will visit you and inspect your home to ensure there are no outstanding defects.

Once this inspection has been carried out and any defects have been rectified your home will no longer be covered by a defects period and any further problems should be reported as a repair.

Repairs Obligations

Baths	Repairs to fittings and supply systems, except replacing bath panels
Brickwork	Structural repairs
Carpentry	Except repairing and maintaining any improvements made by you.
Chains and Plugs	Chains and plugs on basins and sinks
Chimneys and Flue	
Chimney Sweeping	
Communal Areas	Light fittings, letterboxes and meter boxes
Condensation	
Central Heating	Except for the resetting of controls and timers, bleeding radiators and re-igniting pilot lights.
Cooker	Switch or socket (once you have changed the fuse)
Curtain	Batten or curtain rails
Damage	Due to forced entry by Police (but we will make safe)
	Due to break in (if crime reference number provided)
	Any damage caused by you

General Needs		Sheltered		
Us	You	Us	You	
✓		✓		In sheltered bath panels are replaced
✓		✓		
✓		✓		
	✓	✓		
✓		✓		
	✓	✓		
✓		✓		
	✓		✓	
✓		✓		In sheltered controls and timers are re-set and radiators are bled for central heating
✓		✓		
	✓	✓		
	✓	✓		
✓		✓		
	✓		✓	

Repairs Obligations

Decoration (external)	
Decoration (internal)	Except where there is damp (not condensation) in the property or a leak caused as a result of works carried out by Family Mosaic
Domestic Appliances	
Doors (external) / Door entry systems	You are responsible for fitting any draught excluders
Doors (internal)	Excluding handles, locks and adjustments to doors due to floor coverings.
Door Furniture	Including bells (unless communal), letterboxes, knockers, chains, numbers, nameplates
Electric Showers	Except where we have installed one for you via our 'aids and adaptations' programme
Front Door Lock	Including communal front door locks
Fences	
Fixtures and Fittings	Such as curtain rails, curtains, shelving units, lights (fitted by you)
Floor Boards	Structural repairs to internal floors

General Needs		Sheltered		
Us	You	Us	You	
✓		✓		In sheltered shared communal areas are decorated
	✓	✓		
	✓		✓	In sheltered we repair domestic appliances if provided by us
✓		✓		
✓		✓		In sheltered we repair internal doors
	✓	✓		
	✓	✓		
✓		✓		
✓		✓		
	✓	✓		
✓		✓		

Repairs Obligations

Garages	
Gardening & Trees	Except communal gardens
Gas	If you smell gas, call the Gas Emergency Service on 0800 111 999
Glazing	Except if you have a crime reference number from the Police
Hand Basins	Except hand basin plug and chain
Immersion Heaters	
Infestations	Except treatment of statutory pests and qualifying pests. See page 32 for more details.
Kitchens	Except if this has been fitted by you
Light Fittings	Except light bulbs and dimmer switches or other light fittings you have fitted yourself
Loss of Keys	Family Mosaic does not keep spare sets of keys for your home
Mechanical Ventilators	
Outbuildings	Unless specified in tenancy
Paths and Patios	Front and back

General Needs		Sheltered		
Us	You	Us	You	

✓		✓	
	✓	✓	
✓		✓	
	✓	✓	
✓		✓	
✓		✓	
	✓	✓	
✓		✓	
✓		✓	
	✓		✓
✓		✓	
	✓	✓	
✓		✓	

In general glazing repairs in shared schemes and communal areas are carried out without a crime number

In shared flats we replace light bulbs

Repairs Obligations

Penetrating Damp	Except where this has been caused as a result of negligence by the resident
Plastering	Except decorative plaster cracks less than 5mm wide - thickness of 2 £1 coins
Sanitary Fixtures and Fittings	Except toilet seats, sink plugs & chains Only fixtures and fittings installed by us
Plumbing Repairs & Leaks	Except where caused by washing machines and dishwashers
Re-washer Taps	
Rising Damp	
Roofs	
Shower Unit	Except sink plugs and chains
Shower Hose & Head	
Sink Units	
Skirting Boards	
Smoke Detectors	Hard wire (electric)
	Battery operated



General Needs		Sheltered		
Us	You	Us	You	
✓		✓		
✓		✓		Cracks are repaired in shared flats
✓		✓		In sheltered we fix sanitary fixtures and fittings
✓		✓		
✓		✓		In sheltered we will carry out repairs to plumbing if the washing machine / dishwasher was provided by us
✓		✓		
✓		✓		
✓		✓		
✓		✓		In sheltered fix showers, including sink plugs and chains
	✓	✓		
✓		✓		
✓		✓		
✓		✓		
	✓	✓		

Repairs Obligations

Stairs	
Switches and Sockets	We will repair electrical wiring, but not dimmer switches
Telephone Points	
TV Aerials & Sockets	Unless communal aerial
Toilet Seats	
Waste Blockages	Blockages caused by tenants will be recharged (e.g. nappies, food)
Worktops	
Washing Lines/Posts	Unless specified in tenancy
Window Frame and Sill	
Window Handles, Fasteners and Locks	Only ground floor window locks where supplied by us - all floors to sheltered and supported.

General Needs

Us You

Sheltered

Us You

✓		✓	
✓		✓	
	✓	✓	
	✓	✓	
	✓	✓	
✓		✓	
✓		✓	
	✓	✓	
✓		✓	
✓		✓	

In sheltered we fix tv aerials and sockets

5

**your
rights**

Your rights

Your tenancy agreement is your contract with Family Mosaic. Please read it carefully, as it gives details of your rights and the rules you must follow as a resident. It is designed to be easy to read and understand but if you are not sure about anything, please ask us. We will be happy to explain.

As a Family Mosaic resident you have certain rights in law. You will legally be either a secure or an assured tenant, which gives you security of tenure and means that you cannot be told to leave your home unless a court agrees.

Changes to your tenancy

Apart from changes to your rent, we will always consult you if we plan to change what your tenancy agreement says.

We will write explaining what we propose to change and ask for your views.

We will then consider your comments carefully before making any changes. At least 28 days before any change takes place you will be sent a 'Notice of Variation' that explains how the tenancy agreement will change and when the change will begin.

Joint Tenants

A joint tenancy is where two people sign the tenancy agreement and share equal interest in the tenancy.

Joint tenants have equal rights and responsibilities; normally we will only consider granting joint tenancies where partners have lived together for more than 12 months or more, and have no rent arrears.

We offer joint tenancies to married couples, civil partners and other established unmarried or lesbian and gay partners.

We may also consider other applicants for joint tenancies, such as an adult son or daughter living with and looking after a parent.

Lodgers

If you want to take in a lodger or you want to sub-let part of your home you must get our permission. You must not sub-let the whole of your home or we will re-possess it.

If you go away for a long period (more than a month) you should let us know in writing.

Assigning your tenancy

You can only pass on (“assign”) your tenancy in certain circumstances – talk to us first. If you assign your tenancy illegally we may take legal action against you.

Making improvements

You can make improvements to your home but you must get our permission first.

If you are leaving your home and you have made improvements you may be able to get some compensation for them; if you take them with you, you must “make good” to replace them.

If you make an improvement it will be your responsibility to maintain that improvement unless otherwise agreed with us in advance.

Examples of improvements include:

- redecorating the outside;
- knocking down walls;
- putting up a satellite dish or an external aerial of any sort;
- additions or changes to fixtures and fittings, such as baths, sinks or kitchen units;
- putting in new services, such as more heating or a shower;

Before carrying out certain improvements you may also need to apply for planning permission.

We will not normally grant permission to install laminate flooring unless you live on the ground floor. If you install laminate flooring without our permission, and it leads to noise nuisance then we will take legal action against you.

Your right to information

We are committed to:

- keeping you informed about our policies and procedures;
- letting you know how we perform as a landlord;
- giving you information about our responsibilities to you and your responsibilities as a resident;
- ensuring all residents have equal access to information;
- treating information we hold about you with care;
- correcting information that is wrong.



Access to tenancy records

You have the right to see your tenancy file, but information from third parties will be removed.

Your right to security of tenure

As a housing association resident you have security of tenure.

You cannot be told to leave your home unless we get an order for possession from the courts. You cannot be evicted from your home without a court order.

Before we begin legal action we will make every effort to give you help and advice to try to sort out the problem. If we are going to take legal action we will always give notice of our intention in writing.

Your tenancy agreement legally governs the relationship between you and us. It sets out your rights and responsibilities as a tenant and our rights and responsibilities as your landlord.

It is an important legal document. You should have signed two copies when you became a resident: one we keep and the other you should have.

Assured and Secure

The difference between being a secure and assured tenant is: secure tenants have the right of referring any rent or service charge increase to the Rent Officer service; for secure tenants there is a statutory right of succession (the equivalent of which we grant by contract to assured residents); there are different grounds legally for possession of the property.

We aim, wherever possible, to treat both secure and assured tenants in the same way.

If you transfer to another of our properties you will keep your tenancy status.

Going away for a long period

We can agree to special arrangements if you need to be away from home for a period but intend to return. For example, you may have a long stay in hospital or be making an extended visit to friends or family in another country.

You must tell the Customer Care Line if you expect to be away from your home for more than one month and give the following details:

- your reasons for going away and the date of your return;
- who, if anyone, will be occupying your home;

- how the rent will be paid while you are away;
- how you can be contacted in an emergency.

You are still responsible for paying your rent while you are away. Someone who is looking after your home will not be able to claim Housing Benefit themselves.

We may take action to evict anyone living in your home in your absence unless you have informed us first.

If you are likely to be away for more than 12 months we may expect you to give up your home.

We cannot guarantee to re-house you when you return.

If your stay away becomes longer than you first thought, tell us as soon as you know that your return will be delayed.

Your right to inherit a tenancy (“succession”)

If a resident dies then someone else may inherit their tenancy.

This will depend on three things:

- whether the tenant is a joint or sole tenant;
- the type of tenancy they hold - assured or secure;
- whether they succeeded to the tenancy themselves when someone died.

There are three possibilities:

- If you are joint tenants, the surviving joint tenant or tenants will inherit your tenancy.
- If you are married or in a civil partnership, your partner will automatically take over the tenancy and the right to stay in your home provided they are living with you at the time of your death.
- Otherwise, if you are a secure tenant, your surviving partner or some other members of your family will be entitled to succeed, provided they have been living with you for the previous 12 months. (Other family members include children, grandchildren, aunts, uncles, nephews and nieces.)

To apply to succeed to a tenancy, you must contact the Customer Care Line within one month of the death of the tenant. You will be required to provide:

- a copy of the tenant’s death certificate;
- evidence that you have been living with the tenant for the required period;
- details of everyone else living in the property.

If necessary, we will arrange to meet you and other family members.

Your right to make a complaint

We do our best to give you a good service, but sometimes things go wrong. We may not always know when this happens, so please tell us – then we can try to put things right. For more information on how to make a complaint, please ask us for a copy of the leaflet “A guide to making a complaint”

Claiming compensation

If your complaint is upheld and you have suffered loss or inconvenience then you may be entitled to compensation.

6

**you &
your
neighbours**

You and your neighbours

It is vital that local residents live together in an environment of respect and tolerance.

Family Mosaic is committed to combating anti-social behaviour (ASB) by taking tough action against perpetrators.

We will also work with local residents and other agencies in coming up with ways of tackling wider problems.

Stamping out ASB

Under the terms of your tenancy agreement you must not:

- engage in any form of anti-social behaviour;

- engage in any form of harassment or domestic violence;
- cause nuisance and annoyance to others by engaging in any activity that produces excessive noise, particularly at night.

We have a responsive and effective approach to dealing with ASB. Details can be found in the leaflets available from all our offices.

We will not tolerate acts of violence, threats or harassment of our staff and will take action against anyone who behaves like this. Please ensure you show our staff the same respect you expect from them.

Dealing with harassment

We take harassment very seriously. If you feel you are being harassed because of your ethnic background, faith, gender, sexuality or for any other reason please let us know.

Domestic violence – don't put up with it

If you think you may be experiencing domestic violence please contact us for advice. There are laws to protect you and people who can deal confidentially with your case.

Domestic violence is an act of violence and abuse that happens within the home. It is defined as abuse by one, or both partners within an intimate relationship.

Domestic violence can include verbal and mental abuse as well as physical violence and threats of violence.

Admitting to yourself and others that you are experiencing domestic violence can be difficult but is an important first step in getting protection for you or your children.

If you think you may be experiencing domestic violence you should contact us and the police. You can also get help from Women's Aid, Victim Support or Citizens Advice.

7

**getting
extra
support**

Getting extra support

We recognise that some residents require more support. Our staff will help you get the support you need to enable you to live as independently as possible.

Depending upon which borough you live in, we can either provide this support via our floating support services, or put you in touch with the local authority support team and other specialist agencies.

In many cases you can receive care and support in your existing home. In other cases, you may need to move to specialist accommodation where a higher level of support can be provided.

If you have been re-housed under the Rough Sleeper Initiative our staff and the local authority team will provide you with extra support to help you settle into your new home.

Support during stressful times

If someone close to you dies or a personal relationship breaks down, you may need help to cope and sort things out. We can put you in touch with agencies that can give you support and specialist advice. In addition, we can provide help and advice about your housing situation, rent and benefits.

Help for people with a disability

If you or a member of your household has a disability we may be able to offer help. We may be able to adapt your home. This may involve installing special equipment to aid mobility or works to ensure you can use your home.

If your home cannot be adapted we may be able to arrange for a transfer to a more suitable property.

8

**getting
involved**

Getting involved

You have the right to be consulted about changes to the way we manage your home and provide services.

We will consult you on:

- improvements or major repairs to your home;
- changes in your rent;
- changes to your tenancy agreement;
- transferring your home to another landlord;
- changes to services;
- the way we manage your home or neighbourhood;
- other important issues that affect you.

How we will consult you

We will consult you in a range of ways:

- send you special letters on specific issues;

- discuss issues with you personally;
- carry out opinion surveys by interviews or sending questionnaires to a sample of residents;
- arrange meetings with recognised resident groups;
- discuss issues with focus groups of interested residents.

We will keep you informed of the outcome of any consultation through Connections and our web site.

Ways to get involved

Board and Committee members

There are three tenants on the main Group Board of Family Mosaic, as well as tenants on our other committees and subsidiaries' committees.

Panel Plus

Panel Plus is a group of tenants and leaseholders with a strategic overview of the Group's operations. Panel Plus members have a role in setting budgets and overseeing our operational plans and strategies.

It is made up of Tenant Board Members and representatives from Regional Forums as well as other involved tenants.

Regional Forums

The forums are groups of interested tenants who meet in each of our London regions, in Essex and in supported housing to consider local issues.

Forums meet four times a year and what they decide is published in Connections.

Customer Panel

The Customer Panel is open to any Family Mosaic resident and currently has about 600 members.

The Panel is consulted on improvements to service delivery and policy changes and is made up of residents from different backgrounds across London and Essex, including supported housing residents.

Customer Panel members are involved in surveys and focus groups. The results of consultations are reported through the newsletter, Spotlight.

Repairs Panel

This is a dedicated panel for you to have your say on how the repairs and maintenance service is run.

The panel is consulted on investment works and maintenance issues. There is a repairs forum that meets twice a year which panel members are invited to attend.

For more information on how to get involved in a panel call the Customer Care Team on 0300 123 3456 (Option 2.)

Residents' Associations

A residents' association can be a good way for groups of people living in the same neighbourhood to get together and tackle issues such as:

- Making the community stronger;
- Play areas for children;
- Traffic and parking problems;
- Improving the area;

- Tackling anti-social behaviour.

We will help set up and support residents' associations and provide grant funding. Please contact us for further details.

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moving on

Moving on

If you need to move to another property, there are several options available.

You can:

Apply for a transfer

If your home no longer suits your needs you can apply for a transfer to another property owned by Family Mosaic. A separate leaflet gives details on how to do this and how our transfer scheme works.

There are very limited numbers of homes available for a transfer so if you do join the transfer list you should expect a long wait and consider every other option.

To apply you must have a clear rent account and have lived in your home for at least one year. You will not be offered a transfer without a fully clear rent account.

Apply for a mutual exchange

You may be able to arrange your own move by swapping your home with one of the many thousands of other housing association and council residents who are already registered for a mutual exchange. We can offer advice on ways of finding an exchange.

Apply to join your local council Housing Register

You can join the register and your needs will be assessed in accordance with the council's policies. They will also give you advice about other options.

Move into the private rented sector

Available properties are widely advertised in the local press and the internet.

Your local authority may be able to refer you to local private landlords that meet essential standards.

Buy the home you live in through Social HomeBuy or the Right to Acquire

Each year we invite residents to apply to purchase their own home at a discount. Please note that places for Social Homebuy are limited so keep an eye on the residents' newsletter for details.

Only residents whose properties were built with social housing grant after 1 April 1997 may be eligible for Right to Acquire.

Contact us for more details of these schemes. You will only be eligible if you have a fully clear rent account.

Buy a property through shared ownership.

If you would like to buy a property but cannot afford to buy outright, then New Build Homebuy offers you the opportunity to build up a stake in a brand new home.

Under this scheme you buy a share in a property whilst continuing to pay some rent on the rest of the property. For more information contact us.

Get help to buy a property on the open market

Open Market HomeBuy is a government-backed scheme that aims to help people who can not afford to buy a home on the open market without assistance.

The scheme provides access to additional money called equity loans, which run alongside a conventional mortgage loan.

Find out who your local Homebuy agent is by contacting us.

Move to sheltered housing

We have a number of sheltered properties available for older people. These homes enable residents to lead an independent life while having the reassurance of knowing that support is close at hand if needed.

Contact us to find out more.

What if Family Mosaic asks me to move?

There are some circumstances when we might ask you to move to carry out major repairs or modernise your home. We will always explain what is happening and give you as much notice as we can.

You will be entitled to a disturbance payment and other expenses such as:

- redirecting mail;
- disconnecting/reconnecting cooker and other appliances;
- alterations to carpets/curtains.

If your move is temporary, you will receive payment for both moves to and from your temporary home.

In some cases we may need you to move permanently. If this happens you will qualify for a 'home loss' payment. This is to compensate you for having to give up your home. The amount you are paid is worked out following rules set by law.

Ending your tenancy

If you plan to move out permanently, there are some important things you must do:

- give us at least four weeks notice in writing otherwise you will still have to pay rent;
- make sure your rent is paid up to date;
- carry out any repairs that are your responsibility;
- make sure no-one else is left living in your property;
- take all your furniture and belongings. We will not be responsible for them if you leave them behind and will have to dispose of them;
- leave the property clean, tidy and empty of rubbish;

- tell the benefits office about your move if you claim Housing Benefit;
- let the gas, electrical, phone and water companies know you are moving, but do not have the supply disconnected.

If you do not end your tenancy properly, we will trace you at your new address and charge you for:

- rent that has not been paid;
- repairs that are your responsibility;
- costs incurred removing rubbish, belongings or cleaning your flat/house.

You must return a full set of keys including communal door keys or fobs to your local office on the day you move out, or the locks will be changed and we will charge you for the work and further rent.

You can start the process for ending your tenancy on the phone with the Customer Care Line on 0300 123 3456.

Talking your language

Bengali

এই দস্তাবেজটি আপনার ঘর, অধিকার ও দায়িত্বগুলি সম্বন্ধে তথ্য সরবরাহ করবে। যদি আপনি এই তথ্যগুলোর যে কোন একটির সম্বন্ধে বিস্তারিত জানতে চান, অথবা আপনার নিজের ভাষাতে ব্রেল, সিডি, অডিও টেপ-এ পেতে চান তাহলে নিম্নলিখিত নম্বরে আমাদের সাথে যোগাযোগ করুন।

Somali

Dokumentigan wuxuu ku saabsan yahay gurigaaga, xuquqdaada iyo mas'uulkaaga. Haddaad u baahan tahay warkan afkaaga-hooyo, afka loogu talagalay dadka aan arki karaan – afka faraha ama CD-ga ama ajeladda rekorka nala xirir. Namberkan isticmaal.

Turkish

Bu belge eviniz, haklarınız ve sorumluluklarınız konuları hakkında bilgi verir. Bu bilginin herhangi bir kısmının büyük boyutlu harflerle, Braille alfabesiyle, CD'de, ses kaseti şeklinde veya ana dilinizle olmasını istiyorsanız, lütfen aşağıdaki telefon numarasından bize ulaşınız.

French

Ce document contient des informations sur votre logement, vos droits et vos obligations. Si vous souhaitez obtenir une partie de ces informations en gros caractères, en Braille, sur CD, cassette audio ou expliqué dans votre langue, veuillez nous contacter au numéro indiqué ci-dessous.

Spanish

Este documento proporciona información sobre su casa, sus derechos y sus responsabilidades. Si necesita esta información en fuentes grandes, Braille, en CD, cinta o en su propio idioma, póngase en contacto con nosotros en el teléfono siguiente.

Vietnamese

Tài liệu này cung cấp thông tin về nhà của bạn, các quyền và trách nhiệm của bạn. Nếu bạn cần bất kỳ phần nào trong thông tin này bằng chữ in to, chữ Braille, CD, băng tiếng hoặc giải thích bằng ngôn ngữ riêng của bạn, xin liên hệ với chúng tôi theo số dưới đây.

This document gives you information about your home, your rights and your responsibilities. If you need any part of this document in **large print**, Braille, on CD or explained in your own language please contact us on 0300 123 3456



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