

islington and shoreditch housing association



tenants' handbook

providing good homes today, changing lives tomorrow



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<p>اگر آپ کو اس دستاویز کو سمجھنے میں مشکل درپیش ہے کیونکہ انگریزی آپ کی پہلی زبان نہیں ہے، یا آپ کو لکھائی دیکھنے میں مشکل درپیش ہے، تو آپ مناسب خانے پر بکس کا نشان لگا کر، اپنا نام اور پتہ لکھ کر، دستاویز کو اس ورق کے ساتھ نیچے دیئے گئے پتے پر واپس بھیج کر اپنی زبان میں اس کے ترجمے، یا انگریزی میں ٹیپ پر حاصل کرنے کی درخواست کر سکتے ہیں۔</p> <p style="text-align: right;">Urdu</p>	<p>I need a copy</p> <p>On Tape <input type="checkbox"/></p> <p>In Large Print <input type="checkbox"/></p>

Name

Address

ISHA Office
102 Blackstock Road
London
N4 2DR
Telephone: 020 7226 3753
Email: isha@isha.co.uk



ISHA's mission

Islington and Shoreditch is a community Housing Association managing, maintaining and developing quality affordable housing for people in housing need in Hackney, Islington and adjoining neighbourhoods.

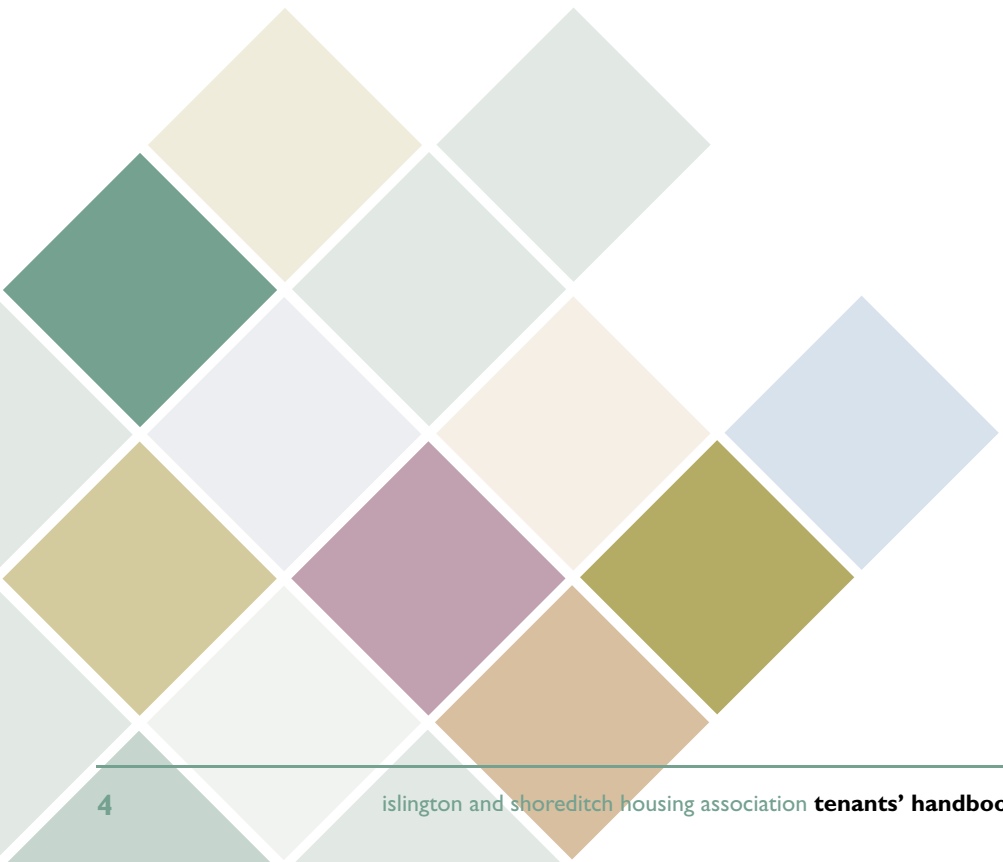
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section 1

introduction

by the Chief Executive, Mike Hanks

Islington and Shoreditch Housing Association is dedicated to providing the best possible service to all our residents.





In the spirit of achieving this, we aim to advise and inform our residents by a number of different means. This includes ensuring that our office has up to date and relevant forms and leaflets as well as ensuring our website is regularly updated to take account of the needs of our residents. We also publish a quarterly newsletter, ISHA News which goes to all our residents and which we try to make as informative as possible.

To further the aim of informing our residents, we have reviewed our tenants' handbook and will continue to do this on a regular basis. This reflects the developments that have been achieved within our service in the areas that are most important to you. In addition, we have provided information that is borough specific as well as that which will enable you to live comfortably in your home.

Islington and Shoreditch Housing Association is always keen to hear your views on how the service can be improved. We also encourage residents to become involved in the management of the service and the ways you can do this are shown in section 15, 'resident involvement.'

We are a growing organisation which is not only working with other housing associations to progress our services to residents but also with partner agencies such as the Police and local authority refuse and cleansing departments.

The maintenance of our estates is of particular importance and in the summer of 2006 we reviewed the cleaning and ground maintenance (grass and shrub cutting) contracts on all our estates in consultation with residents. The standard of works on all our estates are monitored on a monthly or quarterly basis by inspections carried out by the Tenancy Services Managers and Estate Officers. Residents are welcome to join staff on these and the dates and times are publicised in advance.

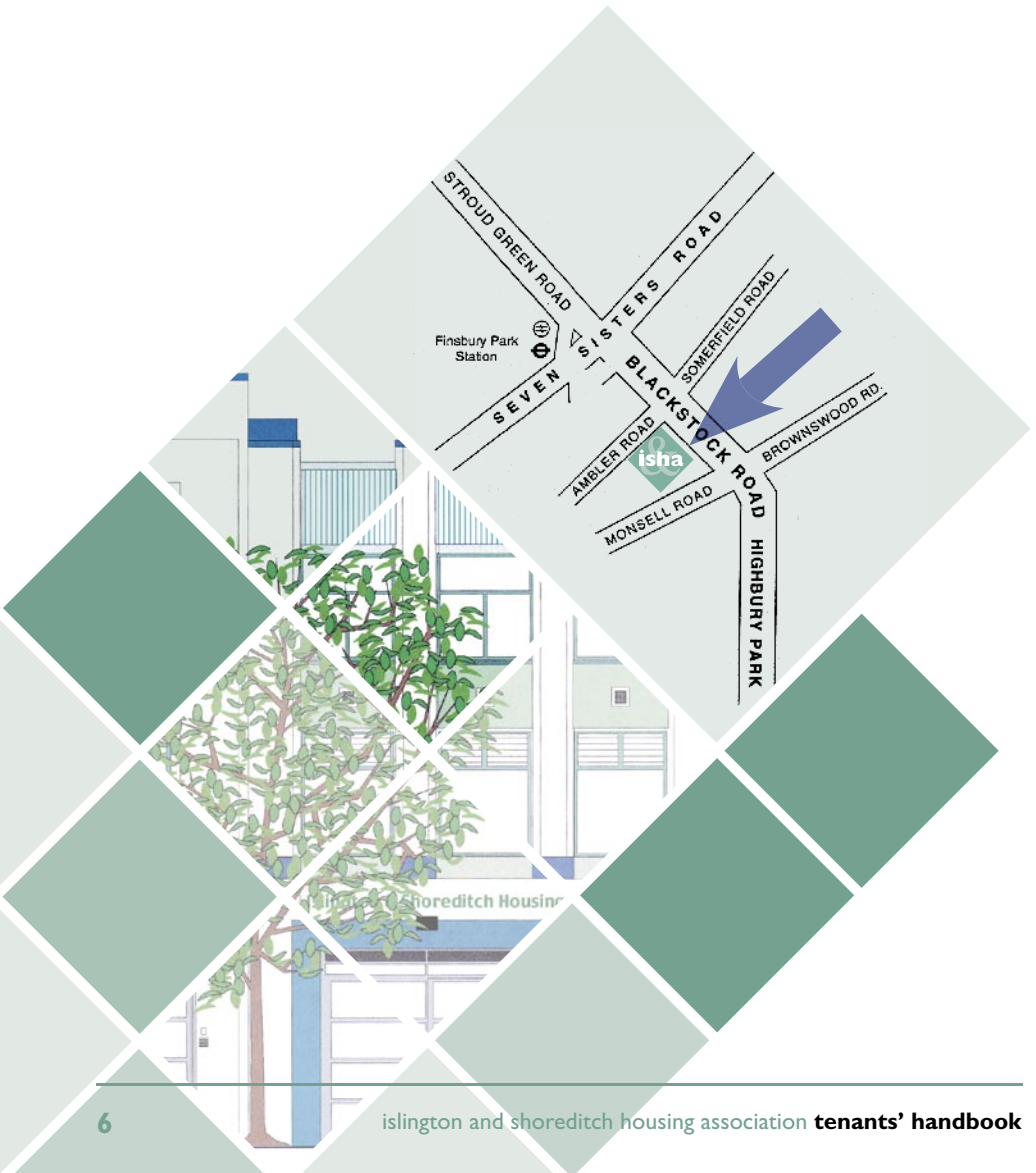
We hope you find this handbook useful and informative. If you have any feedback on the style and content or wish to suggest any items you would like to be included, please telephone **020 7704 7343**.

Mike Hanks

April 2007

section 2

about ISHA





Islington and Shoreditch Housing Association (ISHA) is a community Housing Association with stock predominantly in the London boroughs of Hackney and Islington, but also Camden and Waltham Forest.

Our property base consists of rented, supported, shared ownership and leasehold accommodation.

We are regulated by the Housing Corporation which is a government body. ISHA does not make a profit instead we invest all the money we collect from rents and other charges in providing you with high quality services as well as repairing, improving and maintaining your homes, and building new homes.

How to contact us

Our office is based at:

102 Blackstock Road, London N4 2DR

The office opening hours are 9.00am to 5.00pm Monday to Friday.

You can telephone us during those hours via a central switchboard number which is 020 7226 3753 or by email at isha@isha.co.uk. You may also wish to log on to our website: www.isha.co.uk.

The staff responsible for managing your home are based at the above address.

They carry out the day-to-day management duties that include advice and investigation into tenancy issues, rent arrears and Housing Benefit issues, estate management, empty property management, anti-social behaviour and car parking issues.

You can also report repairs issues during the office opening hours on 020 7704 7300 or email repairs@isha.co.uk.

If wishing to report an emergency repair out of office hours and on Bank holidays, please contact 020 7704 7300.

Full details of the repairs service are given in section 11 of this handbook.

Getting to the ISHA office

Buses: 4, 19, 106, 236.

Underground: Finsbury Park (Victoria, Piccadilly Lines, First Capital Connect), Arsenal (Piccadilly Line).

Parking: There is disabled parking bay immediately outside the office.

Location of the office: See page 6.

Accessibility and meeting your needs

We want to ensure that all our tenants have equal access to our services and information about their rights and responsibilities. The ISHA office is fully wheelchair accessible and disability adapted.

We will try to make sure that all the information we provide is in plain language and easily available. Please let us know if you require any of the following:

- ◆ Larger print.
- ◆ Interpretation facility.
- ◆ A written translation.
- ◆ Audio cassette or CD.
- ◆ Braille.
- ◆ Signed interpretation.
- ◆ Induction loop.

We will arrange for the following information to be provided in a more suitable format on request:

- ◆ Your tenancy agreement.
- ◆ This handbook.
- ◆ Articles in our tenants' newsletter: ISHA News.
- ◆ In house leaflets.
- ◆ Details of resident involvement.
- ◆ Letters.

section 3

customer care standards



Customer Care Policy

ISHA aims to provide high quality services to its tenants, leaseholders, shared owners and every person, agency or organisation that it comes into contact with.

ISHA will also ensure that these standards are adhered to internally to ensure that staff respond to one another efficiently and promptly. This in turn will ensure high levels of service to our customers.

The values that support ISHA's customer care standards are:

- ◆ Politeness
- ◆ Courtesy
- ◆ Respect
- ◆ Fairness

What can our customers expect?

Some of the standards include:

Standards for reception/ personal callers

We will have our offices open between 9.00 and 5.00pm on weekdays.

We will attend to people ringing the bell in reception within 30 seconds.

We will see visitors for housing staff within 10 minutes and offer an interview if required.

We will offer use of an interview room for private interviews.

We will provide special services for people with hearing or sight problems (loop induction system, publication in large print or Braille).

We will provide translation or interpretation on request for people who do not have English as a first language.



Standards for letters and emails

We will send an acknowledgement slip or e-receipt within 48 hours (excluding week-ends and public holidays).

We will answer letters or emails in full within 10 working days.

We will send requested forms within 10 working days.

We will provide letters in other formats if needed (Braille, large print, on cassette or translated into another language).

Standards for telephones

We will have phone lines open on weekdays between 9.00am and 5.00pm, including lunchtime.

We will always give you our name so that you know who you are talking to.

We will aim to answer the phone within 5 rings (At peak times there may be a call queuing system).

If you need to ring us at evenings and weekends, the 0207 226 3753 number will have an answer-phone service to take messages. It will give information on emergency repairs telephone numbers and office opening hours.

We will provide an interpreting service on request to assist tenants who do not speak English so that they can communicate with us.

Also included are standards for visiting your home, complaints and for communications and publications.

For more information on our Customer Care standards, please pick up one of our leaflets in reception.

section 4 equal opportunities statement





Islington and Shoreditch Housing Association (ISHA) works in a multi-cultural and diverse society and as such believes that no person should suffer disadvantage by reason of their race, colour, ethnic origin, religion, gender, sexuality, innate appearance, disability, marital status, social class, age, responsibility for dependants or HIV/AIDS status.

ISHA has developed a Diversity Strategy and will work within the framework of this as well as all current legislation and codes of practice.

If you are a resident we will:

- ◆ Treat you fairly and equally whatever your race, colour, age etc.
- ◆ Take prompt and effective action if you face harassment in and around your home.
- ◆ Make sure our reception area and office is accessible and easy for you to use.
- ◆ Provide the information you need in paper and electronic format in ways you find easy to understand.
- ◆ Take into account any particular needs you have when you move into one of our properties and subsequently during your tenancy.
- ◆ Only work with contractors and other agencies that share our commitment to be fair to all.

In carrying out this policy, we will actively assist disadvantaged groups to benefit from our services. ISHA will seek to identify the needs of disadvantaged groups within the community and to work with statutory and voluntary agencies representing their interests.

If you apply for a job with us or are employed by ISHA we will:

- ◆ Recruit and promote staff solely on their ability.
- ◆ Provide training and other opportunities to help you develop in your role.
- ◆ Make sure you have the necessary equipment and support to do your job effectively.

- ◆ Take prompt and effective action if you face harassment at work or in the course of carrying out your duties.

As an employer, we will encourage job applicants from all sections of the community. ISHA will also seek to be in a position where our workforce reflects the composition of the communities and areas we work in.

The association will seek to ensure equality of opportunity in the provision of housing services, employment of staff and building and other service providers to the association and to this end will recruit, promote, train and behave towards all these groups solely on the grounds of merit.

No person or group of persons applying for housing, or for a job, or for contracts with the association, will be treated less favourably than any other person or group in contravention of the Equal Opportunities policy.

In carrying out its policy, the association will actively assist disadvantaged groups to benefit from our services. The association will seek to identify the needs of disadvantaged groups within the community and to work with statutory and voluntary agencies representing their interests.

As an employer, the association will encourage job applicants from all sections of the community and to this end will recruit, promote and train all employees on a fair and equal basis. The association will seek to move to a position where its workforce reflects the composition of the communities and areas it works in, at all levels of employment.

To help fulfil its commitment to Equal Opportunities the association will use monitoring as a tool to assess the success or otherwise of the Equal Opportunities policy and to decide what measures, if any, need to be taken.

In its contracts with other service providers such as contractors and consultants and in working with all other agencies including referral and management agencies, the association will seek to ensure our commitment to Equal Opportunities in the provision of housing, the



delivery of services and employment and that we operate a written Equal Opportunities policy.

In the composition and operation of the association's Board and Sub-Committees and of its wider membership, the association will seek to ensure proper and fair representation of the communities we serve.

All members of staff and Board Members will be expected to act professionally and in accordance with the Equal Opportunities Policy of the association and will actively promote the policy whilst performing their duties. To achieve this staff will receive training and encouragement from management. The association will provide written procedures to allow aggrieved groups or individuals to challenge activities or decisions that they consider to be contrary to this policy.

This policy provides a broad outline of the association's intentions. Detailed operational matters are included in other policy and procedure documents and are available on request. The Board will review this policy annually. The Chief Executive is responsible to the Board for the implementation of the Equal Opportunities policy.

section 5

getting it right – our complaints process





ISHA wants to provide you with the best possible service. In order to achieve this we would like to know what people think about our services. We welcome residents' feedback and would appreciate any comments or compliments you wish to make about our service or a member of staff.

If you are unhappy with a service that you have received from us, we would like you to tell us so that we can try and put things right. We can only improve our service to you if we know what aspects are not working well.

Comments/compliments

If you have a suggestion on how we can do something better or if we have done something particularly well, please complete the comments/compliments form within our complaints booklet

By letting us have your comments and telling us what we have done well, you can help us provide better services.

Complaints

If you feel we have:

- ◆ not fulfilled our responsibilities or;
- ◆ not carried out a stated policy, procedure or;
- ◆ not provided the type of service you feel you are entitled to or;
- ◆ not taken into account matters that we ought to have done when coming to or making a decision or;
- ◆ acted in a biased way or unfairly discriminated against you;

you may wish to complain to us.

However: If you disagree with, or refuse to accept a rule, service standard or stated policy or procedure of ISHA, this will not be recognised as a complaint.

Also any issue or incident that could constitute a claim on the association's insurance will not be treated as a complaint.

Please note: If we receive multiple complaints from you on the same subject within a weekly or fortnightly period we will provide you with one response.

Informal Complaints

If you wish to make an informal complaint, speak or write to the person you normally deal with. This may be to your Tenancy Services Manager, Revenue Officer, the Performance and Allocations Officer or a Repairs Officer.

You may therefore wish to:

- ◆ Telephone our central switchboard number: 020 7226 3753 or the telephone number of an individual officer(s), which are available on our website or at the ISHA office.
- ◆ Telephone our Repairs number: 020 7704 7300.
- ◆ Come in to our office at 102 Blackstock Road, London, N4 2DR.
- ◆ Write to us at the above address.
- ◆ Submit a facsimile to 020 7704 7304.
- ◆ Email us at isha@isha.co.uk or to an individual officer, details of which are on our website or at the ISHA office.

Tell us why you are unhappy and what the problem is. Staff will do their best to resolve the problem immediately. If your complaint cannot be dealt with immediately we will:

- ◆ Refer your complaint to an appropriate manager.
- ◆ Contact you within 2 days to tell you who is dealing with the complaint.
- ◆ Write to you within 10 working days with a detailed response.

If you are not satisfied with our response you can make a formal complaint. The process is set out in our complaints leaflet.



The Independent Housing Ombudsman

If after the appeal you feel that your complaint is still unresolved, you have the right to appeal to the Independent Ombudsman at the following address:

The Independent Housing Ombudsman Ltd.
Norman House
105-9 Strand
London WC2R 0AA

Please note the Housing Ombudsman will normally only deal with your case if you have been through all the stages of ISHA's formal complaints procedure.

section 6

your tenancy agreement





You will normally have one of two tenancies:

- ◆ **A Secure tenancy** (if you moved into your property **before** 15th January 1989)
- ◆ **An Assured non Shorthold tenancy** (if you moved into your property **after** 15th January 1989)

Secure tenancies

A secure tenancy means your property will remain as your home so long as you meet the conditions of your tenancy agreement and use your property as your main home.

You have the right to:

- ◆ Purchase your home.
- ◆ Take in lodgers.
- ◆ Sub-let part of your home.
- ◆ Make improvements to your home.
- ◆ Exchange your home.

Assured non Shorthold tenancies

You have the right to:

- ◆ Purchase your home (provided your home was built after April 1997).
- ◆ Take in lodgers.
- ◆ Sub-let part of your home.
- ◆ Make improvements to your home.
- ◆ Exchange your home.

We cannot take possession of your property unless we obtain a court order. The court will decide whether or not to give the order.

Obligations under your tenancy agreement

You have certain obligations under your tenancy agreement. These include:

- ◆ Occupying the premises as your main home.
- ◆ Paying your rent in advance on the Monday of each week.
- ◆ Paying direct to the relevant authorities all charges for gas electricity, water and telephone services.
- ◆ Not running a business from your home without our permission in writing or using your property for any criminal, illegal or immoral purposes.

- ◆ Not to cause a nuisance, annoyance or noise or allow your visitors to do so. (For further information see section 13 on anti-social behaviour).
- ◆ Not to harass or threaten to harass or use or threaten to use violence or intimidate a person in the local area on the basis of their race, colour, ethnic origin, nationality, age, sexuality, religion or disability.
- ◆ Not to harass or threaten to harass or intimidate or use or threaten violence verbally or physically to our employees or contractors.
- ◆ Not to use or threaten to use violence towards any person living in your property.
- ◆ To report to the association promptly any disrepair or defect for which the association is responsible.
- ◆ To allow the association's workmen, employees or agents access at all reasonable hours to inspect the condition of the premises or to carry out repairs or other works to the premises or adjoining property. (The association will give at least 24 hours notice but immediate access may be required in an emergency).

To discuss any other aspect of your tenancy agreement, please speak to your Tenancy Services Manager.

What happens if tenants break their tenancy agreement?

ISHA staff will work with you and where necessary other agencies to resolve any problems you may have in adhering to your tenancy agreement.

Joint tenancies

As joint tenants you are both equally responsible for paying the rent and meeting the conditions of your tenancy. It is important that you are aware either joint tenant can end a joint tenancy and this may end the entire tenancy.

If your relationship breaks down and one of you decides to move out, you will both still be responsible for the property until it is assigned (transferred) to one person.

You can do this with a court order or by the out-going tenant providing written permission.



Succession (passing on your tenancy)

This is where your tenancy automatically passes to your partner or a relative if you die. A succession can only happen once. Therefore if you succeeded to the tenancy after your partner or a relative died, it will not pass on in the same way when you die.

A sole succession can also be given to a member of the family if they have lived at the property for 12 months before the death of the tenant or to your gay or lesbian partner if they have lived at the premises continuously for at least a year.

If the property is bigger than the person actually needs, we can insist they move to smaller accommodation. This does not apply if the person succeeding to the tenancy is your husband or wife.

Assignment (transferring the tenancy)

This is where you give up your right of tenancy to another member of your family during your lifetime. Before you assign (transfer your tenancy) please check with your Tenancy Services Manager because this action could result in you losing your home.

Please note also, you will not lose your rights as a secure or assured non-shorthold tenant if you assign (transfer) your tenancy by mutual exchange (see section 8 'moving out of your home' for more information on the mutual exchange scheme).

Floating support

This is additional support we may be able to offer you if you have difficulties maintaining your tenancy.

We will offer you additional support if required to assist you with maintaining your tenancy. For further details please contact the **Supported Housing Manager on 020-7704 7347**.

Please note: We are keen to assist people who are having difficulties in maintaining their tenancies. If people are in breach of their tenancy conditions and refuse support or persist in behaviour which is causing the breach then we may start legal proceedings.

section 7

moving into your new home





In this section you will find information to help you to settle into your new home.

The lettable standard

Before you move into your new home we will ensure the property is safe, clean and in a reasonable state of repair. This is called the lettable standard and sets out the standard that ISHA properties will meet when they are let to new tenants.

We will endeavour to undertake all works before the tenant moves into the property, but where works are not of an urgent nature, the association may give an undertaking to carry them out after the tenant has moved in. In those cases, a target time for completion will be given.

Further details of this standard will be included in your sign up pack or you may ask for a copy at reception.

Connecting gas, electric and other services

Before you move into your new home we have to ensure your gas, electricity and water supplies are safe. Also be sure to know where your gas, electricity and water meters are. If they take coins, cards or tokens, make sure you have a spare supply.

Gas

Your gas supply will have been sealed off at the supply pipe at the meter. You will need to decide which gas supplier you are going to buy your gas from. You should arrange with your gas supplier to reconnect the gas at your home and read the meter.

Electricity

You will need to decide which company you are going to buy your electricity from. You will need to tell the electricity company:

- ◆ Your name and address.
- ◆ The meter reading and date you moved in.
- ◆ How you are going to pay.

Also be sure to know where your fuse box is located and find your mains switch for the electricity. (This is usually next to the fuse box).

Keep a torch nearby in case the electricity supply goes off when it is dark.

Water supply

Your water supply should be connected when you move in. Contact the water company and give them your name, address and the date you moved in. The water company can then set up your account.

You do not need to do this if you pay water charges directly to us and we will tell you if this is the case. If you wish to have a water meter fitted, you must ask us before you do this. We undertake not to unreasonably refuse such a request.

Locate your stopcock so that you can turn off your water supply in an emergency.

Please note

Your gas, electricity and water charges are a matter between you and the utility company. You are responsible for paying the charges for these services. There are no rebates or benefits available towards the cost of water charges. However, most water authorities accept payments by instalments.

If you receive a fuel bill you cannot afford to pay all at once, contact the fuel company straight away. You can usually arrange to pay the bill by instalments and can discuss the best option for you to pay for future consumption.

If you are threatened with disconnection, you need to seek advice quickly from your local Citizens Advice Bureau (CAB) (See section 17 'key contacts'). There is a code of practice regarding disconnection and the CAB will advise you whether your circumstances are covered by this code. In any case, they may be able to help with the fuel company and avoid disconnection.



Telephone

Contact the telephone company that you would like to use. If you had a telephone at your previous address, you may be able to take this telephone number with you.

If there is a telephone line in your new home, you may only have to pay a re-connection fee.

Keys to your new home

We will give you two keys for each lock and two fobs (where applicable) in your new home. If there are window locks fitted, we will give you keys for these. You will have to pay for any extra keys you need and pay ISHA for any duplicate fobs.

Informing others of your move

For a charge, the Post Office will re-direct mail from your old house to your new home.

Other places will also need your new address. These include (where applicable):

- ◆ Your employer.
- ◆ The Department for Work and Pensions if you receive Income Support a state pension or any other allowance.
- ◆ Your local authority – tell them the date you moved so that they can send your Council Tax bill and change your Housing Benefit, if you receive this.
- ◆ Your bank, building society and credit card companies.
- ◆ The DVLA – please see your driving licence for details.
- ◆ Your Doctor and Dentist.
- ◆ TV licensing – 0870 240 1674.
- ◆ Gas 0845 6091133.
- ◆ Electricity 0800 096 2270.
- ◆ Thames Water 0845 9200 888.

section 8

moving out of your home





When moving out, you must ensure that everyone vacates the property by 12 noon on the date your tenancy ends.

Before you move out you must:

- ◆ Give ISHA 28 days written notice.
- ◆ Allow access to your Tenancy Services Manager and any other ISHA staff member or contractor to inspect your property.
- ◆ Owe no rent.
- ◆ Leave the property clean and tidy.
- ◆ Remove all your belongings including carpets.

Please ensure you return your keys to the ISHA office at **102 Blackstock Road, London, N4 2DR.**

We will charge you for removing any rubbish you leave or if we have to repair any damage you or your visitors have caused.

There are a number of ways you can move out of your property. These are:

Requesting a transfer

You have the right to ask for a transfer to another property if for example you have had more children and your current accommodation is too small for your needs or your health has changed which means your property is no longer manageable.

All applicants must complete a transfer application form and provide supporting documentation if necessary. Your application will be processed and you will be informed, within 4 weeks, of whether it has been successful or not. If you are not accepted onto the waiting list, we will offer advice on other housing options

Our transfer lists are very long and our vacant property level is very low. Therefore, although you may be accepted onto the transfer waiting list, you could wait for a long period of time before you receive an offer of alternative accommodation. Also due to the size of our stock,

there is no guarantee we will ever be able to offer you alternative accommodation. We will advise and where possible assist you in pursuing other housing options.

Applying directly to your own local authority

This is another option to help you move. You are entitled to apply for re-housing from your local authority. You can request an application pack from them directly.

Under Occupation scheme

These are available in all the local authority areas in which ISHA operates and the schemes are as follows:

Hackney

Hackney's Special Projects Team can help you move if your property is too large for your household. For example, if your children have grown up and left home. You could be entitled to a cash incentive of up to £500 for each room you give up. Please contact them on 020 8356 5765.

Islington

Islington also operate an under-occupiers scheme with similar incentives. Depending on your situation, you could be entitled to receive up to £500 for each room you give up. You will need to register on their transfer list. Please contact them on 020 7527 4140.

Camden

As with Hackney and Islington, Camden also runs a scheme for under-occupiers.

You can visit their Housing Needs Department at Bidborough House, 20 Marbledon Place, WC1H 9BF for further details. Alternatively please contact them on 020 7974 5801.



Waltham Forest

Waltham Forest work in partnership with three other local authorities which could mean you moving to areas such as Dagenham, Newham or Redbridge. You will need to apply to the London Borough of Waltham Forest's Arms Length Management Organisation (ALMO), Ascham Homes to register. Please contact them on 020 8496 4197.

Choice Based Lettings

All the above local authorities operate Choice Based Lettings schemes which enable you to have more choice in the area you want to live in. You can bid on up to three properties at one time and those with the highest points are selected to view the properties they have made bids on. For more information please contact your local authority.

Mutual exchange

You can exchange or swap your home with another ISHA tenant or a tenant from another housing association or council anywhere in the country, provided both landlords give permission. This is called 'assignment by mutual exchange.'

You can organise this yourself by advertising in newspapers and shop windows or by filling in a housing service exchange registration form, which you can obtain from the ISHA office.

However:

- ◆ You must not owe any rent.
- ◆ You must not benefit by more than one bedroom.
- ◆ You and the person you exchange with have to accept the condition of both properties as you find them.

Your Tenancy Services Manager or the Performance and Allocations Officer can give you full details of the options available to you if wishing to pursue a mutual exchange.

You are entitled to arrange a mutual exchange provided the formal written consent is given by ISHA and is obtained prior to the exchange. In addition you and the person you wish to exchange with must be assured or secure tenants of a housing association or secure tenants of a local authority.

We will not unreasonably withhold our consent and unless the request is formally responded to within a strict time limit of 42 days, the tenants have the automatic right to proceed with the exchange.

You may not carry out a mutual exchange if:

- 1 One party to the proposed exchange is subject to an existing possession order from the County Court.
- 2 A 'Notice of Seeking Possession' (NOSP) has been served on one or other property and is still in force or proceedings have commenced to refer the matter to court.
- 3 The property is substantially larger than that required by the proposed assignee (the person wishing to exchange) or his or her family.
4. The accommodation is not suitable for the needs of the proposed assignee (i.e. it is too small).
- 5 Either property in the proposed exchange is tied to the tenant's employment or is part of a building or complex used for another purpose (i.e. a superintendent's house within a school or cemetery).
- 6 Either of the properties proposed for exchange is owned by a charity and the proposed exchange would conflict with the charity's purposes.
- 7 Either property has been specifically adapted for a physically disabled person and neither the proposed assignee nor a member of the family is disabled.



- 8 Either property is owned by a housing association and their object is to provide housing for people in particular circumstances who would otherwise find it difficult to satisfy their housing need.
- 9 Either property is one of a group of homes let to people with special needs and neither the proposed assignee nor a member of their family is such a person.
- 10 A premium was made in connection with the exchange.

If any of these grounds are used to deny a mutual exchange request, a letter explaining the grounds for refusal must be issued within 42 days of the original request.

section 9

living in your home





You should live in your home as your main address. This means you should not live anywhere else and should not let the whole of the property to anyone. You are also responsible for everyone who either lives there or visits you.

You should use your home for residential purposes only and should not operate a business from your house or flat without our permission. You should also not use the premises for any criminal, illegal or immoral purposes.

You are responsible for a wide range of repairs inside the property such as replacing broken glass (when broken by yourself, your family and visitors), locks, tap washers and other minor items. Your tenancy agreement contains details of ISHA's repairing obligations. (See also section 11 'repairs and maintenance').

Do's and Don'ts:

Do:

- ◆ Keep to the conditions of your tenancy.
- ◆ Be considerate to those living next door to you and nearby.
- ◆ Look after your home.
- ◆ Keep windows clean.
- ◆ Keep your garden tidy.
- ◆ Make sure you leave rubbish in the correct place in the container provided by ISHA or your local authority.
- ◆ Keep all communal areas clean, tidy and free from obstructions and rubbish which might cause injury nuisance and annoyance to others.
- ◆ Use recycling bins if available.

Don't:

- ◆ Become a nuisance to your neighbour.
- ◆ Make a mess or damage shared areas.
- ◆ Keep on the premises any mobile gas heaters, cylinders, oil burning appliances, paraffin or petrol.

Racial or other discrimination or harassment

You or your families or visitors should not commit any harassment due to race, colour, ethnic origin, religion, gender, sexuality, innate appearance, disability, marital status, social class, age, responsibility for dependants or HIV/AIDS status.

Lodgers and subletting

You cannot take in a lodger or sub-let any part of your property without first informing the association. You should not sub-let the whole of the property.

If you are going to be absent from the premises for more than 28 days you will need to inform the association and specify the anticipated date of return. If you are absent for more than 28 days without informing us, we will assume you have abandoned and steps will be taken to regain possession and relet the premises.

For further information, please refer to your tenancy agreement.

Improvements to your home

You may make improvements to your home. Examples include the erection of a television aerial, external decoration and additions to installations, fixtures and fittings provided by us.

You must first obtain written consent from us and all other necessary approvals (for example planning permission or building regulations approval). The association will not unreasonably withhold its consent but may make it conditional upon the work being carried out to a certain standard.

You should be aware that if you do not comply with these conditions, this may be treated as a breach of your obligations under the tenancy agreement.

For further information, please refer to your tenancy agreement.



Please note: For tenants of new build properties:

We restrict residents from making any alterations to their properties during the defects period (which is one year from the date of completion). This includes carrying out decorations.

However we will require the contractor responsible for constructing the development (and ISHA's out of hours repairs service) to attend to defects that arise during the one year period.

Right to repair

You have the right to carry out repairs which are our responsibility. This is where you have reported the need for repair in writing and where we have without good reason, failed to carry out the repair within 28 days of receiving such a report.

For further information, please refer to your tenancy agreement.

Wooden or laminate flooring

If your home is a flat, it is very important that you check with your Tenancy Services Manager whether or not you can fit wooden or laminated flooring. This type of flooring can cause noise problems for your neighbours.

Keeping pets

You may be able to keep a pet in your home but you must obtain written permission from us and they should not cause a nuisance. Your tenancy agreement explains more about this.

Contents insurance

It is very important that you take out contents insurance against flood, fire and burglary.

Parking spaces

ISHA presently has ten estates with designated spaces that are regulated by our nominated contractor. These are within ISHA owned housing estates containing spaces to be used only by those with valid permits issued by ISHA.

Our nominated contractor daily patrols the sites and the parking enforcement service is available twenty-four hours a day, seven days a week, except on Bank Holidays.

Only those residents living on an estate can apply for a permit for their particular estate (or a temporary permit on behalf of their visitors).

We cannot guarantee we will be able to supply you immediately with a permit, on receipt of your application. Permits are not issued on a first come, first served basis but in accordance with the following priorities:

Priority 1: Those aged over 60 who are single disabled.

Priority 2: Families with disabled household members.

Priority 3: Tenants with mobility problems.

Priority 4: Families with one child under 3 years.

Priority 5: Families with one child under 10 years.

Priority 6: All other applicants.



Those tenants that are in rent arrears or who have had legal action taken against them for any other breach of a tenancy condition will not be eligible to be considered for a parking space.

Permits will be issued at a cost per annum for each vehicle occupying a space, for all tenants and leaseholders. This will be on a par with the charges levied for parking permits by the London Boroughs of Islington and Hackney.

For further details of the cost of parking spaces, please speak to the **Housing Administrative Officer on 020 7704 7344.**

NB Registered disabled car owners will not be charged but still need to apply for a valid parking permit for their estate. They will need to supply appropriate supporting documentation such as their disabled badge.

For further details on the scheme, please speak to your Tenancy Services Manager or the Housing Administrative Officer.

section 10

safety and security in your home





This section provides advice on ways you can help keep your home safe and secure. This is provided in good faith for information only and the association will not be held liable for any damage or injury as result of residents' adherence to this advice:

Electricity

- ◆ Ensure any electrical work is carried out by an NICEIC qualified electrician.
- ◆ Never buy electrical equipment unless you are sure that it has been tested and approved for safety.
- ◆ Make sure plugs are wired correctly and fuses are working.
- ◆ Avoid long flexes.
- ◆ Don't have too many items plugged into one socket.
- ◆ Check flex and fittings regularly for worn and damaged parts or loose connections.
- ◆ Never use portable electrical equipment in the bathroom.
- ◆ Unplug electrical equipment when not in use, especially your television.

Wire type fuse boards

- ◆ Fuses or circuit breakers 'blow' to stop the supply of electricity if there is a fault on the wiring or with the electrical supply you are using.
- ◆ Unplug or switch off at the main plug socket anything you think may have caused the problem.
- ◆ Switch off the electricity at the mains supply.
- ◆ Check which fuse has blown – the wire is likely to be burnt.
- ◆ Replace the burnt fuse wire. You will need to have a supply in your home. You may also need to change the fuse.
- ◆ Switch the electricity back on.
- ◆ If the fuse blows again straight away or fairly quickly afterwards, it is likely to be caused by one of your appliances. To eliminate which

appliance it is, you should start by unplugging one appliance at a time and then switching the electricity back on. You will then find out which appliance is causing the electricity to trip. Do not plug this appliance back in. If you call ISHA and our electrician establishes it is your appliance that caused the fuse to blow we will unfortunately be required to re-charge you for the call-out.

Trip switch type fuse boards

- ◆ Circuit breakers (also called RCDs) automatically switch off the electricity when there is a fault.
- ◆ Unplug or switch off at the wall anything you think may have caused the problem.
- ◆ Switch off the electricity at the mains.
- ◆ Find the switch on the circuit board that has turned itself to 'off' and turn it back 'on.'
- ◆ If the switch cuts off again, report it to us as a fault that needs to be checked by an electrician (as above).
- ◆ If you think the appliance is faulty, try putting a new fuse of the correct voltage in the plug.

For help and advice on the above, please contact our Property Services team on 020 7704 7300.

Make sure you know how your hot water and heating systems work

- ◆ Never interfere with or carry out any work to gas boilers or gas appliances or pipes – this is extremely dangerous and illegal.
- ◆ Remember that gas heating and flues can be dangerous – keep flues and ventilation grilles clear at all times.
- ◆ If you have a gas heater for hot water in your bathroom, make sure the room is well ventilated. Turn the heater off before you get into the bath.
- ◆ Always let us in to service your gas appliances every year. This is a legal requirement and we will seek possession if you do not allow us



access to carry out the annual gas safety check.

If you smell gas, ring Transco (National Grid) on 0800 111 999 and then contact our Property Services team on 020 7704 7300.

Be aware that water pipes can freeze. To try to stop this happening:

- ◆ Leave your heating on low or intermittent in the winter when you are not at home.

If your pipes do freeze:

- ◆ Report it to us immediately.
- ◆ Turn down your heating to low so that your pipes defrost slowly.
- ◆ Drain the water out of the system and leave the taps turned on.
- ◆ When the ice in the pipes begins to melt, turn the taps off.

Preventing condensation and mould in your home:

Condensation can cause mould growth in your home. There are three steps to reduce condensation:

1. Produce less moisture

For example:

- ◆ Cover pans when they are boiling and open windows.
- ◆ Dry washing externally where possible and open windows to vent your property. If you are drying clothes inside, ensure that vent pipes for tumble dryers are outside the property.
- ◆ Close the bathroom door when bathing.
- ◆ Ventilate bedrooms when sleeping.

2. Ventilate your home

Open windows in your kitchen and bathroom when you are cooking or bathing.

3. Heat your home

It is suggested that your heating is left on at approximately 18 degrees centigrade, 24 hours a day during the winter months to keep the external fabric of your property warm and reduce the risk of mould growth as a result of condensation.

The Energy Saving Trust has a network of advice centres located across England, Scotland, Wales and Northern Ireland. These centres can provide you with expert advice about saving energy in your home. You may call them on **0800 512 012** to speak to a local advisor.

See also section 11 'repairs and maintenance.'

Protect yourself against a fire

- ◆ Every month, check that your smoke detector is working.
- ◆ Keep matches and lighters in a safe place. If you smoke, always make sure you put out any cigarettes properly.
- ◆ Don't leave pans unattended on the cooker.
- ◆ Don't cover heaters or boilers.

If a fire starts in your home:

- ◆ Get yourself and everyone else out of the property.
- ◆ Close the door behind you if you can stop the flames and smoke escaping.
- ◆ Call the fire service on 999.
- ◆ Warn your neighbours.
- ◆ Do not go back into your home until a Fire officer has told you it is safe.

If you live in a block of flats or sheltered accommodation, there may be special fire procedures. The staff on site or your Tenancy Services Manager will be able to give you details.



Protect your home

There are several things you can do to feel safer in your home for example:

- ◆ Close all windows and lock all entrance doors when going out.
- ◆ Lock up before you go to bed and make sure your windows are secure.
- ◆ Fit window locks to all your windows.
- ◆ Join or set up a Neighbourhood Watch Scheme on your street or estate. For more information log onto www.neighbourhoodwatch.net or ring 01707 638814/5.
- ◆ Report anything suspicious in and around your neighbourhood to the Police.
- ◆ Don't leave valuables (your mobile phone, keys, purse or wallet) on a window sill where they can be seen from the outside.
- ◆ Never let strangers into your home unless they can prove who they are.

If you can help the Police reduce crime in your community, call Crimestoppers on **0800 555 111**.

If you are going on holiday be sure to:

- ◆ Unplug electrical equipment.
- ◆ Close and lock all windows and doors.
- ◆ Cancel milk and paper deliveries.
- ◆ Ask a neighbour to keep an eye on your house and to push your post through your letter box.
- ◆ Use a timer switch to make lights come on in the evening while you are away.

If you are going to be absent from the premises for more than 28 days you will need to inform the association and specify the anticipated date of return. If you are absent for more than 28 days without informing us, we will assume you have abandoned and steps will be taken to regain possession and re-let the premises.

section 11

repairs and maintenance





ISHA'S responsibilities

In accordance with **sections 11-14 of the Landlord and Tenant Act 1985**, the association is responsible for the following:

The structure and exterior of the property you live in

This includes all the external parts and any internal fixtures and fittings originally provided by the association unless they are identified as your responsibility (see section 'your responsibilities').

To keep in good repair the structure and exterior of the premises including:-

- ◆ Drains, gutters and external pipes.
- ◆ The roof.
- ◆ Outside walls, outside doors, window sills, window catches, sash cords and window frames including necessary external painting and decoration.
- ◆ Internal walls, floors and ceilings but not including internal painting and decoration.
- ◆ Chimneys, chimney stacks and flues but not including sweeping.
- ◆ Pathways, steps or other means of access.
- ◆ Plasterwork.
- ◆ Integral garages and stores.
- ◆ Boundary walls and fences that abut the main paths to your door.

Installations

To keep in good repair and working order any installations provided by the association for heating all rooms, water heating and sanitation (see first bullet point below) and for the supply of water, gas and electricity, including:

- ◆ Basins, sinks, baths, toilets, flushing systems and waste pipes provided by the association.
- ◆ Electric wiring including sockets and switches, gas pipes and water

pipes provided by the association.

- ◆ Water heaters, fire places, fitted fires and central heating installations and any electrical appliances provided by the association.

Common parts

To take reasonable care to keep the common entrances, halls, stairways, lifts, passageways, rubbish chutes and any other common parts, including their electric lighting, in reasonable repair and fit for use by the tenant and other occupiers and visitors to the premises.

External decorations

To keep the outside of the premises and any common parts in a good state of decoration and normally to decorate these areas once every seven years.

Your responsibilities

Satellite dishes and other electrical installations

When installing satellite dishes/ television aerials and other electrical services including you will require our consent in writing. You will also need to comply with any conditions imposed by us in any such consent.

Wherever possible ISHA will provide communal satellite dishes on all new developments. Therefore it is unlikely you will be given permission to erect your own satellite dish or television aerial.

When satellite dishes are installed without our permission, we will remove the equipment and you will be charged for the cost of removal and any other expenses.

Decorations

To keep the inside of the premises in good condition and to decorate all internal parts of your home as frequently as is necessary to keep them in good decorative order.

Damage

Not to cause any damage to the premises or the fixtures and fittings that belong to the association. This includes any furniture or household



items supplied by ISHA. This also includes repaying ISHA for the cost of repairing any damage caused by yourself or your visitors.

However this will not cover damage caused by fair wear and tear as a result of normal activities.

If the damage is caused by a break-in or vandalism, we may arrange to have it repaired but you are likely to have to pay for it. However, if you obtain a Crime Report Number from the Police you may be able to claim back the repair cost on your home contents insurance.

If you decide to leave your home, we will charge you for any repairs that need to be done because you have not looked after it properly.

Your repair responsibilities

Repairs

To promptly report to the association any disrepair or defect to your property for which we are responsible.

To replace broken glass (when broken by yourself, your family and visitors), locks, tap washers and other minor items with all reasonable speed to prevent damage and deterioration to the premises. (See also section 9 'living in your home').

The following list are examples of works that you are required to carry out:

- ◆ Prevent waste pipes (from sinks, baths or toilets) or drains becoming blocked.
- ◆ Repair and maintain any fixture, fitting or appliance you have put in including wastes, supply pipework and vents for washing machines, dishwashers and tumble driers.
- ◆ Take action to prevent pipes from freezing or bursting, mainly by using the heating system provided and lagging (insulating) pipes.

You are responsible for keeping your home clean and properly decorated and for some repair and maintenance items. That is unless the repair has arisen through fair wear and tear as a result of normal

activities and is deemed to be part of the structure of the building or we have installed a fixture and fitting.

You are responsible for carrying out the following works:

- ◆ Replacing lost or stolen keys, and changing locks if you are locked out.
- ◆ Fitting extra locks, doorbells, letterboxes, spy holes, door knockers and replacing light bulbs.
- ◆ Repairing or replacing inside doors and door frames, skirting boards, curtain rails, shelves and bath panels.
- ◆ Repairing and replacing kitchen and bathroom cupboards.
- ◆ Replacing handles, locks, catches and glass on internal doors, windows and cupboards.
- ◆ Repairing privacy panels and fences between neighbouring gardens and any paths which are not main paths to your door.
- ◆ Rewashing dripping taps.
- ◆ Replacing toilet seats and toilet roll holders.
- ◆ Trying to clear blockages in wastepipes or toilets.
- ◆ Repairing wall plaster or plasterboard walls unless caused by fair wear and tear.
- ◆ Replacing plugs or chains to baths, basins and sinks.
- ◆ Putting up TV aerials or satellite dishes **(Please note, you need our permission before you do this)**.
- ◆ Replacing batteries in battery operated smoke detectors.
- ◆ Replacing ceramic tiles on walls or fire surrounds.
- ◆ Replacing floor coverings such as tiles, carpets or laminate **(Please contact ISHA before replacing any floor tiles provided by ISHA 020 7704 7300)**.

If you are elderly, disabled or vulnerable and have no-one who can help you, we may do some tasks for you, or put you in touch with other organisations that can help.



Access

You are required to allow the association's workers, employees or agents access at all reasonable hours to inspect the condition of the premises or to carry out repairs or other works to the premises or adjoining property.

We will give at least 24 hours notice but immediate access may be required in an emergency. You also need to allow us access to your property to carry out the annual gas safety checks and any inspections that are necessary

Condensation control

What is it?

Condensation occurs when moisture in the air comes into contact with cold surfaces or cools down rapidly forming water droplets.

It is produced by cooking, washing and the use of certain types of portable gas heating.

The moist air condenses on cool surfaces such as walls, mirrors, wall tiles and windows, and sanitary ware. It is common in bathrooms, kitchens and bedrooms particularly in the winter months.

In moist conditions mould spores in the air can grow and usually show themselves on walls, ceilings as black or dark green spots. Common locations are around window reveals, ceilings and corners of walls in bathrooms and kitchens and sometimes behind furniture in bedrooms.

Preventing condensation

Condensation can occur in any home and you can take steps to prevent it by taking the following action:

- ◆ Close kitchen and bathroom doors to prevent steam going into other colder rooms particularly when cooking or bathing.
- ◆ Open kitchen and bathroom windows slightly when cooking or washing so that steam can escape.

- ◆ Use ventilators and extractor fans in kitchens and bathrooms where provided.
- ◆ Open windows in other rooms for a while each day to allow a change of air.
- ◆ Do not use bottled gas heaters or paraffin.
- ◆ Wipe down surfaces where moisture settles to prevent mould forming for example on window sills.
- ◆ Do not block air vents in windows or walls.

Try to produce less moisture:

- ◆ Dry clothes outdoors whenever possible, otherwise use well ventilated rooms.
- ◆ Cover pans when cooking.
- ◆ Vent any tumble driers to the outside following the manufacturers instructions. **Do not insert tumble drier flexible hose in existing air bricks without checking with Property Services first on 020 7704 7300. This is important as some air bricks or vents are to assist with combustion of your boiler.**
- ◆ Maintain space behind furniture for air to circulate.

Keep your house warm:

- ◆ Take steps to prevent heat loss for example draught proofing, not opening windows and doors too wide in cold weather.
- ◆ Maintain background heating in your home particularly in the winter or when the temperature is less than 17 degrees centigrade.

NB see also section 10 'safety and security in our home'.

Response times for repairs

We have four main categories of response times for repairs:

Emergency within 24 hours

These are works that must be completed within 24 hours and are as follows:



- ◆ Blocked or leaking foul drain, soil stack, or (where there is no other working toilet in the dwelling-house) toilet pan.
- ◆ Total or partial loss of gas supply.
- ◆ Burst pipes, overflows.
- ◆ Total loss of water.
- ◆ Unsafe power or lighting socket, or electrical fitting.
- ◆ Total loss of electric power.
- ◆ Total or partial loss of space or water heating between 31st October and 1st May.
- ◆ Breaches of security to outside doors and windows.
- ◆ Failure of warden alarm/call system.
- ◆ Blocked flue to gas appliance (e.g.: fire, water heater, boiler, warm air unit).
- ◆ Lift breakdown.
- ◆ Rain pouring in (in most instances we will take action to make the situation safe and minimise further damage prior to repairs being carried out) repair to make the situation safe.
- ◆ Offensive or racist graffiti.
- ◆ Fire damage.
- ◆ Severe storm damage.
- ◆ Flooding.

If there is a gas leak you should contact Transco (National Grid) on 0800-111999

Urgent within 5 working days

These are works that must be completed within 7 working days and are as follows:

- ◆ Loss of heating and hot water for tenants with no special needs between 30th October and 1st May will be completed within 3 calendar days. Between 2nd May and 31st October this work will be completed within 7 calendar days.

- ◆ Partial loss of water supply.
- ◆ Mechanical extractor fan in internal kitchen or bathroom not working.
- ◆ Loose or detached banister or hand rail.
- ◆ Door entry phone or controlled access not working.
- ◆ Glazing repairs to communal areas.
- ◆ Blocked gutters causing water penetration to dwelling.
- ◆ Roof leaks.
- ◆ Minor electrical faults.
- ◆ Faulty communal TV aerial.
- ◆ Defective flooring or stair tread.
- ◆ Minor plumbing leaks or defects, blocked drains, sinks, basins, baths, toilet.
- ◆ Defective cistern or overflow.
- ◆ Blocked drains, sinks, basins, baths, toilet.
- ◆ Graffiti.

Routine within 20 working days

These are works that must be completed within 20 working days and are as follows:

- ◆ Carpentry repairs to doors, floors and window frames.
- ◆ Repairs to kitchen fittings as a result of general wear and tear.
- ◆ Repairs to external walls, boundary fences and paths.
- ◆ Minor plumbing repairs to landlord's fixtures/fittings.
- ◆ General joinery repairs as a result of general wear and tear, e.g. skirting boards, architraves.
- ◆ Repairs to plasterwork excluding decorative hairline cracks.
- ◆ Repairs to floor/wall tiling as a result of fair wear and tear.
- ◆ Repairs to communal/external walls, brickwork and slate/tiles.
- ◆ Minor plumbing repairs to landlord's fixtures/fittings.



Large non-urgent repairs normally programmed or within 3 months

- ◆ Damp/condensation.
- ◆ Kitchen replacement.
- ◆ Rewiring.
- ◆ Roof replacement.
- ◆ Multi trade repairs.
- ◆ Communal repairs unless health and safety.

section 12

paying your rent





To pay for the services we provide and to continue to develop them, we need to collect all the rent and any other amounts due from residents. We have specialist Revenue Officers who work with residents to make sure they pay their rent and any other charges on time.

Where rent is not paid, we follow our rent arrears procedure and this could result in a court hearing and you losing your home and being evicted.

If you are not sure how much rent to pay, contact your Revenue Officer who will advise you. (For contact details, see section 17)

Rent is due every Monday for the following week. You may wish to pay your rent every week, every month or over another period as long as you do not fall into arrears and your account is kept completely up to date at all times.

Sometimes there may be other charges you need to pay, including for example, court costs if we have taken you to court. We will contact you about paying these charges.

How to pay your rent

You can pay your rent and any other charges in a variety of different ways:

- ◆ All Pay, this is by a plastic swipe card at designated outlets (details of which will be shown on your card). You can also access Allpay via our website: www.isha.co.uk.
- ◆ Coming into the ISHA office to pay cash.
- ◆ By setting up a Direct Debit.
- ◆ Posting or coming into the office to pay a cheque.
- ◆ Making a payment by Credit or Debit card.
- ◆ By Post Office giro. You can pay by cash or cheque at any Post Office.
- ◆ By standing order.
- ◆ By having Housing Benefit paid directly to the association if you are entitled.

Rent statements

We send out rent statements every three months. You can also request a statement any time you contact the ISHA office.

Setting your rent

The amount of rent you pay changes every April. We will give you at least four weeks' notice of the increase in your rent, including service charges. These charges relate to services such as lifts, communal lighting, TV/satellite aerials, cleaning, grass cutting etc.

The rent for your property does not include charges for Council Tax, water, electricity and gas.

Owing rent

If you owe rent or think you will have problems paying your rent please contact one of our Revenue Officers straight away. If you do not do this and you fall behind with your rent a Revenue Officer will contact you. We aim to work with residents that owe rent to help them keep their homes and clear their debt.

Our Revenue Officers are able to look at your overall financial situation and may be able to give you advice about claiming benefits or refer you to an expert who can help you, particularly if you have other debts such as those from credit cards.

If you do not make the payments that have been agreed with ISHA staff and your rent account continues to be in debt, we can ask for a court to order for you to pay your rent and clear the debt. If you breach the order, we can apply to court to evict you. We wish to avoid this outcome and work with tenants to keep their tenancies, so it is important you talk to us if you fall behind with your rent.

Claiming benefits

If your income is low or you are not working, you may be entitled to tax credits or other benefits. Our Revenue Officers will discuss the



options available with you and if necessary help you to get specialist advice.

When you are receiving any type of benefit and your circumstances change, you need to inform the agency (such as the Department for Work and Pensions) that pays the benefit to you. Examples include starting or leaving work.

When you receive benefits, especially Housing Benefit (see below), you will need to fill in forms and when necessary contact your local Housing Benefit office to ensure you are receiving your rebate. (See section 17 'key contacts').

Housing Benefit

Housing Benefit helps with your rent and Council Tax Benefit helps with your Council Tax (which is separate to your rent). If your work is low paid or you are receiving certain types of benefit, you may be entitled to these benefits and you can normally apply for them at the same time.

If you need help in filling in a form, your Revenue Officer will be able to assist you.

When you receive Housing Benefit, you are responsible for making sure the rent on your home is paid. In particular, you are responsible for paying any rent not covered by Housing Benefit.

Applying for Housing Benefit

You must apply for Housing Benefit as soon as you believe you are entitled. If you are already receiving Housing Benefit, you are expected to know when your claim is due to be renewed and to make sure you renew it on time.

One of the main reasons for rent not being covered by Housing Benefit includes applications and renewals being made late. You can appeal for your Housing Benefit to be backdated, but it is not common for this type of appeal to be successful and you may lose benefit. It is very important that you make a new claim or renew an existing one as soon as possible.

Older people do not have to reapply for Housing Benefit and your Revenue Officer will tell you more about this.

Appealing about your Housing Benefit assessment

If you think your claim has not been worked out correctly, for example if it has been paid from the wrong date or you think you are not receiving enough Housing Benefit, you can appeal against this decision. We can help and advise you with the appeals process.

You will be responsible for paying the rent on your property for any periods when you do not receive Housing Benefit. Your Revenue Officer can give you more advice on backdating and you should contact them if you are not certain what to do.

Providing information for your Housing Benefit claim

We would advise against you posting forms or other information relevant to your claim to the Housing Benefit office. You should always deliver any information there in person and obtain a receipt for it, including information about the rent increase we make every April.

Other benefits and tax credits

Income Support and Jobseeker's Allowance are the benefits paid by the Government to make sure that people can meet their basic needs. As well as these benefits, there is a range of other benefits you may be able to claim, including, for example, benefits for disabled tenants or their carers. If your work is low paid, you need to make sure you are receiving the tax credits you are entitled to.

We cannot provide expert advice about all benefits, but we can outline the system to you. We work with other organisations that will be able to provide detailed advice and your Revenue Officer will be able to advise on how these will be able to help you.



section 13

anti-social

behaviour



Types of nuisance and anti-social behaviour

Below are examples of nuisance and anti-social behaviour. This list is not exhaustive but will give you an insight into behaviour that falls outside the terms and conditions of ISHA's tenancy agreement.

Anti-social behaviour occurs when behaviour by one household or individuals in an area threatens the physical or mental health, safety or security of another household.

Noise Nuisance

Noise is a common problem amongst our residents. Some noise is tolerable and inevitable in a densely populated environment, but it becomes a nuisance when the level and frequency make an unreasonable invasion on your right to peace and quiet.

Noise nuisance can range from playing loud music or listening to the television at unreasonable levels, to shouting or slamming doors loudly and inconsiderate use of electrical appliances. Removing flooring such as carpets or installing wooden/laminate flooring could result in excessive noise to neighbouring properties.

Do not play your car radio whilst leaving/arriving at the car park to your property especially at night as this will also cause annoyance to your neighbours.

ISHA can take action against the perpetrators of noise nuisance under the Housing Act 1996 and Anti-Social Behaviour Act 2003. In addition the Environmental Health department of Local Authorities can take action under the Environmental Protection Act 1990 for serious noise nuisance, which can result in a criminal prosecution and/or confiscation of sound equipment. (See section 17 'key contacts').

Graffiti, vandalism and damage to ISHA property

Any type of graffiti, vandalism or damage to ISHA property is not only in breach of the tenancy agreement, the Police can prosecute anyone caught doing so. Criminal damage includes damage to the block or the estate and the property of residents who live on the estate. If



you witness anyone causing damage to ISHA property, you should immediately contact the ISHA office and/or the Police.

Obstructing communal areas

Dumping rubbish in staircases or landings, corridors, entrance areas or common areas, can cause nuisance or danger to others and is a breach of your tenancy agreement. All household rubbish should be put in the bins or the chutes provided. You should avoid blocking communal areas by leaving gas cylinders, washing, rubbish, prams, fridges, bicycles or other objects in the way.

These items will be removed and we will investigate by contacting appropriate agencies such as local authority cleansing services with a view to taking legal action against those found to be responsible and re-charging them the cost of removal.

Harassment

ISHA is committed to evicting any tenant or a member of their household who harasses or threatens another resident on racial or other grounds. A racial incident is classified as “any incident which is perceived to be racist by the victim or any other person”.

Threatening, insulting or abusive words and behaviour (spoken or written) are a criminal offence and perpetrators should be reported to your local Police station or to the ISHA office. ISHA will not tolerate any harassment due to race, colour, ethnic origin, religion, gender, sexuality, innate appearance, disability, marital status, social class, age, responsibility for dependants or HIV/AIDS status.

Criminal activity

Examples of criminal activity include drug dealing and usage, prostitution and handling stolen goods. As well as being a breach of the tenancy agreement, these acts are against the law.

If you suspect a neighbour of committing these crimes, please voice your concerns directly to your Tenancy Services Manager. ISHA works with the Police to ensure that we tackle and reduce crime on our housing estates.

Domestic abuse

Everyone has the right to live in a safe home environment, free from abuse. It is also a condition of your tenancy not to commit or allow members of your household to commit or threaten to commit any act of violence which could prevent a tenant or any other person with a right to occupy from continuing to live peaceably at the premises.

If you or someone you know is suffering from domestic violence, neglect, or emotional or sexual abuse you can contact your local Police station. ISHA can also provide confidential advice and assistance.

Your responsibilities

The tenancy agreement sets out what to expect from us and what we can expect from you. In accordance with these terms and conditions, you have agreed:

NOT to cause a nuisance or annoyance, or noise let members of your household or visitors to cause a nuisance or annoyance.

NOT to harass or threaten to harass or intimidate or use or threaten to use violence or intimidate a person in the local area on the basis of their race, colour, ethnic origin, nationality, age, sexuality, religion or disability.

NOT to use or threaten to use violence towards any person living in your property.

NOT to use the premises for any criminal, illegal or immoral purposes.

NOT to commit or allow members of your household to commit or threaten to commit any act of violence which could prevent a tenant or any other person with a right to occupy from continuing to live peaceably at the premises.

NOT to cause any damage to the premises or the fixtures and fittings belonging to the association, or any furniture or household effects supplied by the association.



NOT to keep on the premises any mobile gas heaters, cylinders, oil burning appliances, paraffin or petrol.

NOT to use the parking area (if any) for any purpose except the parking of a road worthy and properly licensed motor vehicle in private use only.

TO keep all communal areas clean, tidy and free from obstructions and rubbish which might cause injury nuisance and annoyance to others.

TO ensure that any pets ISHA has given you permission to have do not cause a nuisance.

Dealing with problems yourself

This method is often the simplest way to resolve problems. Most people can be reasonable if approached in person. People are sometimes unaware that they are causing you a nuisance.

Speaking with someone face-to-face is certainly preferable to either shouting at them or writing them letters because they are likely to become defensive.

Preparation – before approaching your neighbour:

- ◆ Before you talk to your neighbour, try talking to another person, e.g. a friend or your Tenancy Services Manager.
- ◆ Think about what you want to say before approaching your neighbour.
- ◆ Have a clear and simple message in mind – it will give you more confidence.
- ◆ Be clear about what the problem is and think about how it affects you.
- ◆ Do not stray from the main issue.
- ◆ Think beforehand what the outcome is likely to be.
- ◆ Try and choose a good moment.

Some useful tips

- ◆ Try to stay calm and friendly. Being aggressive is not going to help.
- ◆ Explain what the problem is, how you feel and how it affects you. Often people may not realise that a problem exists, especially when the problem is noise.
- ◆ Always listen to your neighbour and think about what they are saying. By listening as well as talking, you help to build a good atmosphere where problems are more likely to be resolved.
- ◆ Try not to interrupt the other person when they are talking.
- ◆ Try not to shout, even if your neighbour does! Try and stay in control and not be abusive.
- ◆ Try not to bring up incidents from the past, especially if they are not relevant to the present dispute. Try instead to look to the future and how you want things to change.
- ◆ Be tolerant.
- ◆ If your neighbour is unreasonable – leave the discussion.
- ◆ Please do not approach your neighbour if you feel there is potential for confrontation. If in doubt please contact the Police or in an emergency, dial 999.

Legal action ISHA can take

Although legal action is the last step in the process, ISHA will not hesitate to take action against the few who continually cause nuisance to our residents. Action that we may take includes:-

Injunctions

These can be obtained very quickly and can order your neighbour to stop doing something i.e. playing loud music or can order them to carry out an action e.g. clear their garden rubbish.

In serious cases of nuisance and harassment, where there is the threat of violence, the court can attach a power of arrest to the injunction. This can be obtained within 24 hours. If your neighbour continues the behaviour, the Police have the power to arrest them immediately.



Possession orders

This process takes longer than obtaining injunctions and will normally involve evidence that has been gathered over a period of time being presented to the court.

Completed diary sheets will form the basis of this evidence, which is why ISHA places great emphasis upon complainants completing and returning these.

To obtain a possession order we need strong evidence that will stand up to close examination in court. If the Judge is satisfied that the tenant has breached the terms of their tenancy or specific requirements contained in the Housing Act, they can grant a possession order meaning that the tenant can be evicted by County Court Bailiffs.

Anti-Social Behaviour Orders

These are legal orders which can be specifically used against people aged 10 years or over. To obtain an Anti-Social Behaviour Order we have to work very closely with the Police. The Orders are preventative and can prohibit someone from continuing to act in an anti-social manner, prohibit association with others and prohibit an individual from entering certain areas.

Environmental Health departments can also take criminal proceedings directly against tenants. They can confiscate sound equipment and keep it permanently where justified. Evidence can be used for Possession and/or Anti-Social Behaviour Orders.

Leaseholders

Leaseholders are bound by the covenants contained in their leases not to behave in an anti-social manner.

ISHA will apply to court for an injunction or even for forfeiture of a lease in the event of a breach of covenant by a leaseholder. It would be a requirement for us to be able to prove to the court that the covenant has been broken. Injunctions may also be taken out against leaseholders.

Mediation

ISHA will also attempt to resolve disputes involving residents by mediation.

Mediation is an independent service that will aim, by listening and talking to both sides in a dispute, to get them to agree a way forward rather than have a solution imposed by the association or by the courts. For example, by agreeing reasonable times and volumes for music to be played. Solutions will not be imposed, but agreed by both sides.

If you think mediation will resolve a problem with your neighbour or another resident, please speak to your Tenancy Services Manager.

Legal action you can take

Tenants and leaseholders can take legal action themselves. You may wish to seek advice from a solicitor or advice centre if deciding to pursue this course of action.

Reporting nuisance

If you are suffering from nuisance, you should contact the ISHA office and ask to speak to your Tenancy Services Manager. If your Tenancy Services Manager is unavailable, another officer will be available to speak to you.

You will need to be clear about the type of nuisance caused, the date and times, what happened and who witnessed it. You will need to complete diary sheets that incorporate sections to provide this information.

Once you have reported the nuisance, the Tenancy Services Manager will usually write to your neighbour, advising them of the complaint but not telling them where it has come from. The letter will also state that if the complaint is founded or the behaviour continues, legal action may have to be taken. Your neighbour will be invited to meet with their Tenancy Services Manager to try and resolve the problem.



10 top tips to be a good neighbour

- 1 Only carry out unavoidable noisy activities between 8.00 am and 11.00 pm.
- 2 Make sure a key holder can be contacted if your burglar or car alarm goes off while you are on holiday.
- 3 Keep the volume of hi-fi's, radios, and televisions as low as possible especially at night.
- 4 Position fridges, freezers and speakers well away from party walls.
- 5 Use washing machines, vacuum cleaners and other noisy equipment during sociable hours.
- 6 Try to ensure that your dog does not bark or whine for long periods of time.
- 7 Do DIY jobs during sociable hours.
- 8 Keep your children under control when they are playing outside your property.
- 9 If you play a musical instrument, try not to play it early in the morning or last thing at night.
- 10 Lastly be considerate and only treat your neighbours as you would expect to be treated yourself.

section 14

managing your estate





Our Estate Officers and Tenancy Services Managers work with our nominated contractors to keep all our estates in good order. You can help us by reporting anything on the estate that needs attention and ensure you that you do not leave rubbish or any other items in communal areas like landings and walkways.

Estate inspections

These are undertaken on a monthly or quarterly basis on all our estates to monitor standards of cleaning, grounds maintenance (grass cutting, shrub pruning etc.) and communal repairs. This is to ensure these works are in accordance with the specification (i.e. contract) for carrying out such works and standards are in accordance with residents' requirements.

The inspections are publicised in advance via our newsletter ISHA News and on estate notice boards. The Tenancy Services Manager undertakes them and Estate Officer and residents are welcome to attend these to give their feedback on standards of service delivery.

In addition, our Estate Officers carry out weekly inspections of all our estates to ensure that standards of cleanliness, tidiness and good repair are maintained as well as any graffiti and bulk rubbish removed.

We would ask that all tenants ensure they leave their rubbish in the correct place in the container provided by ISHA or your local authority and ensure that any landings and other communal areas are kept free from obstruction.

section 15 resident involvement





ISHA actively promotes the involvement of residents as part of its Resident Involvement Strategy. The community we serve is varied and we aim to make sure we do not exclude any residents from our work on consultation and involvement.

For example, we will provide translations of materials and arrange for interpreters to go to meetings when necessary as well as pay all reasonable travel and child care costs when we ask you to come to a meeting.

We update residents regularly with information about our activities and consult them on how we develop our services.

We provide relevant information to residents through meetings publications and electronic communications systems including our website: www.isha.co.uk and our electronic notice board outside the entrance of our office at 102 Blackstock Road.

In addition all our estates have a number of notice boards, which we and residents update regularly. You will find information there we need to share with you, as well as information from local residents and other groups. We also provide high quality information in our reception area.

Customer consultation, including consultation with residents, is a continuous programme in which we review our main policies, procedures and strategies, giving feedback to our customers as part of this process.

We use the following 12 methods to consult and communicate with our residents:

1. Individual responses

You can always register your comments by writing to us or telephoning us. We will soon be introducing a suggestion box on our website at www.isha.co.uk.

2. Estate inspections

These are undertaken on a monthly or quarterly basis on all our estates to monitor standards of cleaning, grounds maintenance (grass cutting, shrub pruning etc.) and communal repairs. This is to ensure these works are in accordance with the specification (i.e. contract) for carrying out such works and standards are in accordance with residents' requirements.

The inspections are publicised in advance via our newsletter ISHA News and on estate notice boards. The Tenancy Services Manager undertakes them and Estate Officer and residents are welcome to attend these to give their feedback on standards of service delivery.

3. Resident meetings

We hold meetings on all our estates to provide residents with the opportunity to raise matters of concern. We will hold special meetings before any major estate decoration or improvement programme to obtain people's opinions on colour schemes and any design issues. These are always well publicised beforehand.

4. Residents' groups and associations

We have residents' groups operating in a number of our estates. Some of these groups are formally constituted Residents Associations; others are informal groups that meet a few times a year. The residents invite staff to these meetings and together they discuss issues and problems on the estate. The activities of these groups are diverse, some work with local Police and other organisations in the area. Some plan and organise activities for young people or social activities for the whole estate.

Where needed, our Resident Involvement Manager provides support to these groups in terms of linking them up with other relevant agencies, help with fund raising, planning and managing the activities that the group decides. We also support these groups financially and provide training or networking opportunities for them where appropriate.



If you are interested in setting a group where you live, please contact our Resident Involvement Manager on 020 7704 7349 who will work with you to make it happen.

5. Repairs Procurement Working Group

This group is a means of consulting with residents as the type and standard of repairs service they require.

The group is comprised of residents and is facilitated by the Property Services Director. The object of the group is to establish new service standards for future repairs.

If you are interested in joining this group please contact our Maintenance Manager on 020 7704 7332.

6. Design panel forums

These meetings look at our new developments and examine ways to ensure that their design actually reflects what residents want.

7. Residents' panel

We will be asking residents who are prepared to do so to volunteer to act as a sounding board for new ideas. If you volunteer you will be contacted periodically by telephone, email, letter or even by text to obtain your opinion on new services we intend to develop or how we might improve existing services.

8. The Resident Forum

This is made up of residents who meet once every two months to discuss various issues of wider relevance to the whole of ISHA and our residents. The Forum recommends how services should be delivered.

If you would like to join this forum, please contact the Resident Involvement Manager on 020 7704 7349.

9. ISHA's Board

Our Board has responsibility for:

- ◆ Setting our overall business plan.
- ◆ Approving our policies; and
- ◆ Monitoring our performance to make sure we meet our performance targets.

There are currently two residents who are members and we are committed to all our residents who wish to join the Board, having an opportunity to be put forward for membership.

Training is available to all members of the Board to support them in meeting the responsibilities they have for governing our work.

10. Sub-committees

The main three main sub committees are Housing Services, Development and Finance and Resources. Residents are involved in all these sub committees.

11. Surveys, questionnaires and block letters

ISHA surveys all our residents a minimum of every three years to ascertain how you feel about the service we provide. We publish the information in our residents' Newsletter ISHA News and on our website.

We carry out other surveys on our repairs service and our cleaning and grounds maintenance (grass cutting, shrub pruning etc.) services. We also provide questionnaires for those visiting the ISHA office and for tenants moving into our properties.

In addition, we will sometimes provide information and ask residents to give us their opinions on specific issues by writing to all residents in a particular block or area.



12. Residents' Newsletter

Our residents' Newsletter, ISHA News is sent out four times a year. This contains news and developments relevant to ISHA's residents as well as the contact details of key staff and services.

If you would like to become involved in the production of our newsletter, please contact us.

The 12 methods outlined are all on-going we also occasionally hold residents' focus groups to consider specific issues. When we do so, they will be well publicised through the newsletter.

section 16

getting on the property ladder





There are a number of ways you can purchase your property. These include:

The Right to Acquire

This scheme gives eligible tenants a legal right to buy their home at a discount of between £9,000 – £16,000 depending on the local authority area in which the property is located. The scheme only applies to properties built or acquired after 1 April 1997. Some properties are exempt, including those in small rural settlements and sheltered housing.

However please note the following:

i) Qualifying Criteria

To qualify, you must have spent a total of two years as a council or housing association tenant, (or in accommodation provided by the Armed Services). If however, your first public sector tenancy was created on or after January 18th 2005 you will have to wait 5 years before becoming eligible. You will not be eligible if you have a current possession order against you.

ii) The Price of your home

The purchase price for your home will be based on the open market value less the discount.

iii) Responsibilities of a home owner

Once you have bought your home, you will be responsible for:

- ◆ Mortgage repayments.
- ◆ Buildings insurance.
- ◆ Repairs and maintenance.
- ◆ Service charges (if you buy a flat).

iv) Re-selling your home

If you re-sell your home within 5 years, some or the entire discount will be repayable, depending on the interval between buying the property and selling it.

Please note, if you are a leaseholder and there are major repairs or planned maintenance within your block, you will have to pay a proportion of the cost of this work. This will be apportioned in accordance with your lease.

For further information relating to the purchase of your home please contact the **Business Manager on 020 7704 7321**.

Shared Ownership

Shared ownership aims to help those who cannot afford to buy a property outright on the open market.

With shared ownership you purchase an equity share in your new home, normally between 25% to 75% of the value and pay a subsidised rent on the part you do not own to ISHA. The aim is to keep costs below those for outright purchase. You will be able to 'staircase up' (i.e. buy a larger proportion of the equity) in the future obviously subject to your own financial circumstances

You will buy your home on a Shared Ownership Lease that will normally be 99 years for new homes. If you are buying a second hand property from ISHA or a previous leaseholder, the length of your Lease will be based on the number of years remaining since the original Lease was first issued.

Can anyone buy a Shared Ownership Home?

Shared ownership is for those people who cannot afford to buy a home outright on the open market, although you should be able to afford to pay your monthly mortgage, rent and service charge. You should also have some savings to cover your initial purchase costs.

Although Shared Ownership is primarily targeted towards first time buyers, we are sometimes able to assist those who have previously owned a property. This could be because you have owned a property with a partner but that relationship broke down, your existing property is unsuitable for your needs or where you need to move to a higher value area for your employment or to look after an elderly or sick dependent relative.



We will not be able to help you if you have had any arrears of rent or mortgage in the past twelve months.

You must have a good credit history with no record of County Court Judgements or loan defaults registered against you in the past twelve months. Any previous debts should be fully paid and a Certificate of Satisfaction of Debt provided.

You must be an EU citizen or have a permanent right to reside in the United Kingdom.

For further information relating to this process please contact the **Business Manager on 020 7704 7321.**

section 17

key contacts

Islington and Shoreditch Housing Association

102 Blackstock Road
Tel: 020 7226 3753
Email: isha@isha.co.uk

Property Services

Tel: 020 7704 7300
Email: repairs@isha.co.uk

Tenancy Services Manager (Islington, Waltham Forest and Camden)

Tel: 020 7704 7353

Tenancy Services Manager (Hackney)

Tel: 020 7704 7341

Revenue and Performance Manager

Tel: 020 7704 7351

Revenue Officer (Hackney)

Tel: 020 7704 7346

Revenue Officer (Islington, Waltham Forest and Camden)

Tel: 020 7704 7350

Performance and Allocations Officer

Tel: 020-7704 7348

Supported Housing Manager

Tel: 020 7704 7347

Resident Involvement Manager

Tel: 020 7704 7349

The police

Hackney Borough Police

Shoreditch Police Station
4-6 Shepherdess Walk
Shoreditch, London
N1 7LF Tel: 020 7275 3121

Dalston Cross Police Office

Rear of Unit 2B
Kingsland Shopping Centre
Kingsland High Street
London E8 2LX Tel: 020 7275 3121

Hackney Police Station

2 Lower Clapton Road
Hackney, London E5 0PA
Tel: 020 7275 3121

Stoke Newington Police Station

33 Stoke Newington High Street, London N16 8DS

Islington Police

2 Tolpuddle Street, London
N1 0YY

Tel: 020 7704 1212

Holloway Police

284 Hornsey Road
London N7 7QY

Tel: 020 7263 9090

Camden Police: Holborn

1-10 Lamb's Conduit Street
WC1N 3NR

Tel: 020 8733 6545

Walthamstow Town Centre Police Office

191-193 High Street
Walthamstow
London E17 7BX

Tel: 020 8345 3270

Walthamstow Police Station

360 Forest Road
Walthamstow
London E17 5JQ

Tel: 020 8345 3225



Victim Support

Victim Support (Islington)

Manor Gardens Centre,
9 Manor Gardens,
London N7 6LA
Tel: 020 7272 0784

Victim Support (Hackney)

192 Well Street,
Hackney, London E9 6QT
Tel: 020 8533 5332

Victim Support (Camden)

52 Hampstead Road,
Camden, London
NW1 2PY
Tel: 020 7388 9550

Victim Support (Waltham Forest)

Waltham Forest
Magistrates' Court,
The Court House,
1 Farnam Avenue,
Walthamstow
London E17 4NX
Tel: 020 8272 4157

Environmental health

London Borough of Islington

Environmental Health
Public Protection Division
159 Upper Street
London N1 1RE
Fax: 020 7527 3057
Email: noise.
issues@islington.gov.uk
Tel: 020 7527 3258 (office
hours)

Tel: 020 7527 3229 (night
hours: 8pm-2am Sunday to
Thursday and 10pm-4am
Friday and Saturday)

London Borough of Hackney

Environmental Health
Neighbourhoods and
Regeneration Directorate
Dorothy Hodgkin House
12 Reading Lane
London E8 1HJ
Tel: 020 8985 7711
Fax 020 8356 4980
Email: info@hackney.gov.uk
Day time service 9.00am-
5.00pm Monday to Friday.

Out-of-hours as follows:
Thursday evening, 6.30pm-
2am Friday morning.
Friday night, 9pm-5am
Saturday morning
Saturday night, 9pm-5am
Sunday morning
Sunday evening, 6.30pm-
2am Monday morning

London Borough of Waltham Forest

Environmental Health
Community Protection
Service
154 Blackhorse Road,
Walthamstow E17 6NW
Tel: 020 8496 3000
Office Hours: 9.00am-
5.00pm Monday-Friday
Duty officer (noise) up
to midnight from Sunday-
Thursday, on 020 8496
3000.
Weekend noise service:
Fridays 6pm-2am

Saturdays 4pm-2am
Telephone number for this
service: 020 8496 3000.

London Borough of Camden

Environmental Health
Camden Town Hall
Extension
Argyle Street
London WC1H 8EQ
Tel: 020-7974 2090
Fax 020-7974 6955
Times Mon-Fri 09.00-
17.00.
Telephone weekend Noise
Service 020-7278 4444.

Housing Benefits

London Borough of Islington

By post: Benefits Service
London Borough of
Islington
PO Box 34750
London N7 9WF
Tel: 020 7527 4990
By person at a Homes
for Islington area housing
office

London Borough of Hackney

Keltan House
89-115 Mare Street
London E8 4RU
Tel: 020 8356 3399
Fax: 020 8356 3655
Minicom: 020 8356 3655

London Borough of Camden

1st Floor, Camden Town
Hall

Argyle Street
London WC1H 8NJ
Tel: 020 7974 5950, 020
7974 5766 (Claims forms)
Fax: 020-7974 5817
Minicom: 020-7974 6866
(Textlink)
[www.camden.gov.uk/
housingbenefit](http://www.camden.gov.uk/housingbenefit)
Time for visits: Mon-Tue,
Thu-Fri 08.00-17.00 (last
visit 16.30), Wed 08.00-
14.30.
Time for telephone: Mon-
Tue, Thu-Fri 09.00-17.00,
Wed 09.00-14.30.

London Borough of Waltham Forest

By post: Revenues and
Benefits Service
London Borough of
Waltham Forest
PO Box 856
London E17 9PN
Tel: 020 8496 3000
Fax: 020 8496 8434
Minicom: 020 8496 3010
Email: [revenue.
services@rev.lbwf.gov.uk](mailto:revenue.services@rev.lbwf.gov.uk)

Citizens Advice Bureau

Islington:
The Advice & Learning
Centre
86 Durham Road
Finsbury Park
London N7 7DU
Tel: 0870 751 0925
Fax: 020 7561 7475
Visits to the office are

by appointment only.
Telephone advice
times: Monday, Tuesday,
Wednesday, Friday
10.00am-12.00pm

Hackney:

Dalston (East End)
491-493 Kingsland Road
Dalston
London E8 4AU
Tel: 0870 126 4013
(24 hour recorded
information)
Fax: 020 7249 7699
Visits to the office a
Monday and Tuesday am
appointment booking
Telephone advice times:
Monday 10.00-12.00 and
13.00-16.00 Tuesday 10.00-
12.00 and 13.00-16.00
Thursday 13.00-16.00
Mare Street (East End)
236-238 Mare Street
Hackney
London E8 1HE
Tel: 0870 126 4013, 020
8525 6350
Fax: 020 8985 0462
Drop in advice times:
Monday -Thursday 10.00-
15.00 Telephone advice
times: Monday-Thursday
13.00-16.00

Woodberry Down

St. Olaves Cottage
Woodberry Down
London N4 2TW
Drop in advice times:
Monday-Thursday 9.45-
15.00

Camden (Holborn)

3rd Floor
Holborn Library
32-38 Theobalds Road
London WC1X 8PA
Tel: 08451 202965
Fax: 020 7404 1507
Drop in advice times:
Tuesday 10.00 -12.00,
Thursday 17.00-19.00
(For people who work,
study or have child care
commitments 1st, 3rd
& 4th Thursday of the
month), Friday 10.00-12.00
Telephone advice times:
Monday-Friday 13.00-16.00

There is also the bureau at
the St. Pancras Community
Centre
Tel: 0845 0505152

Waltham Forest

167 Hoe Street
Walthamstow
London E17 3AL
Tel: 0870 1264 026
Drop in advice times:
Monday, Wednesday, Friday
10.00-15.00. Thursday
10.00-13.00. Appointments
allocated on first come,
first served basis
Telephone advice times:
Monday 14.00-17.00,
Tuesday 10.00-13.00,
Wednesday 14.00- 17.00,
Thursday 15.30-17.00,
Friday 10.00- 13.00



Notes:

A series of horizontal dotted lines for writing notes.

islington and shoreditch housing association

tenants' handbook

