

HELLO & WELCOME TO YOUR WINTER 2022 EDITION OF OUR CUSTOMER NEWSLETTER

As we say goodbye to 2022, we also say goodbye to our Managing Director, Neil Tryner, who will be leaving us early in the New Year. Neil has worked for Co-op Homes since 2016 and has helped sustain and steadily grow the business through some really challenging times. Neil will be sorely missed by colleagues at Co-op Homes and the whole RHP Group because of his calm, approachable manner and his considerable knowledge and positive influence within the housing industry. We send him off on his new adventures with our grateful thanks and appreciation.

Until a permanent replacement is appointed, we're delighted that Jitinder Takhar has agreed to take up the role of interim Managing Director. Jitinder has considerable experience at Chief Executive level, most latterly as CEO of Homes for Lambeth. She is also a Board Member of the Institute of Housing and Trustee of charitable organisations. We're excited about the energy and passion that Jitinder brings with her and will help us further develop and build on our successful services to our client co-operatives whilst retaining our unique culture of

- ▶ **Respectfulness:** Respecting communities and the ways in which our client co-ops (and any organisation we work with) operate; encouraging but not enforcing modernisation and taking the views of our clients into account.
- ▶ **Co-operation:** Working with a co-operative ethos- working collaboratively (both as a team and alongside the organisation we manage).
- ▶ **Positive Social Impact:** Expanding our business whilst maintaining, building and reinforcing communities.

Also starting with us in December was Barney Smith, who joins us fresh from Hackney Homes into the new position of Head of Housing. This role has been introduced to work in tandem with our existing Head of Client Services to manage all housing management, governance and administrative services to Co-ops. Barney is an experienced



and committed Senior Leader with over 15 years' experience working in local authority, private and social housing and is excited about adding value at Co-op Homes and to meeting our client co-operative Management Committees in the new year.

We hope that this edition of Word on the Street contains topics that are useful and an interesting read at this time of the year.

Our Christmas 2022 opening hours

Friday 23rd December Open as usual

Monday 26th December to
Monday 2nd January Closed

Tuesday 3rd January Open as usual

For emergencies during the closed period, and if Co-op Homes usually deals with your repairs, please call the usual numbers: **020 3166 2608**. Your call will be transferred to Pinnacle, our out-of-hours contractor who will assess the situation. If an operative is sent out to your home they will attempt to complete the repair but, as with our usual emergency repairs service, making safe may be the only solution in the interim and another appointment will have to be made when we re-open on 3 January.

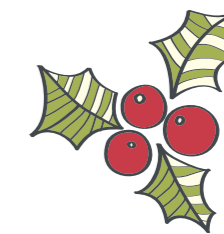
Please note that no routine repairs will be carried out over the Christmas closure period.

Residents of Ealing, Chippenham, Flame, Minster, Senacre or Nimbus co-ops should please contact a member of your committee for repairs advice as you would do normally.

Longlife, W14 and Bramleys should refer to their own repairs' services Christmas arrangements.

There will be no routine repairs over this period but remember that you can still report these through our website at coophomes.fixflo.com and we'll deal with your request when our offices re-open.





CONTENTS

1. Hello & welcome to your Winter 2022
3. Contents
4. How to prevent damp and mould
5. How are we dealing with complaints?
6. Are you a Co-op MC member?
Winter Warmers
7. Electrical Inspections
Spending too much on energy?
Gas Safety
8. Everyone needs good neighbours
9. Spot the Christmas differences
10. Repairs recharges
Don't fall foul of drains
11. Don't be out in the cold in 2023
Banish the January blues!
12. Sub-letting? It's illegal!
Want to take in a lodger to help pay the bills
Contact us
13. Accessibility
Spot the difference answers



HOW TO PREVENT DAMP AND MOULD

The tragic case of Awaab Ishak, who died of a respiratory condition caused by mould in his home, has rightly focused attention on the responsibility of us as registered providers to ensure that our homes are well-maintained and of a decent standard.

We also know that as Christmas approaches it brings with it colder weather and temperatures can drop into single figures in the evenings. This can cause condensation in many homes.

Condensation is caused by water vapour or moisture meeting a colder surface, like a window or wall then soaking into wallpaper, paintwork, or plasterwork. Over time black mould grows in the affected areas. Mould can appear anywhere around the home, but you may notice it in corners of rooms with external walls and around your windows. It's also found in areas with poor air circulation, such as behind furniture that's been pushed up against walls. By making small changes around your home you'll start to notice a difference, and the level of mould should reduce.



Try these tips to reduce mould and have a more comfortable home:

- ▶ Wipe down your windows and windowsills every day to remove condensation
- ▶ Where you can, keep your home warm and at an even temperature: between 18 and 21 degrees.
- ▶ Keep internal doors closed to prevent heat escaping and moisture transferring into other rooms.
- ▶ Open windows and doors slightly and often. Newer UPVC windows will have trickle vents that'll allow you to ventilate your home more easily. Don't close these.
- ▶ Don't block airbricks or vents.
- ▶ When bathing, use your extractor fan if you have one and open the window. Keep the door closed until any steam escapes.
- ▶ When cooking, use your extractor fan if you have one, cover pots with lids, and open the window.
- ▶ Where possible, dry clothes outdoors, or use a clothes airer in the bathroom with the door closed.



If you already have mould growth, it won't go away by itself. You will need to treat the affected areas, and this can be done by regularly wiping it down with a shop-bought mould killer spray, or diluted household bleach. For more tips, check out our RHP Group's video at www.vimeo.com/rhpgroup/preventingcondensation.

If you're worried that the damp or mould in your home is a bigger issue than any of the things mentioned, you should let us know straight away at [coophomes.fixflo.com](https://www.coophomes.fixflo.com). You'll be asked to provide more information and photographs and if we need to carry out further investigation, we'll arrange for a surveyor to come and take a look.



HOW ARE WE DEALING WITH COMPLAINTS?

Co-op Homes works in adherence to the Housing Ombudsman Complaints Handling Guide. This means that if you have a complaint and you're dissatisfied with the standard of service received from us or from people working on our behalf we want to know! A complaint could also be about feeling that you've not been treated fairly or been discriminated against in the provision of a service. Complaints tell us how our services are being received so while we're sorry that you're unhappy, it's really valuable for us so we can take steps to learn from them and improve.

Note that the following wouldn't usually be considered true complaints:

- ▶ First requests for a particular service
- ▶ Anti-Social Behaviour or Neighbour Nuisance. However, if you have asked us to address an Anti-Social Behaviour issue and you're not happy with the way that we've managed it this could be accepted as a complaint under the Complaints Policy.
- ▶ New issues that arise during a complaints investigation unless they are relevant to the complaint under investigation
- ▶ Anonymous complaints
- ▶ Matters that relate to legal proceedings that have started
- ▶ Complaints about something more than six months old
- ▶ Matters that have already been considered under the complaints policy
- ▶ Issues relating to how Co-op Homes is governed which need to be dealt with through our Code of Conduct.

We offer the opportunity to have complaints resolved informally without the need to use the complaints procedure, as wherever possible, we'd love problems to be resolved quickly and amicably.

Resolving a complaint informally means us logging the complaint, agreeing how the problem will be resolved and then making sure that the agreed action is carried out. It would be your decision whether your complaint is dealt with informally, but you always have the right to make a formal complaint at any time.

After this our complaints follow these stages, and we have maximum timescales to adhere to*

Complaints procedure	Timescales
Logging and acknowledgement of the complaint	5 working days
Results of the investigation of a Stage 1 complaint	10 working days
Results of a subsequent review (Stage 2)	20 working days

If you're still unhappy with the outcome of your complaint you may approach the Housing Ombudsman. You may access the Housing Ombudsman Service when you wish to and not just when you've exhausted our complaints process. <https://www.housing-ombudsman.org.uk>

*Note that if we are unable to complete our investigations of the complaint within these times we will let you know why and suggest a new timescale

Our housing co-operatives also have complaints policies which in most cases, Co-op Homes manage for them. Generally, if you are a co-op member you should address your complaint to customer.services@coophomes.coop. We will acknowledge receipt of this and advise you of the next steps. Whilst procedures for all co-ops are different it generally will entail being passed to an officer of the Management Committee for investigation at Stage 1 who may contact you for more information then respond with the co-op's decision. If you're not satisfied there will be opportunity for review at Stage 2.

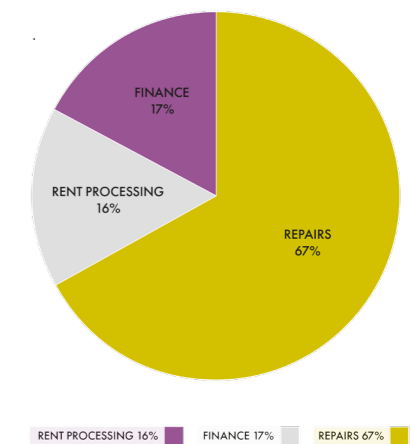
We received 5 Stage 1 complaints at Co-op Homes since September 2022.

4 were acknowledged on time

4 were completed on time

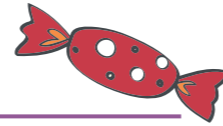
Plus, one Stage 2 complaint completed on time.

Nature of complaints received



The Senior Management Team at Co-op Homes regularly review the complaints we receive. When you tell us there is a problem, we look at ways to fix it for you and for all our customers. An example of this is the complaint about communication with repairs. To address this, we now have named officers taking the lead for different areas of the business; updating Fixflo so you can see what the progress is and liaising with contractors to keep things streamlined. We do the work so you don't have to chase us!

ARE YOU A CO-OP MC MEMBER?



If so, would you like to join other officers to meet and discuss the service you get or would like to get from Co-op Homes? CHUG (Co-op Homes's User Group) was set up by co-ops for co-ops and is a great vehicle to collectively communicate with Co-op Homes' Board. CHUG's been dormant for a while but we'd be really keen to see this start up again so we can gather feedback on our commercial services and make the improvements that MCs want to see. An officer of one of our West London co-ops is happy to lead on this so if you're an MC member and would like to get involved please let us know and we will pass on your details customer.services@coophomes.coop.



WINTER WARMERS

Keeping in touch with older and more vulnerable clients is important to us at Co-op Homes, especially at this time of the year when it can be quite lonely for some. For the past few years, our housing officers have taken the initiative and created hampers to spread the festive cheer and ensure all is well to our own residents aged over 75 years and who live alone. This, alongside phone calls to vulnerable residents allows us to offer support where needed and creates a bespoke service, beloved by both staff and residents.

For us, it's not only a really heart-warming way to see our customers face-to-face so we can check if they need any help or support, but our visits mean so much to our residents too. We sent out a few of our cheeky little Co-op Elves to help deliver them this year!

Our residents are at the heart of everything we do and the whole team are passionate about the services we provide so whilst the hampers for the elderly are a festive favourite, we'll work all year round to make sure we reach all areas of the communities we work in.



ELECTRICAL INSPECTIONS



We're committed to protecting the health, safety and welfare of our employees and customers. We can do this by ensuring our fixed domestic and landlord electrical installations are safe, comply with legislation and follow electrical industry best practice. Our Electrical Safety Policy confirms that we will

- ▶ Maintain a 5-year programme to test and repairs landlord and domestic electrical installations.
- ▶ Maintain records of electrical installations, testing and repairs.
- ▶ Upgrade landlord and domestic systems as required.



We rely on your co-operation to allow our contractors access to check the installations in your home when you're contacted to make an appointment and are very grateful to Co-op Homes residents who are working with us to help protect themselves and their households.

SPENDING TOO MUCH ON ENERGY?

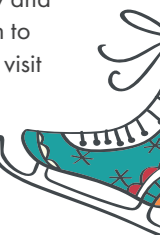
With winter approaching, and fuel prices so high and unlikely to reduce anytime soon, now could be a good time to think about whether you could save money on your energy bills by switching providers. My Home Energy Switch is a National Housing Federation energy supply service to help social housing tenants reduce their energy bills. This service is completely free and impartial. To see if you could reduce your gas and electricity bills visit www.myhomeenergyswitch.org.uk or call **0800 0014 706** with your postcode and a current energy bill for an informal enquiry.



GAS SAFETY

We're proud of our gas safety record at Co-op Homes - 100% of our residents' annual gas safety checks are completed on time. This gives us confidence that boilers and other appliances fitted by us are safe to use and do not pose a risk to our residents' health and safety. We're grateful for your co-operation in arranging these appointments. Sometimes though, we have to

resort to emergency measures to get the safety check done within safe timeframes. This may mean we have no option but to cap off your gas supply or take legal action to access your property and recharge you for the costs. Please help us by getting in touch to rearrange appointments where necessary. – Remember, the visit is to check that your home is gas safe!



EVERYONE NEEDS GOOD NEIGHBOURS



At Co-op Homes, and most of our co-ops, there is currently no restriction in your tenancy agreements about the type of floor covering you can choose to make your home comfortable. These days many residents choose to lay wooden flooring for economic or hygienic reasons. Unfortunately, for neighbours living above or below flats with hard flooring it can be very distressing as they can often hear nearly every normal household move you or other members of your family make. This can include walking in shoes, moving furniture, dropping items or toys on the floor, singing, talking and even using the WC! Even the sound of the TV can sound like its amplified to outsiders as there is no carpet to absorb the volume. In our close-knit communities we have to accept a certain amount of noise as being "normal" as legally your neighbours are entitled to go about their life creating normal amounts of noise without having to worry about how it affects you.

However, if you believe the noise your neighbours are making is outside of normal household activity or outside the generally acceptable times of 7 am to 11pm and it's having a detrimental effect on your life, the first step is to have a gentle word with them to calmly explain the problems you're experiencing (or drop them a note). Don't shout or become abusive as they may shout and be abusive back – from there it would be very difficult to move forwards and find a compromise.

They make not even be aware the impact their noise is having on you! Our experience tells us that in most cases people come to an amicable solution that suits both households. Where this is unsuccessful or the noise nuisance is so severe or is happening outside of acceptable times, you have the right to ask us to take formal action. However, you should be aware that noise nuisance would need to be confirmed by the noise abatement team of your local council, who could take action if this is "statutory nuisance". The noise abatement team would need to witness noise from 'unreasonable' and excessive behaviour or activity. This won't include children's movements as its generally accepted that children are very active. Furthermore, they would have to assess nuisance by considering noise effects on an average person and cannot take special sensitivities or illness into consideration. Where your neighbour's behaviour is or becomes threatening, violent, abusive (including harassment) or they are breaking the law in anyway, please call the Police.

We would ask that if your flat has wooden floors and you live in a flat, please consider the effect the noises you or your household make is having on the people around you and maybe consider getting some rugs to dampen noises emanating from your flat and also keep it warmer.

SPOT THE CHRISTMAS DIFFERENCES



Can you spot the TEN differences in this pictures? Answers on the back page



REPAIRS RECHARGES



We're concerned about the number of repairs appointments being missed by tenants. Co-op Homes is charged for these missed appointments by our contractors which means we must pass on these charges to those residents responsible. Missed appointments result in fewer appointments available to offer those who need them and who will be at home when the repairs contractor calls and means that we have less money available to pay for our overall repairs and maintenance service. This could eventually lead to an additional increase in the rent levels charged to everyone and us sending you an invoice for the missed appointment. Fixflo gives you the opportunity to accept or decline an appointment so please be home if you accept the appointment.

If residents repeatedly miss appointments, we may apply an additional £50 administration fee to all invoices and supply an emergency-only service until the outstanding bill is paid.



DON'T BE OUT IN THE COLD IN 2023



We know household budgets are really feeling the strain with cost-of-living increases coming at us from all directions, but we need to remind you that your rent is a priority debt and you must make sure this is accounted for every week or month to prevent your account falling into arrears. If you claim benefits you may still be responsible for any shortfall, so please speak to your Housing Advisor who is here to help you maintain a healthy rent account. You'll also need to go back to your benefit office when you get notification of your rent increase as your payments will not automatically increase meaning you'll quickly fall into arrears.

You can pay online at any time by following the "pay your rent" links at www.coophomes.coop or give us a call on 020 3166 2608 and we'll be happy to take a card payment over the phone or set up a direct debit so you never need to worry about changing your payments again.



DON'T FALL FOUL OF DRAINS



Remember that if we are called to a repair that is not the landlord's responsibility, we will recharge you directly. This applies to blockages to WCs, sinks and drains caused by sanitary products, baby wipes, nappies, solidified cooking fat, hair or other substances. To avoid being recharged please routinely clear your wastes and clean once a month using hot water and soda crystals. Remember:

- ▶ Do not pour fat or other cooking oils down the sink or WC
- ▶ Do not flush sanitary products, baby nappies or cleaning wipes down the WC



BANISH THE JANUARY BLUES!

Help your budget blossom by checking out <https://www.moneyhelper.org.uk> (previously the Money Advice Service) for free Government backed guidance on all things money! From benefits, pensions, work, savings, the website has a whole host of useful information that might help that pound in your pocket work a little harder.

Turn2us is a charity set up to help people in financial need gain access to welfare benefits, charitable grants and other financial help, online, by phone or face-to-face through partner agencies. Please visit <https://www.turn2us.org.uk/About-Us> where you can search benefits calculators, available grants and other available help and advice.

Citizens Advice was established over 80 years ago, during World War 2 to meet the needs of the civilian population during war time. Since then, it has grown to become the renowned, professional and independent free advice service it is today. Advisers are there to help give you the knowledge and the confidence you might need to find your way forward - whatever your problem. From their website www.citizensadvice.org.uk you have access to libraries of information about benefits, debt, consumer advice, pensions, health, work, law, immigration plus much more.

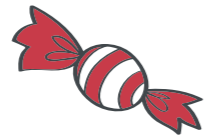
Money Helper

turn 2US

citizens advice



SUB-LETTING? IT'S ILLEGAL!



Your landlord may consider a sub-letting request from a tenant, depending on the terms of your tenancy agreement but doing this illegally or without permission is a criminal offence carrying a fine of up to £5,000 or a two-year prison sentence. Co-op Homes has already evicted an illegal occupier and is taking formal action against the tenant responsible.

Illegally sub-letting is not only a crime, it's theft – profiting from a social rented home that many people would love the opportunity to live in. So, please, if you suspect one of our homes is being illegally sublet, let us know so we can investigate and if necessary take urgent action to regain the property for the use by households that are entitled and want to live there.

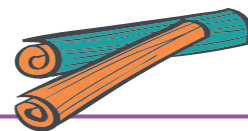


WANT TO TAKE IN A LODGER TO HELP PAY THE BILLS

You should let us know if you want to take in a lodger. As long as your tenancy agreement permits this we would have no objection as long as this would not make your home overcrowded.



CONTACT US



Email: Customer.services@coophomes.coop

Call: 0203 166 2608

Repairs: coophomes.fixflo.com

You can also write to:

Co-op Homes, 8 Waldegrave Road, Teddington, TW11 8GT.

Text your message to 07398 377388 or text:

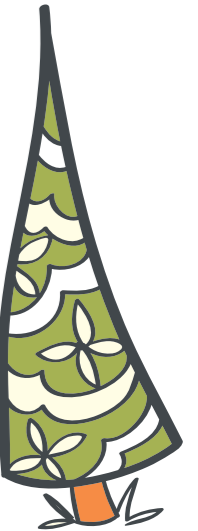
- ▶ BAL for an immediate rent balance
- ▶ RENT to speak to someone about your rent account
- ▶ DD to set up a direct debit
- ▶ REPAIR to report a repair.

Look out for us on [LinkedIn](https://www.linkedin.com/company/coop-homes) www.linkedin.com/company/coop-homes

ACCESSIBILITY

If you need a different format such as a translation into a different language, accessible PDF, large print, easy read, or an audio recording, get in touch.

Albanian	Sipas kërkesës, ky dokument gjithashtu gjendet edhe në gjuhë të tjera, me shkrim të madh dhe në formë dëgjimore.
Arabic	هذه الوثيقة متاحة أيضا بلغات أخرى والأحرف الطباعية الكبيرة وبطريقة سمعية عند الطلب.
Bengali	এই ডকুমেন্ট অন্য ভাষায়, বড় প্রিন্ট আকারে এবং অডিও টেপ আকারেও অনুবাদে পাওয়া যায়।
Farsi	این مدرک همچنین بنا به درخواست به زبانهای دیگر، در چاپ درشت و در فرمت صوتی موجود است.
Gujarati	આ દસ્તાવેજ વિનંતી કરવાથી બીજા ભાષાઓ, મોટા છાપેલા અક્ષરો અથવા ઓડિઓ રચનામાં પણ મળી રહેશે.
Hindi	अनुरोध पर यह दस्तावेज़ अन्य भाषाओं में, बड़े अक्षरों की छपाई और सुनने वाले माध्यम पर भी उपलब्ध है।
Mandarin	如欲索取以另一语文印制或另一格式制作的资料, 请与我们联系。
Polish	Dokument ten jest na życzenie udostępniany także w innych wersjach językowych, w dużym druku lub w formie audio.
Punjabi	ਇਹ ਦਸਤਾਵੇਜ਼ ਹੋਰ ਭਾਸ਼ਾਵਾਂ ਵਿਚ, ਵੱਡੇ ਅੱਖਰਾਂ ਵਿਚ ਅਤੇ ਆਡੀਓ ਟੇਪ 'ਤੇ ਵਿਕਰਾਡ ਹੋਇਆ ਵੀ ਮੰਗ ਕੇ ਲਿਆ ਜਾ ਸਕਦਾ ਹੈ।
Somali	Waxaa kale oo lagu heli karaa dokumentigaan luqado kale, daabacaad ballaaran, iyo cajal duuban haddii la soo waydiisto.
Urdu	درخواست پر یہ دستاویز دیگر زبانوں میں، بڑے حروف کی چھپائی اور سننے والے ذرائع پر بھی میسر ہے۔



SPOT THE DIFFERENCE ANSWERS





co-op
H O M E S

part of RHP Group

8 Waldegrave Road,
Teddington, TW11 8GT
020 3166 2608

customer.services@coophomes.coop
www.coophomes.coop

CCH The Confederation of
Co-operative
Housing

Affiliated to the National Housing Federation and the London Federation of Housing Co-operatives
Member of the Confederation of Co-operative Housing and Co-operatives UK
FCA No.25197R | HCA No.C3675 | VAT No. 945 707 693

INVESTORS IN PEOPLE
We invest in people Platinum