

CHURCH RETIREMENT LIVING

Tenants' Handbook



Helpful tips
advice and
information



Welcome



On behalf of the Church of England Pensions Board, we would like to take this opportunity to extend a sincere and warm welcome to your new home.

We hope you will thoroughly enjoy your retirement home and that the information contained within this handbook will offer guidance with regards to all aspects of your tenancy with us.

The team work hard to provide the best possible retirement housing for our tenants. If you ever have suggestions, queries, or concerns – or if your circumstances change in the future and you need advice – please do get in touch with us. We are here to help.

Tom England
Director of Housing,
Church of England Pensions Board



Table of Contents	Page Number
Welcome	2
Contents Table	3-4
Section 1: How to contact us. Contacting the teams.	5
Section 2: Welcome to your new home! <ul style="list-style-type: none"> ➤ Informing people about your new address. ➤ How to set up your utilities. ➤ How to change your utility supplier. ➤ Telephone, internet and TV services. ➤ Council Tax. ➤ Contents insurance. 	6 - 9
Section 3: Your Tenancy Agreement. Your housing officer contact information. Your rent: <ul style="list-style-type: none"> ➤ How to pay your rent. ➤ Rent increases. ➤ Rent arrears. Succession. Being away from home.	10 -13
Section 4: Repairs and Maintenance. OCS. Reporting a repair. How long will it taken for your repair to be carried out? What can you expect from OCS maintenance contractors? Our repair responsibilities. Compliance: <ul style="list-style-type: none"> ➤ Annual gas safety check. ➤ Electrical safety checks. ➤ Energy performance certificates. Asbestos. Lofts and loft spaces. Water safety: <ul style="list-style-type: none"> ➤ Combination boilers. ➤ Hot water storage tanks. ➤ Electric showers. ➤ Cold water Supply Your repair responsibilities. White goods.	14 -22



Section 4 continued Built in cupboard and wardrobes. Meters. Energy Saving. How to request permission for improvements. Condensation, Mould and Damp. Conservatories and Porches. Garden maintenance and landscaping. Garages.	22-30
Section 5: What to do in an emergency: <ul style="list-style-type: none">➤ Fire.➤ Gas.➤ Water leaks.➤ Floods.➤ Break ins.➤ Getting locked out.➤ If your home is damaged.	31-34
Section 6: Help if you need to move. Community Living. Our support services. Welfare Adviser Service: <ul style="list-style-type: none">➤ Applying for state benefits.➤ Targeted help.➤ Getting small grants.➤ Charitable grants.➤ Managing debt. Housing Support Officer Service. Aids and Adaptations Service.	35-38
Section 7: Getting Involved: <ul style="list-style-type: none">➤ Resident Panel.➤ Reading Panel.	39
Section 8: Feedback and Complaints.	40
Section 9: Ending your Tenancy: <ul style="list-style-type: none">➤ Cancelling all utility suppliers.➤ Moving out check list.➤ Meter readings form.	41-43



Section 1

How to contact us:

You can contact us by telephone on our helpline number which is covered Monday to Friday (excluding public holidays) 9am to 5pm:



020 7898 1824



You can email us at housing@churchofengland.org



Or write to us at:

Pension Board Housing
The Church of England Pensions Board
PO Box 2026
PERSHORE
WR10 9BW

Meet the Teams:

Housing Services Team: This team covers applications for Housing, setting up and ending tenancies, housing management services, and providing Welfare and Housing Support. This team offers services and support to new applicants and to existing tenants. This includes managing your rent payments. To contact the team please email: housingservices@churchofengland.org

Property Services Team: This team manages the Repairs and Maintenance service, the OCS contract, major works, aids and adaptations, compliance including gas safety and electrical testing. To contact the team please email: pbhpropertyservices@churchofengland.org

Business Services Team: This team manages rent increases, mortgage interest uplifts, service charge accounting, mortgage redemptions and quinquennial inspections. To contact the team please email pbhbusinessservices@churchofengland.org



Section 2

Welcome to your new home!



Moving into your new home can be an exciting but stressful time as there are so many things you need to think about and do. This section of the handbook talks about some of the things you need to think about and do when you move in.

Informing people about your new address:

It is important that you tell people of your change of address. For example, people you should contact are:

- Your bank, building society, post office.
- The Department for Work and Pensions.
- Your doctor and dentist and hospital if you are receiving medical care.
- The Church of England Pensions team via your Pensions online account or by email at pensions@churchofengland.org
- Other Pension providers (if you have other pensions outside of the Church of England).
- Other service providers, for example, your telephone or broadband provider.
- If you hold a driving licence, please advise the DVLA of your change of address.
- Any regular subscriptions you have for a magazine or newspaper.

How to set up your utilities:

You will need to register your details with the utility companies for water, electric and gas if applicable, that are supplied to your home. As a tenant you are responsible for the payment of your utility bills.

When you move in, you should take a meter reading for the electric, gas and water (if you are on a water meter). Please let the companies know the meter readings and the date you took them so that a final bill can be sent to us, and supply set up for you.



The current suppliers for your home are listed in the table below.

Current utility company:

Gas supplier	Electricity Supplier	Water company

Meter readings:

Date Taken:

Gas	Electric	Water

Please call us on 020 7898 1824 or email us at: housingservices@churchofengland.org to give us the meter readings as we are responsible for the utilities until you move in.

To change your home's utility supplier:

You are free to change your utility suppliers for electricity and gas (if applicable). You can use utility comparison web sites to find out who can offer you the best deal. We would encourage you to consider having a renewable energy tariff if it is affordable for you.

For gas and electricity, a switch over to a new supplier can take up to 8 weeks. Meanwhile the existing energy company will continue to provide your utilities. They will need to know your current meter readings so they can bill you accurately for this period.



You are welcome to have a SMART meter fitted in your home if one is not present. You do not need our consent to do so unless the meter needs to be relocated. Having a smart meter can help you understand your energy usage and may mean you have greater choice of energy tariffs.

To change your supplier:

- Call the new supplier, register with them, and set up your payment arrangements.
- Contact the existing supplier and let them know you are going to move to another energy supplier.
- Give your existing supplier your meter readings.
- Once your new utility company tells you they have taken over your gas/electricity supply, take meter readings again and provide these to both the new and old suppliers.

Telephone, Internet, and TV services:

There are many price comparison websites that can help you find the best deal for what you need.

- If you require a telephone service, please contact the supplier of your choice to enter into a suitable contract with them. If there is an existing telephone line to your home, your supplier may be able to get the phone line re-activated. If there is no current line, then the supplier will need to arrange for this to be installed.
- If you want an internet connection, it is often better value to get a package with a telecoms provider that includes telephone and internet.
- If you wish to install a cable TV service (such as Virgin media – if the service exists in your area), then you will need to contact the supplier to arrange for the service to be installed. You do not need our consent for the installation except where the service supplier needs a wayleave agreement or needs to excavate the ground. If a wayleave agreement is required, the supplier will need to contact us as we will need to enter into the agreement as we are the owner of the property. Work cannot commence until the wayleave agreement is in place.



- If you wish to install a satellite TV service, then you will need to contact the supplier prior to the service being installed. In addition, you need to obtain our consent prior to the installation of a satellite dish.

Council Tax:

You are responsible for the payment of the council tax for your home. To register for council tax, you will need to contact your local authority council tax department and advise them of the date you moved in.

Remember to tell them if you are living alone so you get any discount that you are entitled to.

Contents insurance:

The Pensions Board has buildings insurance for all the properties it owns but this does not include contents insurance.

Contents insurance is designed to help protect your possessions. You are responsible for insuring your contents and personal possessions. No matter how careful you are, there's always a risk that your belongings could be broken, damaged or stolen so home contents insurance can help provide peace of mind.

Please make sure you have contents insurance as we will not be held responsible for any loss or damage to your possessions or personal belongings, however caused.




Section 3

Your Tenancy Agreement

The tenancy agreement you have signed is legally binding and combined with this handbook, forms the terms and conditions that you have agreed to follow, whilst living in our property. It sets out your own responsibilities as a tenant of the Board and ours as a landlord.

Please take the time to read your tenancy agreement and if you have any questions, please contact your housing officer who will be happy to assist you.

Your Housing Officer is:	
 Contact Number:	
 email address:	

The following section below provides a summary of your rights and obligations as a tenant.

The tenancy agreement will take precedent in the event of a discrepancy between the agreement and the Tenants' Handbook.

We will:

- ✓ Ensure your home is safe.
- ✓ Carry out any repairs that we are responsible for.
- ✓ Get buildings insurance for your home.

You must:

- ✓ Read your tenancy agreement.
- ✓ Pay your rent on time.
- ✓ Get contents insurance cover.
- ✓ Use the property as your main home.
- ✓ Seek permission from us if you have guests staying with you for more than 4 weeks.



- ✓ Let us know if you are leaving your home unoccupied for 4 weeks or more.
- ✓ Undertake repair and replacement of some fixtures and fittings.
- ✓ Report any repairs quickly to us.
- ✓ Take good care of your home.
- ✓ Keep your home clean and tidy.
- ✓ Not cause a nuisance or annoyance to your neighbours, e.g. play loud music or allow your dog to bark incessantly or foul in communal areas.
- ✓ Allow our staff and contractors into the property (with reasonable notice) to carry out repairs, servicing or improvement works.
- ✓ Keep your garden clear and maintained.
- ✓ Give us information about your home, as detailed throughout this handbook; and give us 4 weeks' notice if you want to move out.

The home that you rent from us must be your only or main home (the one you live in most of the time). Your tenancy may be ended if for example, you:

- ✓ Rent out the whole property and move somewhere else.
- ✓ Give your home to someone else to occupy.
- ✓ Leave your home for a long time without letting us know when you are going to return; or have another home which you could reasonably live in.
- ✓ Breach any condition of your tenancy agreement or the terms within this handbook.
- ✓ Sublet your home or take a lodger in; nor cause or allow any occupiers or visitors to cause a nuisance to your neighbours.
- ✓ Plant trees or climbing plants (other than in pots) at the property.
- ✓ Use the roof space for storage.
- ✓ Stop paying your rent.

You can:

- ✓ Have family members staying with you and friends for up to 4 weeks.
- ✓ Decorate your property internally (or externally with our consent).

You may be able to:

Make alterations to your property, but you need our written permission before you start any work (which may not always be granted). You will have to pay for any work you do.



Have pets but please ask us before keeping a pet, as in some cases e.g. if your garden is shared or you live in a flat, this may not be possible.

Your rent

How to pay your rent: Your rent is paid monthly, in arrears. Please pay your rent by Direct Debit. Please call **020 7898 1824** for more information on how to do this.

Reviewing the rent: We review our rents annually in line with the terms of your tenancy agreement. Your rent will be reviewed on the 1st of April each year. Increases are usually in line with the previous September's Retail Price Index.

We will write to you at least one month before, telling you of any changes to the rental amount. For contract holders in Wales, we will give you two months' notice before we change your rental amount.

Rent arrears: If you have difficulty paying your rent, please contact your Housing Officer by email at housingservices@churchofengland.org or call us on 020 7898 1824 and we can discuss setting up a payment plan with you.

Succession

If you move in with your spouse or civil partner, and sadly they pass away, you will be able to stay with us.

- If you and your spouse or civil partner held a joint tenancy agreement with us, on their death we will automatically transfer it into your sole name. This process is called succession.
- Where the tenancy was in your spouse or civil partner's sole name, and if you have been sharing the same home for over 12 months, and it is your principal home; we will transfer the tenancy into your name. This is known as succession.

Please get in touch with us as soon as you can if you would like to discuss this.



Please note, only your spouse or civil partner can succeed your tenancy providing they meet the eligibility criteria. Any other person or family member living with you, for example, your son or daughter or carer will need to move out of the property and find alternative accommodation to live in.

For contract holders living in one of our properties in Wales, please contact your housing officer to discuss succession, as the law is different for you.

Being away from home

If you are going to be away from your home for more than 4 weeks, please can you let your housing officer know. Under the terms of your tenancy agreement, you are required to advise us if you expect to be living away from the property for any reason or if the property is unoccupied for more than 4 weeks. This is because we need to let our insurance company know.

You will need to comply with any requirements of our insurer if you are away from your home for more than 4 weeks. Where possible please ensure you notify us in good time so we can discuss this with our insurer.

If you are going to be away in the colder months, we would ask that you leave the heating on low to prevent the pipes from bursting.



Section 4

Repairs and Maintenance



We have partnered with OCS to carry out our responsive repairs and maintenance service.

We have our own dedicated call centre team who manage the requests for repairs.

Reporting a Repair

Requests for repairs can be reported as follows:

- **Emergency Repairs:** please report these by telephoning **0808 258 0800** which is a freephone number 24 hours a day 7 days a week.
- **Non-urgent repairs:** please report this by telephoning the helpdesk on the freephone number **0808 258 0800** Monday to Friday (9am and 5pm).

Non-urgent repairs can also be reported via email to logajob.cepb@ocs.com at any time. This mailbox is only monitored during normal working hours. Monday to Friday (9am to 5pm). OCS will respond to your email within 2 working days.

You can also check on progress with a repair by emailing OCS at jobquery.cepb@ocs.com. This mailbox is only monitored during normal working hours. Monday to Friday (9am to 5pm). OCS will respond to your email within 2 working days.

These phone numbers and email address are specific for Church of England Pension Board tenants only. During normal working hours these calls are normally answered by a dedicated team within OCS who manage works to our homes.

When you call OCS they will ask you for your name, your telephone number, your address, and postcode.

They will ask you for more information about the repair or problem you have, to help them find the right contractor to carry out the repair work. OCS or the maintenance contractor the repair job has been given to, will contact you to agree a date and time for the contractor to visit.



If you suspect you have a gas leak or concerns about a possible release of Carbon Monoxide, please open the doors and windows to ventilate the property and then call the National Gas Emergency Line on 0800 111 999 and follow any advice, they give you.

How long will it take for your repair to be carried out

We classify repairs to help our contractors prioritise work and ensure any repairs are completed within set timescales, depending on how urgent they are. Having called OCS, they will assess the problem and put it into one of four categories:

Emergency Repairs: They will respond to and make your home safe and secure within 6 hours. In addition to emergency situations like a flood or major roof damage, this category is used when a problem within your home could be a serious risk to your own or a member of the public's health or security of your home. Emergency repairs include a burst pipe, power failure.

The priority with an emergency repair is to restore safety and security to your home. Once OCS have responded to the emergency, they may need to arrange for further work to fully complete the repair. For example, they may board up a window within 24 hours to make your home secure, and then arrange for the glazing to be replaced as an urgent repair.

Urgent Repairs: They will complete the repair within 7 days. Repairs are classed as urgent when they cause a serious inconvenience or risks to your health and safety. Examples of urgent repairs include water leaks inside your home or your front door not closing easily.



Routine Repairs: They will complete the repair within 28 days. Routine repairs are those that do not cause a serious inconvenience or risks to your health and security. Most domestic repairs will fall in this category. An example of routine repair is the easing and adjusting of a window or door when they are not opening or closing properly.

Major Works: If a larger repair is required (such as replacement windows, doors, roof replacements) then these will be arranged directly by our own staff and are called major works. If major works are required to your home, you will be given a guide explaining how these will be undertaken and approximate timescales.

What can you expect from OCS contractors?

All OCS maintenance contractors will:

- ✓ Show you their ID card.
- ✓ Be polite and respectful.
- ✓ Tell you and neighbours if any work is going to be noisy.
- ✓ Tell you how the work is going.
- ✓ Protect your belongings from dust, damage, or paint.
- ✓ Tidy up at the end of each day.
- ✓ Take away any building materials or rubbish created by the repair at the end of the job.
- ✓ Repair any additional damage caused by their work.
- ✓ Turn on electricity, gas and water supplies at the end of each day and when the repair is completed.

Our Repair and Maintenance Responsibilities.

We will organise and pay for repairs which are our responsibility as a landlord. Detailed below is a list of our repair and maintenance responsibilities which we will organise and pay for. These will be delivered by both our main maintenance partner, OCS as well as other contractors who we work with.

- ✓ Your roof, drains, gutters, and pipes including clearing of these. **
- ✓ Walls, floors, ceilings, and skirting boards (but not decoration of these).
- ✓ Flooring for wet rooms, bathroom, and kitchens.
- ✓ Doors, door frames and hinges (but not decoration of these internally to your home).
- ✓ Windows, frames, sills, catches and cords.
- ✓ Your bath or shower, basin, sink, toilet, toilet seat, taps and pipes.



- ✓ Kitchen cupboards, kitchen drawers and work surfaces.
- ✓ Electrical wiring, sockets, switches, and the mains fuse.
- ✓ Gas pipes, water pipes and water heaters.
- ✓ Extractor fans, cooker hoods, and vents.
- ✓ Central heating and any fires we have installed.
- ✓ Heated towel rails we have installed***
- ✓ Chimneys, stacks, and flues.
- ✓ Fire and carbon monoxide detectors****.
- ✓ External door catches, handles and knockers.
- ✓ Paths, steps, and access routes.
- ✓ Garages and stores (if a repair is possible).
- ✓ Conservatories that are attached to your home but only where certain conditions are met.
- ✓ All walls and fences we own or that separate our land from public rights of way.
- ✓ Any structural damage caused by pests (unless you have failed to take sufficient steps to control these).
- ✓ External security lighting (including replacing bulbs); and
- ✓ Shaver points/fittings (but not replacing bulbs).

** if we have to attend your home to repeatedly unblock drains and WCs because of misuse, for example flushing of wet wipes or cat litter; we may charge you for these works.

*** where a heated towel rail has failed, we will, if there is room replace it with a radiator.

**** You are responsible for testing these on a regular basis.



Compliance

Here at the Board, we take our responsibilities for being a safe landlord very seriously. We carry out a number of health and safety checks in our properties to ensure they are compliant with current health and safety legislation.

Annual Gas Safety Check

Each year we will carry out an annual gas safety and appliance check in your home. The Landlord Gas Safety Record check is usually carried out between the months of March and September when these are undertaken by OCS.

Please ensure you give the contractor access to your home to carry out this inspection.

During the visit, the contractor will inspect and carry out tests on all gas appliances in your home. The outcome of the inspection and test is recorded on a Landlord Gas Safety Record (LGSR) certificate. A copy of this will be given to you by the contractor when they are in the property or if this is completed on an electronic device then this will be sent to you via email or post.

On occasions, the boiler or other appliances may fail the test. In these instances, the appliance will be disconnected, and the gas supply capped off. We will arrange for the repair or replacement of gas appliances that belong to us and which fail the test. In some instances, these may be replaced with an alternative (e.g. gas fires are normally replaced with electric fires). If the appliance belongs to or has been gifted to you, it will be your responsibility to get it repaired or replaced. You will be responsible for providing certification to show that any new appliance has been fitted by a Gas Safe registered engineer as per the manufacturer's instructions.

Electrical Safety Checks

Every 4 to 5 years we will carry out a safety check of the electrical installations in your home. We will also carry out a check on your hard-wired fire/smoke alarm system. Please note we expect to replace the fire/smoke alarm detectors every 9-10 years which reflects the anticipated service life of these devices.



Energy Performance Certificates

It is a legal requirement that any properties let in England and Wales must have a Valid Energy Performance Certificate both at the beginning and for the duration of the Tenancy. A copy of the current certificate has been provided to you.

These certificates are valid for a 10-year period so when these are close to expiry, we will require an Assessor to visit your home to produce a new certificate. Please ensure you give them access to your home to carry out this assessment.

Asbestos

What you need to know about asbestos:

Asbestos is a naturally occurring fibrous material with good fire and heat resisting properties. Because of its natural strength it became popular in building components. Asbestos fibres were often mixed with other materials such as cement, bitumen, and fabrics.

As its health risks became more commonly known, its use in construction was restricted until an eventual ban in 1999. This means that asbestos is commonly found in properties which were built or underwent refurbishment works prior to 2000, with its popularity peaking in the 1960's and early 1970's.

Should I be alarmed?

Some people are alarmed when they discover asbestos in a building, but you should not panic as in most cases any asbestos in your home is unlikely to be a danger to your health.

- If the asbestos is in a good condition, is undamaged and has not been disturbed, there is unlikely to be any risk to your health.
- It is only if the asbestos is damaged or has been disturbed that fibres could potentially be released and may be harmful to health if inhaled.

How is the Pensions Board managing Asbestos in its homes

As a landlord we need to know which of our properties may contain asbestos, what the condition of it is and whether we can leave it in situ, repair the area or remove it.



Surveys of our homes are undertaken by specialist asbestos consultants. A survey may be carried out when:

- ✓ A home is empty or has just been purchased to assist us with planning and undertaking refurbishment works in a safe manner; or
- ✓ When works need to take place to occupied homes.

We do not normally undertake asbestos surveys of homes constructed after 2003 as the use of materials containing asbestos had ceased prior to this date.

In most instances we will hold a “Management Survey” for your home. This will include all areas in the property that a consultant can access without the need to cause damage. The survey may include specific targeted areas based on the proposed works to be carried out.

If we are planning to carry out works to your home, it may be necessary for us to arrange a further targeted survey. This may occur when we need a specialist consultant to open-up certain parts of the building fabric or make use of access equipment such as for example, scaffolding, to undertake a closer inspection and to collect samples of materials.

Common locations where Asbestos may be found:

- ✓ Garage/shed roofs and walls.
- ✓ Panels behind fires or heaters.
- ✓ Panels fitted to fire doors and the seals around fire doors.
- ✓ Within textured coatings on ceilings and walls (Artex and similar).
- ✓ Facia and soffit boards on the outside of the property.
- ✓ Around boilers and water heaters.
- ✓ Within older toilet cisterns and bath panels.
- ✓ In older fuse boards.
- ✓ In old rainwater guttering and pipes.
- ✓ Soil and vent pipes.
- ✓ In boiler and heater flues.
- ✓ In partition walls.
- ✓ In stiffening pads below stainless-steel sinks
- ✓ In older vinyl floor tiles and/or the adhesive to fix these down.

Our asbestos surveys are currently held on a portal. This means our staff and the contractors we regularly employ, can view these surveys prior to works being carried out in your home.



We are also able to provide copies of these to you as necessary for your information.

Loft spaces

The Board does not supply and install loft ladders in its loft spaces and actively discourages the storage of items in them.

Your Repair and Maintenance Responsibilities:

As a tenant you are responsible for the replacement of:

- ✓ Plugs and chains in baths and sinks.
- ✓ Lost keys or new locks needed due to you losing your keys.
- ✓ Light bulbs and fluorescent tubes and starters.
- ✓ Fuses in appliances.
- ✓ Shelves, curtain rails, roller blinds, hooks, pelmets, mirrors, and heated towel rails.
- ✓ Internal door catches, handles and draft excluders.
- ✓ Repairs to internal doors unless the door requires replacements for safety reasons, such as being upgraded to a fire door.
- ✓ Fire alarms if you have installed them.
- ✓ Power showers if you have installed them.
- ✓ Telephone points and television aerials; and including associated cables.
- ✓ Any CCTV systems.
- ✓ Any security alarms.

You are also responsible for:

- ✓ Maintaining your garden, shed, decking and outbuildings.
- ✓ All appliances and *white goods including cookers, ovens, and hobs.
- ✓ Decorating the inside of your home (unless your tenancy agreement says otherwise) including the maintenance of or replacing carpets, laminate flooring, and curtains.
- ✓ Any subsequent work needed because of decorating your home (e.g., adjusting doors after fitting carpets).
- ✓ Resetting your trip switch within the main consumer unit (RCBO's/MCB's/RCD's).

- ✓ Any maintenance needed to your home due to damage that you or your family or visitors have caused (including accidental damage). If damage occurs, you should report this to us and you may be billed for the cost of the repair.



- ✓ Dealing with any pests such as squirrels, rats, mice, foxes, bed bugs, flies, silverfish, carpet moths, woodlice.
- ✓ Getting back into your home if you are locked out.
- ✓ Replacing keys including, windows keys, meter cupboards and key fobs if you lose them. (You may be charged for these to be replaced or for the locks to be changed.)
- ✓ Replacing doorbells whether battery operated or hard wired.
- ✓ Repairing items that you have had fitted (unless otherwise previously agreed) through our tenant self-improvement scheme.
- ✓ Arranging and paying for any replacement refuse/recycling containers provided by the local authority.
- ✓ Removal of sheds that are damaged or beyond repair - we will not repair or replace sheds.
- ✓ Built in cupboards and fitted wardrobes**

***White goods**

When you moved into your home you may have been gifted white goods in the property (usually a cooker, oven or hob) and will have been advised that the on-going maintenance, replacement and repair is your responsibility.

If you are installing additional white goods or replacing white goods then you should ensure this is undertaken by a competent, qualified individual when the appliance is either connected to:

- A gas supply – any connection or disconnection must be undertaken by a gas safe registered engineer who holds the appropriate qualification for the type of appliance.
- An electrical supply by means of a hard-wired connection (i.e. not a plug into a socket).

When moving out of your home, where you have replaced the white goods, these would be yours to take with you should you wish to. If you remove white goods at the end of the tenancy you must ensure the connection point is left in a safe condition.



****Fitted Cupboards and Fitted Wardrobes**

Where there are fitted cupboards or fitted wardrobes in your home, which would not have been part of the original property construction, these will have been gifted to you when you moved in. It is your responsibility to maintain and repair these. Where they are beyond repair it will be your responsibility to replace them. We can remove them for you, but we will only leave the space where they were and make good the area.

Meters

The meters for your home (gas, electric, water as applicable) are the property of the supplier. You are responsible for reporting any faults on these directly to the supplier and allowing the supplier reasonable access to inspect/ repair them.

Energy Saving Advice

If you are looking for advice on how you can save energy in and around your home, Age UK has an excellent guide which provides information and top tips on how you can save energy in your home.

To find out more please go to www.ageuk.org.uk and search 'Energy Saving' and you will be taken to the guide.

How to request permission to carry out improvements in your home

If you would like to carry out improvements in your home, then you will need to seek our permission first. Permission may not always be granted.

Examples of work you will need our consent for include:

- ✓ Any works to the gas installation (such as installing a new gas hob, gas fire etc).
- ✓ Any works to the electrical installation (such as external plug sockets, replacing light fittings, installing an electric shower).
- ✓ installation of an electric garage door.
- ✓ Any works to the hot or cold-water system (such as installing an external tap, shower).
- ✓ Amendments to a heating system (such as replacing or adding radiators).
- ✓ Installing an electric car charger point.

- ✓ Installation of solar photovoltaic panels or solar hot water systems.



- ✓ Replacing a bathroom, shower room, kitchen, or cloakroom (in full or part).
- ✓ Grant or self-funded energy saving works (such as installation of cavity wall, external wall, internal wall, roof, underfloor or loft insulation).
- ✓ Any works which affects the structure or design of your home (such as the forming or blocking up of doorways or other openings through a wall or the removal of a chimney/flue structure).
- ✓ Works that would significantly change the purpose of a room on a long-term basis (e.g. conversion of a garage space into a utility room/habitable room or the relocation of a kitchen to another room). Temporary changes of use such as using a bedroom as a study do not require consent.
- ✓ Replacement of doors and windows (internally or externally).
- ✓ Building or replacing a conservatory, porch, extension, garage or similar.
- ✓ The replacement or construction of a brick built out building.
- ✓ Erecting a shed, summerhouse, or greenhouse when one currently does not exist. You are permitted to replace an existing structure on a like for like basis (please be aware that such structures may be subject to restrictions in the property deeds or through planning law).
- ✓ Installing internal cladding (e.g., timber wall panels) or decorative mouldings such as plaster coving, ceiling tiles, or timber dado rails.
- ✓ Forming or replacing a hardstanding such as a driveway, patio or path or base for a garden shed/greenhouse or similar.
- ✓ Installing decking within the garden.
- ✓ Significant works that would affect the appearance of a garden (e.g., laying gravel to an area exceeding 3 square meters) or re-landscaping the garden through addition of hard surfaces, changes of levels, forming retaining walls or additional drainage). Forming of ponds.
- ✓ Installing a satellite dish or external aerial.
- ✓ Removal of a garden wall/fence or similar or the erection of a new wall/fence or trellis which would change the height of a boundary line.
- ✓ External decorations.
- ✓ Adaptation works (such as additional handrails) – when works are being undertaken by the local authority, most local authorities will contact us directly for consent if they are aware we are the landlord.

The above is not an exhaustive list and if you are unsure if consent is required, please contact our property team.

Consent will not normally be granted for:

- ✓ The installation of solid fuel appliances



- ✓ Installation of LPG (bottled) gas appliances.
- ✓ Boarding of loft/roof spaces.
- ✓ Loft conversions.

You will need to write or send an email to the property services team setting out in writing the details of the proposed improvement you wish to undertake. In addition, you will need to include details of the contractor you would like to undertake the work, including their name and address and details of their public liability insurance.

We will then consider your proposal and will write back to you, to let you know our decision or if we require any additional information. When works require statutory consent (e.g. planning, building control) you will be responsible for obtaining consents, paying all costs in connection with this and providing a copy of these to us. For some works you will also be required to send us a relevant certificate, for example when electrical works have been completed, for our records. We will detail this in our response to you.

If you live in a flat you may find that additional works require consent (for example changing a flooring covering, fitting laminate, or tiled floors) from the managing agent. If you live in a flat, then when you ask for consent for works, we will advise you if further consent may be required from the managing agent.

You should not start works or enter a contract with a contractor for undertaking any improvement works prior to us granting written consent.

Please note we will not maintain any improvements you have made unless we have agreed to do so as part of our permission.

If you install an improvement without our permission, we expect you to remove this and do any making good at your own expense.



Condensation, Mould, and Damp

We know that no one wants to live in a damp home as it can cause mould on the walls, furniture and clothing and it is also very unhealthy. There are several causes of damp, some of which can be resolved quickly, others need intervention by us as your landlord.

Here are some tips on how you can manage these issues in your home and guidance on when to contact us.

Condensation

Condensation can occur when moist air comes in to contact with a cold surface like a wall, window, mirror, and small drops of water appear as well as in places where the air is still, for example like in the corner of a room, behind furniture or inside a wardrobe.

There are several practical things you can do to reduce condensation in your home.

Produce less moisture: taking simple steps can make a huge difference and are easy to put into place. For example:

- ✓ Put a lid/s on your saucepan/s when you are cooking.
- ✓ When you can, dry your washing outdoors and not on radiators. If you need to dry clothes indoors, open the window and close the door of the room where the clothes are drying, so that moisture can escape outside rather than circulate around your home.
- ✓ If you use a vented tumble drier, make sure it's properly vented to an open window.

Stop moist air getting into the rest of your home

- ✓ When you are cooking or bathing, make sure you keep the kitchen or bathroom door shut and open a window to let the steam out.
- ✓ If you have an extractor fan fitted, keep the fan on and/or the window open for about 20 minutes after you have finished cooking or bathing (with the door closed).
- ✓ When condensation appears, wipe it away.



Ventilate moisture away

- ✓ Leave trickle vents (slotted vents in the window frames) open when rooms are occupied – even in the winter when your heating is on. These vents provide constant ventilation which removes water vapour.
- ✓ If you can, put free-standing wardrobes and other furniture against internal walls, leaving a gap between the wall and the furniture so that air can circulate around the room. Try not to overfill cupboards, wardrobes, and drawers so that air can circulate around the contents.

Provide even heating

- ✓ Keep your home warm to avoid cold surfaces and remember that it can take a long time for a building to warm up.
- ✓ If your home is unoccupied during the day, make sure the timer is set so that your home is warm by the time you return.
- ✓ During very cold weather it's better to leave the heating on during the day to maintain an even temperature. The temperature can be set a few degrees lower while you're out and turned up when you return.
- ✓ If you don't usually use all the rooms in your home, you should still keep them heated to avoid cold areas. It's better to keep all rooms heated to a low temperature than to have some rooms heated to a high temperature while others have the heating turned off.

Mould

If you notice mould growing in your home, you should treat it straight away to stop it from spreading and causing more damage to your home.

- ✓ Sterilise the affected area with a suitable fungicidal wash (available from most DIY stores), following the manufacturer's instructions. Keep checking the affected area for at least a week. If the mould reappears, wash it down again with the fungicidal wash to make sure the area is thoroughly sterilised.
- ✓ If the treatment appears to have been successful, you can carry out any necessary redecoration. If painting, use a good quality fungicidal paint to help prevent mould, but remember that this won't be effective if it's later covered by ordinary paint or wallpaper. If wallpapering, use a paste containing a fungicide to prevent further mould growth.



- ✓ If mould or mildew is growing on clothing or carpets, you should dry clean them. Don't disturb mould by brushing or vacuum cleaning, as you can increase the risk of respiratory problems.
- ✓ To prevent mould returning, make sure that you control condensation in your home.

If you are worried about mould in your home, please contact OCS on 0808 258 who will arrange for the mould to be inspected.

Damp

Damp within a home can be caused by a range of different factors. Unlike condensation which occurs when water vapor in the air turns into water droplets, damp is a result of water passing through the building fabric or through leaks from pipework.

In some areas the cause of smaller areas of dampness may be more obvious for example in kitchens and bathrooms you may notice small leaks from pipework, washing machine hoses or shower screens not closing properly.

Dampness can also be caused by the damp proof course around the property being bridged. To avoid the risk of this happening please do not increase the ground/soil level around the external of your house.

If you think your home is affected by damp, then please contact OCS and they will arrange for an inspection or works as applicable.

If you notice issues such as blocked/overflowing gutters, leaking downpipes, leaking internal pipework, or leaking roofs which can cause dampness please report these to OCS.

Conservatories, porches and similar

Conservatories and porches are not deemed as habitable spaces and are not normally designed to be heated to the same level as living space. We do not provide full heating to these areas. Conservatories and porches due to their nature may suffer from some increased levels of condensation due to the nature of their construction.



Garages

Garages are primarily designed for the storage of motor vehicles or equipment that is generally unaffected by dampness and cold. We do not recommend that these areas are used for the storage of possessions that may be damaged by changes in humidity and temperature.

Garden maintenance and landscaping

The upkeep of your garden is your responsibility. Please keep any plants, bushes, hedges, and trees tidy and in good order. Overgrown plants can cause a nuisance to neighbours and damage to your home.

Please think about what type of plants you grow and where, for example, Ivy. Although Ivy is beautiful when it is well maintained, overgrown Ivy can cause a lot of issues. If planted too close to a tree it can grow up and add weight to the trunk, causing instability. In strong winds, this might make the tree more likely to blow over, which can then cause damage to the property or your own and neighbours' fences. You should not allow plants such as Ivy to grow onto the fabric of the building or boundary fences/walls as this can cause significant damage and increase the risk of damp and mould.

If there are substantial trees in your garden generally those over 12ft tall (this does not include ornamental trees) then if these require pruning or felling, you should report this to our property services team. If we remove a tree, we will not normally replace it.

If your neighbour has overgrown bushes and trees encroaching on your garden, please speak to them and come to a mutual agreement about what they or you can do about them. Under UK law you have the right to trim any overhanging foliage and return the cuttings to them.

If you need help with the maintenance and upkeep of your garden because of ill-health or a disability, Age UK will be able to offer advice on where you can get some help. More than 70 local Age UKs have handyperson schemes that offer older people extra help with things like gardening, although there is usually an hourly cost for the service. To find out more visit their website at www.ageuk.org.uk



If you are thinking of undertaking landscaping works to your garden (such as laying of gravel, creating additional hardstanding's, fitting additional fences etc) then please refer to the "improvements to your home" section as you may need consent for these works.

You should not plant trees in your garden which would be reasonably likely to exceed 6ft in height. If you do plant small ornamental trees (up to an estimated maximum height of 6ft) then you should consider the location to ensure the roots do not cause damage to paths, buildings, or boundary walls/fences or that the tree will not overhang into neighbouring land/public highway.



Section 5

What to do in an emergency

Fire

Your home will be fitted with smoke and heat detectors. Please refer to our separate booklet on how to test these systems and what to do if these activate.

If you have a fire in your home: If there is a fire, you and your household should leave the property immediately and **dial 999** for the Fire Brigade. If you can do so safely, please close any doors behind you as you leave the property. Once you are safely away from your home and the Fire Brigade attend, please also call OCS so any repairs can be arranged.

Further advice on Fire Safety: If you would like further information on fire safety in your home, please contact your local Fire Brigade. They will be able to provide further guidance and, in some instances, carry out a home safety visit. Details of these services can be found online or via local information points such as libraries or advice centres.

Gas:

- ✓ If you smell gas; do not switch on any lights, sockets, or electrical appliances. If you can do so, open any windows and doors.
- ✓ Do not use your phone within the property - go outside and use a mobile or ask to use a neighbour's phone.
- ✓ Call the National Gas Emergency Service on **0800 111 999**. An engineer will come to make safe any leak.
- ✓ Ask the engineer to write down the details of any repair needed.
- ✓ Call OCS on 0808 258 0800 to arrange any repairs.

If your home has a water leak:

- ✓ Turn off your water supply at the stopcock.
- ✓ Call OCS on 0808 258 0800 to arrange any repairs.



If your home is at risk of flooding (for example due to weather conditions or a nearby river)

Flood warnings are normally provided by the local authority or government.

If you can:

- ✓ Turn off gas, electricity, and water supplies when flood water is about to enter your home, if it is safe to do so.
- ✓ Gather essential items together - such as torches, medication, and waterproofs.
- ✓ Fill jugs and saucepans with clean water.
- ✓ Move your family and pets upstairs or to a high place with a means of escape.
- ✓ Do not touch sources of electricity when standing in flood water.
- ✓ Keep listening to local radio for updates or call the Environment Agency Floodline on 0845 988 1188.
- ✓ Call 999 if you are in danger.
- ✓ Call your home contents insurance company.
- ✓ If the risk of flooding passes and your home has not been flooded, you can turn the water and electricity back on yourself if you feel it is safe to do so. Please ensure all taps within your home are turned off before turning the water back on and once you have turned the water on, please run all taps for at least 2 minutes before using.
- ✓ To arrange for your gas to be switched back on please contact OCS.

If you need to leave your home due to a risk of flooding, or if your home is flooded then the local authority will normally be obliged to set up a “rest centre” and if needed assist you in accessing this, until arrangements can be made for alternative accommodation.

If your home is flooded or suffers flood damaged, only when it is safe to do so, please call us on 020 7898 1824 to let us know, so we can contact our insurers.

If your home is broken into:

- ✓ If you witness a break in and are in immediate danger, call the police on 999.
- ✓ If you return home to find a break in has taken place or has been attempted, call the police on 101 or report the crime online: www.police.uk/pu/contact-the-police/report-a-crime-incident
- ✓ Report the break-in to your content’s insurance company.



- ✓ If your home is no longer secure call OCS on 0808 258 0800 to arrange for help with making your home secure again.
- ✓ Call us on 020 7898 1824 (Monday to Friday) if there has been any damage to the property itself e.g. through forced entry.
- ✓ We will need the crime number given to you by the police to pass on to our insurers.

If you would like further advice on how to keep your home secure, your local police force may offer home visits or advice. Details on these services can normally be found through information points such as local libraries or online.

If you get locked out:

- ✓ If possible, you should make your own arrangements with a suitable locksmith and pay all costs resulting from this.
- ✓ Otherwise, you may contact OCS, however we cannot guarantee what response time will be offered as this is not normally deemed an emergency. You would also be billed for the cost of their attendance and works carried out.

If your home is damaged:

- ✓ If a third-party damages your home e.g. through forced entry, damage caused by a driver or arson - please report it to the local police.
- ✓ Call OCS on 0808 258 0800 to arrange any repairs work.
- ✓ Call us on 020 7898 1824 (Monday to Friday) with the crime reference number.

Water Safety

Hot water within your home may be provided by one or more of the following systems:

- ✓ A combination boiler.
- ✓ A hot water storage tank.
- ✓ An electric shower with an inbuilt heater.

Combination boiler: A combination boiler will provide hot water instantaneously. When moving into your new home or returning after being away, please open the hot taps throughout the house and allow them to run for two minutes to clear any stagnant water.



Hot water storage tanks: The hot water is generally controlled by a timeclock on the heating system. You will see that the temperature in the tank is set to 60c to prevent legionella. Please do not adjust this. When moving into your home or returning from being away from your home for more than a week, switch on the hot water and allow it to heat up for an hour. You can then open the hot water tap and allow the water run to clear any stagnant water in the system.

Electric showers: If you have an electric shower, please allow this to run for approximately 2 minutes before using for the first time or after being away for a week. Please ensure you keep the showerhead clean to prevent the build-up of any limescale.

Cold water supply: Please run the kitchen cold tap for at least two minutes when you move into your new home or return home after being away for a week, please run all other cold taps within the property for two minutes before first use.

Taps and other water outlets: If you have any hot or cold-water taps/outlets in your home that you do not regularly use, we recommend that you run these at least once per week, so water does not remain unused within the pipework. Examples of taps/outlets may include.

- ✓ Taps on a bath – if you normally take a shower.
- ✓ If your home has a second bathroom that you only use infrequently.
- ✓ External taps.

If you have been away from your home for more than one week, run all taps before use.

Section 6

Help if you need to move from your home to another property

Here at the Church of England Pensions Board, we offer help to retired clergy, and their spouses or civil partners, with finding the right housing option for their retirement as their housing need changes. We recognise that personal circumstances and needs may change over time, and that you might find that at some point, your home is no longer suitable for you. This may result in the need to move to more suitable accommodation, sometimes with support.



When this happens, we are here to help you find the right accommodation for your circumstances. For instance, supporting you to consider whether a move to one of our Community Living Schemes would work well for you (see below). Or helping you to consider options with a range of different housing providers, so that you can find a home that best meets your needs.

If because of an application to move you are housed by another provider, you should be assured that even if we are not the provider of your housing in later retirement, you will still be our customer and able to access our Welfare Advice and Housing Support services, as well as continuing to receive your Church pension.

Community Living

We have seven wonderful community living schemes located across England all in purpose-built complexes with approximately 30 flats in each scheme. Each of our schemes offer you the opportunity to rent your own private flat within a lively community right on your doorstep.

Each scheme is in a unique setting – for example, beach adjacent, or in an area of natural beauty, or a village community, and have shared community spaces – lounge, library, chapel, and dining room.

The schemes have staff on site 365 days per year so there is support there if you need it. There is also a guest room available which is bookable for your visitors for a small fee.

To find out more about our community living schemes and what they can offer, please look at our website at:

<https://www.churchofengland.org/resources/clergy-resources/retirement-housing> where you can find more information about each scheme, and a telephone number for you to contact the scheme manager and have a conversation with them.



Our Support Services

Our Welfare Advisor Service – if you are experiencing financial hardship, our Welfare Advisor can help you with:

- ✓ Applying for state benefits
- ✓ Accessing small grants; and
- ✓ Managing any debts.

Applying for state benefits

There are several benefits that you may be entitled to. Some are means-tested, and others are available for anyone receiving a pension. If you are a carer for a relative or friend, you may also be entitled to additional financial support.

You may be able to get help with:

- ✓ Winter fuel costs.
- ✓ Prescription and healthcare costs.
- ✓ Travel costs.
- ✓ Housing costs; and
- ✓ Council tax costs.

After taking some details over the phone about your circumstances, we will be able to tell you what benefits you might be eligible for and help you complete any applications for them.

Targeted Help

Getting small grants: If you have a low income and an unexpected expense comes up, there are several grant-giving charitable trusts that may be able to help you.

Our Welfare Advisor can help identify trusts that might be able to help and make an application to them on your behalf.

Charitable Grants: The Pensions Board offers modest grants to help those in retirement who are on the lowest incomes, have limited savings and do not own



their own home. The grants take the form of an additional monthly payment, paid at the same time as your pension from the Church. Grants can be awarded for three years after which they are reassessed.

More information on eligibility and how to apply can be found at:

www.churchofengland.org/media/26934 or by logging into Pensions Online.

Alternatively, you can contact the Pensions team on 020 7898 1802 or at:

pensions@churchofengland.org.

Managing debts: If you would like help managing debts or creditors, we can signpost you to debt management charities who can help. Any information you provide will remain confidential.

For more information on any of the above please call 020 7898 1824 and ask to speak to the Welfare Benefits Advisor or email us at:

housingservices@churchofengland.org

Our Housing Support Service - We have a Housing Support Officer in the department who can meet you in your own home or at a mutually agreed location to help you with issues you may be struggling with. The aim of the service is to manage and deliver a sensitive and efficient support service to you, our tenants, to enable you to sustain independence in your home. Some of the areas of advice and support we can offer is centred around safeguarding issues, health and disability, advice and assistance with aids and adaptations, hoarding, benefits advice and providing a range of retirement housing options.

For more information on any of the above please call 020 7898 1824 and ask to speak to the Housing Support Officer or email us at:

housingservices@churchofengland.org

Our Aids and Adaptations Service - If you or your spouse or civil partner are having problems moving around, within or using your home we may be able to help you with getting access to mobility aids such as grab rails or a raised toilet seat, which would help you stay in your home if you are able to.



Sometimes adaptations such as taking out your bath and replacing it with a shower or wet room may also help. These adaptations are known as major adaptations.

We can support you in accessing help to get these aids and adaptations made to your home by contacting your local authority, who will arrange for a professional assessment of what would be needed to continue to live in and use your home.

Dependent upon your individual financial circumstances we can help you to apply for funding to pay for the aids and adaptations they recommend, and we can manage any building work needed to adapt your home or to put in the equipment.

To find out more about this service please call our helpline on 020 7898 1824 or email the property team at pbhpropertyservices@churchofengland.org



Section 7

Getting Involved



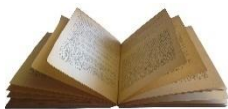
Resident Panel

The panel meets 3 to 4 times a year with colleagues from the Board to give feedback on the service we provide to you. You are very welcome to join whether you have been in your home for a number of years or are very new!

So, if you:

- ✓ Would you like to make a difference and offer your feedback?
- ✓ Are you interested in finding out more about our future housing services?
- ✓ Are you keen to meet other residents and discuss ideas?
- ✓ Would you like to offer suggestions to improve the needs of you and all residents.

Then please join our panel. To register your interest or for more information please email cepbfeedback@churchofengland.org and we will contact you with the dates of the panel meetings.



Reading Panel

Throughout the year, there are a number of documents we develop that we like to share and seek feedback on before they are signed off, for example the newsletter or new guides we develop about our services. If you have some time to spare and would like to be part of the reading panel, then please contact us at cepbfeedback@churchofengland.org



Section 8

Feedback and Complaints

We welcome your feedback and use it to improve the services we provide. If something has gone wrong with your home or our services, please let us know so we can put things right. We'll try to resolve your issue when you first contact us.

You can email the relevant team at the email addresses detailed at the beginning of this handbook or call us on the helpline on 0207 898 1824.

If you're not happy with the outcome of a complaint, you can have the issue reviewed by a senior manager.

Please also let us know when we've gone the extra mile – it's always great to record this and make our colleagues aware of it.



Section 9

Ending your tenancy

If you want to move out, you need to write to us to let us know, at least 4 weeks before you plan to do so. Bear in mind that you will need to continue to pay rent until the property has been vacated and emptied of all your contents.

There are several things you will need to do to prepare for moving out:

cancelling all utility supplies:

- ✓ Call all your utility companies and your council.
- ✓ Give them any meter readings, close your accounts, and provide a forwarding address for your final bills.
- ✓ Give utility companies and your local authority our address for subsequent bills.
- ✓ Let us know who your utility companies are and tell us your readings - complete the *moving out meter readings form and supplier details below* and send it to us by email to housingservices@churchofengland.org.

Other considerations

- ✓ Ensure you have taken all your possessions including anything stored in the shed/garage/garden.
- ✓ Leave the property in a clean and tidy condition including the garden.
- ✓ Turn water, gas and electricity supplies off at the mains.
- ✓ Ensure all doors and windows are locked along with any garages/sheds/gates etc as applicable. Please leave all keys apart from the keys needed to get from the key safe location into the property within a kitchen drawer.
- ✓ Place one set of front door keys in the key safe. We will install one when you give us notice to vacate.
- ✓ The Royal Mail offer a post redirection service which you may wish to consider using (there is a fee for this service). We are unable to forward on post delivered to the property once you move out.



Moving out check list



Contact your utility suppliers.	
Cancel your contents insurance.	
Cancel your phone and internet provider.	
Change your electoral roll details.	
Change your address with banks/building societies.	
Change your address with mobile phone providers.	
Contact your insurance companies.	
Notify the DVLA of your change of address.	
Change your address for any magazine subscriptions.	
Complete the moving out information overleaf.	
Redirect your post, with Royal Mail.	



Moving out meter readings form and supplier details

Date Taken:

Gas	Electric	Water
Supplier	Supplier	Supplier

Please email this to housingservices@churchofengland.org or post it to us as
The Church of England Pensions Board, PO Box 2022, Pershore WR10 9BW