



Leaseholder's handbook

Dear leaseholder

We know from listening to you that clear, plain facts about your leasehold agreement are really important. That's why we are pleased to publish this handbook for all our leaseholders.

We've designed it as a handy way of having useful information in one place. It outlines the terms of your lease and explains service charges, repairs and the range of services provided by Birmingham City Council to its leaseholders living in flats and maisonettes.

We aim to provide leaseholders with a reliable and cost-effective service and to make sure that problems are dealt with quickly and sympathetically.

This handbook contains advice on many areas, but you should always refer to your lease and other legal agreements for full details.

We want to make sure all leaseholders get the service they want and deserve. We've worked in partnership with leaseholders to develop this handbook. If you have any suggestions on how it can be improved please let the Leasehold Team know (see page 4 for contact details).

Your handbook is for you to keep and refer to. We may need to update the information contained here in the future, to reflect any changes that affect leaseholders.

Please bear in mind that the contents of this handbook should not be used as an alternative to legal advice. Not every leaseholder has the same lease and, as a consequence, any legal advice you seek may differ from the advice given here.

This is important. If you do not understand this document then please ask a friend or relative, who speaks English, to contact your local neighbourhood office or housing team on your behalf. We will then arrange for an interpreter to meet with you.

هذه الرسالة مهمة، فإن لم تفهمها نرجو أن تطلب من أحد أصدقائك أو أقربانك ممن يتكلمون الإنجليزية أن يتصل بمكتب الحي "تبيرهود أوفوس" المحلي أو فريق الإسكان نيابة عنك. بعد ذلك سنرتب للقاء بك مع وجود مترجم فوري.

ARABIC

এটা খুবই গুরুত্বপূর্ণ। আপনি এই দলিলাটি বুঝতে না পারলে দয়া করে ইংরেজীতে কথা বলতে পারেন এরূপ আপনার একজন বন্ধু-বান্ধব বা আত্মীয়কে আপনার পক্ষ হয়ে আপনার স্থানীয় নেইবারহুড অফিস বা হাউজিং টিম এর সঙ্গে যোগাযোগ করতে বলুন। এরপর আমরা আপনার সঙ্গে সাফাৎ করার ব্যবস্থা করব এবং এতে সহায়তার জন্য একজন ইন্টারপ্রিটার রাখা হবে।

BENGALI

此事極為重要，如果你看不懂這份文件，請找一位會講英語的親戚或朋友代你接觸當地的鄰舍辦事處或房屋服務隊。然後我們會安排傳譯員一起見你。

CHINESE

این اطلاعات بسیار مهم است. اگر محتوی این مدرک را نمی فهمید، لطفاً از یک دوست یا خویشاوندتان که به زبان انگلیسی صحبت کرده میتواند خواهش کنید که از طرف شما بانیبرهود آفس یا هوزنگ تیم محل شما تماس بگیرد. بعداً برای شما مترجم فراهم می کنیم که باشما ملاقات کند.

FARSI

Message important. Si vous ne comprenez pas ce document, demandez à un ami ou à un membre de votre famille qui parle anglais, de prendre contact en votre nom avec votre bureau de voisinage ou avec l'équipe du logement. Nous prendrons alors les dispositions nécessaires pour qu'un interprète soit présent.

FRENCH

ئەم دەقە نووسینە گرنگە. ئەگەر ئەم نووسینە تێنەگمەشتیت تەکایە ئەو کاتە داوا بکە لە برادەرێک یان خەزەمێک، کە بە زمانی ئینگلیزی دەدوێ، پوویوەندی بکات بە نووسینگی هاوسیتی "نەبیر هود ئۆفیس" ناوچەکەم یان بە تیمی خانووبەرە لە جیاتی تو. ئەو کاتە ئێمە هەڵدەستین بە ریکخستنی چاوپێکەوتنێک لەگەڵت وە بە نامادەبیونی وەرگیزی زمان.

KURDISH

Ważne! Jeżeli nie rozumiesz treści tego dokumentu, zwróć się o pomoc do przyjaciela lub krewnego, który mówi po angielsku, aby skontaktował się w Twoim imieniu z lokalnym Biurem Środowiskowym (Neighbourhood Office) lub wydziałem do spraw mieszkaniowych (Housing Team). Załatwimy wtedy dla Ciebie tłumacza.

POLISH

ਇਹ ਗੱਲ ਬੜੀ ਜ਼ਰੂਰੀ ਹੈ। ਜੇ ਤੁਹਾਨੂੰ ਇਸ ਪੱਤਰੇ ਦੀ ਸਮਝ ਨਹੀਂ ਲੱਗਦੀ ਤਾਂ ਕਿਰਪਾ ਕਰਕੇ ਅਪਣੇ ਕਿਸੇ ਅੰਗਰੇਜ਼ੀ ਬੋਲਣ ਵਾਲੇ ਦੋਸਤ ਜਾਂ ਰਿਸ਼ਤੇਦਾਰ ਨੂੰ ਕਹੋ ਕਿ ਉਹ ਤੁਹਾਡੇ ਵਾਸਤੇ ਸਥਾਨਕ ਨੇਬਰਹੁਡ ਔਫਿਸ ਜਾਂ ਹਾਊਸਿੰਗ ਟੀਮ ਨਾਲ ਸੰਪਰਕ ਕਰੇ। ਉਸ ਤੋਂ ਬਾਅਦ ਅਸੀਂ ਕਿਸੇ ਦੋਭਾਸ਼ੀਏ ਰਾਹੀਂ ਤੁਹਾਡੇ ਨਾਲ ਗੱਲ ਕਰਨ ਦਾ ਪ੍ਰਬੰਧ ਕਰਾਂਗੇ।

PUNJABI

داویر مهم معلومات دی. که تاسی په دی سند نه پوهیږی نو مهربانی وکړی دخپل یوملگري یا خپلوان نه چه په انگریزی ژبه خبری کولای شی غوښتنه وکړی چه ستاسی له خواستاسی نیبرهود آفس یا هوزنگ تیم سره په تماس کی شی. بیا به مونږ ترجمان برابر کړو چه ستاسی سره کتنه وکړی.

PUSHTO

Hadii aadan fahmin waxa kuqoran boog yarahan (warqadan) fadlan waydiiso qof saaxiibkaa ama qaraabadaada ah oo kuhadla afka ingiriisiga inuu kuu waco xafiiska dariska ee kuu dhaw (neighbourhood office) ama kooxda guryaha asaga oo adiga kumatalaya. Markaa kadib waxaan kuu balaminaynaa afceliye (turjubaan).

SOMALI

یہ دستاویز اہم ہے۔ اگر آپ اس دستاویز کو سمجھنے سے قاصر ہیں تو براہ کرم انگریزی زبان سے واقف اپنے کسی دوست یا رشتہ دار سے کہئے کہ وہ آپ کی جانب سے آپ کے مقامی نمبر ہوڈ آفس یا ہاؤسنگ ٹیم سے رابطہ کریں۔ ہم پھر آپ سے ملاقات کرنے کیلئے ایک ترجمان زبان کا انتظام کر دیں گے۔

URDU

If you would like this handbook in Braille, in large print or on CD, call the Leasehold Team on **0121 303 2147** or on **0121 303 2148**. If you have a textphone and would like to talk to us using the Type Talk Service, call either of these numbers with **18001** in front of it.

1 Your leasehold service

What is a leaseholder?	3
Leasehold Team	4
Customer care	5
Complaints	7
Consultation	8

2 Your lease

What is a lease?	9
What happens if you break the terms of your lease?	10

3 Your home: rights and responsibilities

Your rights as a leaseholder	11
Your responsibilities as a leaseholder	12
The council's rights as your landlord	14
The council's responsibilities as your landlord	14
Health and safety in your home	15

4 Services and major work

What is a service charge?	17
Services provided	17
Caretaker service	17
Neighbourhood caretaking and cleaning	18
Concierge service	19
Cleaning for low-rise blocks	19
Other services	20
Electricity in communal areas	20
Lift maintenance	20
Inspection of fire extinguishers	20
Grounds maintenance	20
Day-to-day repairs	20
Buildings insurance	21
Management charge	21
Major work	21
Consultation for major work	22
Long-term agreements	22
Window replacement policy	22

5 Paying for services and major work

Annual service charge	23
Major work service charges	23
Help with paying	24
Extended payment scheme	24
Statutory right to a loan	25
Applying for benefits	25
Arrears	25
Service charges and the law	27
What to do if you don't agree with a service charge	27

6 Getting involved

Leasehold Liaison Board	29
-------------------------------	----

7 Buying, selling and subletting

Selling your home (lease)	31
Buying from an existing leaseholder	32
Subletting	32
Gas safety	32
Buying the freehold	33

8 Repairs

Repairs: who is responsible?	35
Reporting repairs	38
Repair response times	39
Repairs service standards	39

9 Handy hints on minor repairs

41

10 Getting in touch

Contact the Leasehold Team	49
Invoice enquiries	49
Local housing teams	50
Tenant and resident management organisations	51
Residents' associations	51
Useful contacts for leaseholders	52
Repairs Contact Centre	52

Section 1

Your leasehold service

What is a leaseholder?

When you purchased your flat or maisonette under a long lease, you bought the right to live in your property for a fixed number of years. The council retains the freehold and is therefore your landlord, with a legal duty to make sure you keep to your obligations – as set out in the lease – and also to maintain and repair the building that your home is in and all shared areas, grounds and services.

Your lease states that you must contribute towards the costs of managing and maintaining your block, estate and grounds. These costs are called 'service charges' and are explained fully on page 17 of this handbook.

As a leaseholder you are responsible for looking after your home by keeping it in good repair and condition and maintaining any garden area included in your lease. Your boundary plan will show the extent of any garden that is included.

You are required to keep to the management rules and terms of your lease and you need permission from the council as your landlord before you make any alterations, additions or improvements to your home or if you want to sublet it.

You will find more information on all the above in this handbook.

Leasehold Team

The Leasehold Team is a group of officers dedicated to the managing and administration of the council's leasehold properties.

The team takes responsibility for any information you give to us. It will be kept secure and confidential. We will treat anything you say to us with sensitivity and discretion.

You can ask to see any information that we have on file about you as long as you give us reasonable notice. See 'Your rights as a leaseholder' on page 11.

The Leasehold Team's main tasks are:

- calculating service charge bills;
- answering leaseholder enquiries;
- attending leaseholders' and residents' meetings;
- developing policy and practice for the council's portfolio of leasehold properties;
- enforcing leaseholders' covenants;
- recovering service charge arrears;
- preparing information for County Court proceedings and Leasehold Valuation Tribunals;
- consulting leaseholders on major works programmes.

What should you expect from the Leasehold Team?

The Leasehold Team should provide you with:

- accurate and detailed annual service charge invoices;
- details of the way the service charge has been calculated, if you write to us to request them;
- help and information about paying your bills;
- support and advice on leasehold issues.

This list is not comprehensive. It just highlights the most important services provided by the team.

The Leasehold Team meets regularly with the Leasehold Liaison Board (see page 29), working together to identify opportunities for service improvements and, wherever possible, to put them into practice.

Key contacts

When the Leasehold Team has been informed that you've bought your property, you'll get a welcome letter full of useful information. This includes details of your property insurance, service charges and ground rent and how to report communal repairs and contact the Leasehold Team.

When you telephone the council with an enquiry about leasehold matters (including suggestions and complaints) your first point of contact will be one of the Leasehold Team, who may be able to give you an immediate answer. If not, he or she will put you through to a member of the team who can help.

You can also speak directly to your leasehold service officer on the phone to discuss any aspect of your lease or any of our services.

You are allocated a leasehold service officer when you take on your lease.

How to contact the Leasehold Team

Telephone

0121 303 2147 or 0121 303 2148
8.45am to 5.15pm, Monday to Thursday
8.45am to 4.15pm, Friday

Email

leasehold.team@birmingham.gov.uk

Fax

0121 464 4418

In person

If you would like to make an appointment to discuss leasehold issues in person telephone the Leasehold Team on 0121 303 2147 or 0121 303 2148.

Website

For more information about leasehold issues online go to:
www.birmingham.gov.uk/leaseholders

Customer care

Our commitment to you: service standards

The council aims to provide an efficient and fair leasehold service. We have set out our commitments to you in a series of service standard leaflets, both general and specific to the leasehold service. If you would like copies of these leaflets, contact us (see page 4) or they are available online at www.birmingham.gov.uk/service-standards

General service standards

We will:

- Answer phone calls within six rings. The person answering will give their name and service area.
- Deal with phone calls immediately or, where this is not possible, call you back within one working day or at an agreed time (if we transfer your call, we will tell the other member of staff your name and why you are calling).
- Acknowledge your letters or emails within three working days, and reply within ten working days (if we need to follow up with a more detailed reply, we will let you know when to expect it).
- Send forms or information leaflets you ask for within five working days.
- Provide you with clear and relevant advice and information in response to any query.
- Visit you in your own home if you cannot come to our offices.
- Leave a calling card when we visit you at home and you are not in.
- Carry identity badges at all times. Always ask to see identification before letting anyone into your home.

We will:

- Treat you with respect and deliver our service in a way that meets your needs.
- Train all our staff in equality and diversity issues.
- Make sure no one receives less favourable treatment than anyone else.
- Act quickly and firmly against any kind of discrimination.
- Make sure our offices are accessible.
- Provide induction loops and sign language facilities if you need them.

- Use written and spoken language that is clear and easy to understand.
- Provide you with written documents that are easy to read and offer them in large print, Braille or on CD if required.
- Arrange to translate documents or for an interpreter to explain written documents to you if you don't speak English.
- Collect and monitor information about customer satisfaction and the profile of our service users and use this to improve our services.
- Assess the impact of our policies and services and make changes if they are found to be treating any group unfairly.

Leasehold service standards

We will:

- Send you a welcome pack as soon as we know that you have bought a leasehold home from the council.
- Give you an invoice and certificate for your service charges each year. The certificate will explain the elements that make up your service charge.
- Give you an invoice for your ground rent each year or half year in line with the terms of your lease.
- Consult you at least 30 days before we carry out any major work to your home.
- Tell you in good time if we need to get into your home to carry out repairs.
- Work with leaseholders to improve the services we provide.

Accessing the leasehold service in person

- If you have an appointment you will be seen within five minutes of your appointment time.
- If your enquiry can be dealt with there and then, we will deal with it at the time of your visit.
- If your enquiry means that you need to see one of our advisers we will offer you an appointment within five working days.
- We will provide a private area for your interview if you would prefer.

Customer care (continued)

Smoking regulations

Under the Smoke Free Regulations that came into force in 2007, employees have the right to work in a smoke-free environment.

Birmingham City Council politely asks you not to smoke while our staff are in your home, whether this is to carry out a repair or to visit you to discuss your lease or any other matter. If you smoke, our staff may not be able to remain working in your home.

Complaints

We try hard to provide a fair and efficient service. However, we know that there may be times when things go wrong.

If you have a complaint about our service, let us know. We can then try to put it right. For more information, see 'How to complain' below.

What is a complaint?

You may not be happy because:

- we took too long to do our job or provide a service;
- we didn't do what we said we would do;
- we gave you the wrong information; or
- we treated you unfairly.

In general terms a complaint is not:

- a disagreement with a government regulation we must follow; or
- a routine request for a service, such as reporting repairs needed to your block.

How to complain

You can contact any member of staff to make a complaint, but it is best to contact your local housing team either in person or by phone or letter (see page 50 for contact details). You can contact us by textphone if you are deaf or hard of hearing. Call your local housing team's number with 18001 in front of it. You can also fill in a complaint form online at www.birmingham.gov.uk/contactus

The 'Your Views' leaflet explains how to complain and includes a feedback form that you can fill in by hand and post to us. Ask your local housing team if you need a copy. If you need help, a member of staff can assist you to fill it in.

If we can't sort out your complaint straightaway, we will register it and pass it on to an investigating officer. He or she will contact you within ten working days with a full response or to tell you what is happening. He or she will keep you informed every ten working days until the investigation is complete.

If, following an investigation, we find that we have done something wrong, we will apologise in writing and will do everything we can to put things right. We will take action to make sure the same problem does not happen again to you or any

other customer. If your complaint was about one of our policies, we may review the policy to see whether we need to change it.

What to do if you are not happy with the response you get

If you are not happy with the result of the investigation, you can ask us to review it. We will respond within 20 working days and explain how to take the matter further through the Local Government Ombudsman or Leasehold Valuation Tribunal, if necessary.

The Local Government Ombudsman is an independent organisation which may investigate the matter further. You can also apply to the Leasehold Valuation Tribunal and ask them to resolve a matter for you. The contact details for both are on page 52. You may also want to take the matter up with your local councillor. You can find their contact details online at www.birmingham.gov.uk/councillors

Consultation

We believe every leaseholder has the right to influence decisions made about their home and surrounding area.

It's your right to be consulted

We will always give you the opportunity to comment on any plans that affect you and your home, including:

- alterations, major repairs and improvements to your home;
- changes to your lease agreement;
- changes to policy or practice that affect you.

You can raise any concerns or complaints with your local housing team (see page 50). We will also consult you, along with others, about important issues that affect all residents or groups of residents.

How we will consult you

We collect your views in different ways, including:

- staff visits to your home;
- walkabouts to look at improvements that could be made in an area;
- letters, postal and internet surveys;
- phone or door-to-door surveys;
- meetings, conferences – including over the phone – and seminars;
- leaseholder forums;
- focus groups;
- open days, exhibitions and road shows;
- Leasehold Liaison Board or other residents' meetings;
- 'mystery shopping' where you check our services anonymously and report your findings to us.

Whatever type of consultation we use, we will make sure that any information we give you is easy to read and understand. We will seriously consider what you have to say and explain to you how we have used your input to make a difference.

How we will keep you informed

We aim to keep you informed about how we are managing our services, what changes or developments are being planned, and what is happening in communities where we have homes.

We produce fact sheets, newsletters or leaflets on particular topics, and we sometimes hold local meetings to tell people about certain developments, and to discuss their concerns.

We also put up-to-date information about the leasehold and housing services on our website at www.birmingham.gov.uk/housing

How can I make suggestions?

We welcome any constructive comments about our service, organisation and way of working. If you would like to make a general suggestion, contact any member of staff or ask your local housing team for the 'Your Views' leaflet that explains the different ways you can give feedback.

The 'Menu of Involvement' lists all the different ways you can get involved with your housing service – ask your local housing team for a copy (see page 50) or view it online at www.birmingham.gov.uk/menu-of-involvement. You can also fill in an enquiry form online at www.birmingham.gov.uk/housing. We will take whatever you say seriously.

Section 2

Your lease

What is a lease?

The term 'lease' as used in this handbook is a legal agreement between you and Birmingham City Council. It is a complex document that sets out the obligations and rights of the leaseholder and the council.

When you bought your home, your solicitor should have given you advice about what your lease means.

Not all Birmingham City Council leases are the same as, over time, they may have been amended to reflect changes in legislation. You should always refer to your individual lease.

Like most legal documents your lease can be difficult to read and understand.

Terms used in the lease

Here are some of the main terms you will see used in your lease and what they mean.

The **lessee** means you as owner of the lease of the flat or maisonette.

The **lessor** means Birmingham City Council.

At the beginning of the lease there are definitions for:

- the estate;
- the building in which a leaseholder's home is located;
- a leaseholder's flat or maisonette.

Clause 3 of the lease sets out the leaseholder's responsibilities to the freeholder (Birmingham City Council). These are known as **covenants**.

The leaseholder agrees to:

- pay the ground rent, council tax and service charges within the time limit set;
- allow the council access to their home to assess and repair areas it is responsible for;
- insure the contents of their home;
- tell the council within 21 days of selling their home;
- keep their home in good repair and condition;
- not make alterations without permission from the council;
- not use their home for trade, business or immoral purposes.

Please note: you must not carry out alterations to the structure of your home (including windows) without written consent from the council's Leasehold Team. It may take some time for us to give consent, depending on the terms of your lease.

Clause 4 of the lease sets out Birmingham City Council's responsibilities or covenants.

The council agrees to:

- manage the estate;
- maintain the structure of the building and any area that is shared with other residents such as lifts and stairs;
- keep communal / shared lawns and gardens clean and tidy;
- insure the building (**not** the contents).

The **maintenance obligation** means that the council must undertake works to the structure and exterior of the building where your home is and to any services used by more than one tenant or leaseholder. These are listed below.

Repairs to the structure of the building

Examples of these include:

- exterior walls;
- roof;
- foundations;
- timbers and joists;
- beams;
- chimney stacks;
- external parts of windows (but not the glass in the windows nor fasteners);
- gutters; and
- rainwater and soil pipes.

What is a lease? (continued)

Repairs to services that are also used by the council, other lessees or tenants

Examples of these include:

- sewers, drains, channels and watercourses;
- gas, water and electric supply pipes;
- district heating or hot water systems;
- lifts, lift shafts and lift machinery;
- passages and landings; and
- council boundary walls and fences.

The **First Schedule** describes the building in which you have bought your home – giving you the name of the block.

The **Second Schedule** describes the ‘demised premises’ – this is the part of the block or house you have bought, in other words the internal shell of your flat or maisonette. It is your responsibility to maintain this part of the block.

For example:

- floor surface, including floorboards or floor screed;
- ceiling plaster or plaster board;
- wall plaster or plaster board;
- walls (non structural), excluding the exterior walls and walls dividing the flat from other flats or common walls (structural);
- internal surfaces of the exterior window frames;
- window glass; and
- all doors and door frames.

The **Third Schedule** sets out the rights you have to the demised premises such as use of gas, electricity and water services and rights of way.

The **Fourth Schedule** sets out the council’s rights of access to the demised premises, the council’s rights of access to any adjacent buildings and the rights of other lessees in the block.

The **Fifth Schedule** sets out the rules and regulations for lessees and other occupiers covering matters such as antisocial behaviour.

The **Sixth Schedule** sets out how the service charge is calculated and recharged.

What happens if you break the terms of your lease?

If you break any of the conditions of your lease the council will take action to make you put things right.

It is important that you read your lease carefully or seek legal advice before carrying out major work or improvements that affect the communal/shared and structural areas of your building.

The Leasehold Team can advise you on any issues that could prevent you from breaking the conditions of your lease. Turn to page 4 for the team’s contact details.

Section 3

Your home: rights and responsibilities

Your rights as a leaseholder

The law

There are several laws and acts of parliament that protect your rights as a leasehold tenant. If you are not sure of your rights, you can contact the Leasehold Advisory Service (Lease) and talk to one of its specialist lawyers for legal advice.

The service is free and funded by the government. It also has a website that features lots of useful information, or you can ask a question online. Contact details are on page 52.

You could also contact the Citizens Advice Bureau for free help (see page 52).

The main acts of parliament covering leasehold tenancies are:

Housing Act 1985

Landlord and Tenant Acts 1985 and 1987

Housing and Planning Act 1986

Leasehold Reform, Housing and Urban Development Act 1993

Housing Act 1996

Commonhold and Leasehold Reform Act 2002

- You can view copies of these acts at the main library in the city centre of Birmingham. For opening times, go online to www.birmingham.gov.uk/centrallibrary

Repairs and maintenance

You have the right to ask your landlord (the council) to keep the common/shared and structural parts of your block in a fit state of repair (see page 20).

You also have the right to be consulted about major repairs for which you will have to pay a share (see page 21).

Making alterations

You have the right to make alterations to the inside of your flat, as long as you do not remove structural walls (including windows) or cause damage to the outside or shared parts of the building.

If you want to remove walls or change the structure you must ask us for permission before you start and you may need planning permission and building regulations approval. Always check

with the Leasehold Team if you are unsure whether or not you are allowed to do any work.

Management

You have the right to expect your landlord (the council) to deal with problems in your block, such as neighbour nuisance, dirt or rubbish.

Quiet enjoyment

Under the law you have the right to the 'quiet enjoyment' of your home. This means you have the right to live peacefully in your flat without interference from your neighbours or landlord, as long as you keep to the conditions of your lease.

Selling your home

You have the right to sell your lease (see page 31).

Lodgers and sub-tenants

You have the right to take in lodgers or rent out your flat (see page 32).

Your responsibilities as a leaseholder

You have responsibilities as the owner of a leasehold home. As a leaseholder you effectively become a 'shareholder' in the block you live in. This means that you have to pay your share of the costs of managing and maintaining your block.

Your landlord (the council) has a legal duty to charge you for your share of the costs, and you have a legal duty to pay them.

Service charges

You must pay your share of the costs of managing and maintaining your block. This is a legal duty set out in your lease.

If you do not pay your share, you are breaking your lease agreement and we could apply to the Leasehold Valuation Tribunal and then to the courts to have your lease 'forfeited'. In these circumstances, you could lose your home.

See section 4, 'Services and major work' for details of the services provided and how they are calculated.

If you have financial problems we may be able to give you a loan or make other arrangements to help you pay your service charges (see page 24).

Ground rent

You must pay your ground rent within 28 days of it being requested.

Repairs and maintenance

You must keep your home in good repair and condition.

Major alterations

You must not do anything that is likely to damage the structure of the building or cause damage to shared services (such as plumbing to the roof tank, electricity or gas supplies, or sewerage).

If you want to carry out any work that may affect the rest of the building you must first get our permission in writing. You may also need planning permission and building regulations approval.

Annual gas checks

As a homeowner you have a responsibility to make sure the gas fittings and appliances in your home are safe (see 'Health and safety in your home' on page 15).

Selling or subletting

You must advise the council if you sell or sublet your home. See 'Buying, selling and subletting' on page 31.

Living alongside your neighbours

There are aspects of living in a flat that can be difficult. You may have people living above and/or below you, and you may have to share landings and other areas with your neighbours.

You have a right to the 'quiet enjoyment' of your flat, and your neighbours have the same right. We will try to deal with nuisance behaviour that affects you, but equally you must not cause a nuisance. Tenants who seriously harass their neighbours can lose their home – even leaseholders.

If you have a problem with your neighbour, try talking to them. When people live close together they often do not realise that they are disturbing others. If you feel you can, explain to them politely in person or by letter, that they are causing you a problem.

If the problem carries on, contact us. We can give you advice on how to deal with it. We will treat all information as confidential. We may need to investigate the problem ourselves.

Your responsibilities as a leaseholder (continued)

Being a good neighbour

- Control the volume of sound from radios, music equipment and TVs. Do not put these systems against shared walls or on the floor.
- Make sure you mow lawns and do housework at reasonable times of the day.
- Keep noise in or near your home right down from 11pm to 7am.
- Warn neighbours when you are going to do something noisy like drilling, hammering or having a party.
- Make sure your children think about how their playing habits might affect your neighbours.
- Be quiet when you get home late or leave early. Don't slam doors, sound car horns, rev engines or shout.
- Communal areas and landings should be kept clear at all times to avoid health and safety problems and so that communal areas can be cleaned. This includes rubbish and items such as bicycles and pushchairs.

Antisocial behaviour and hate crime

We want you to feel safe in your home and your neighbourhood. If you are being affected by antisocial behaviour or hate crime (see below for what these terms mean), get in touch with us (see page 4). We can help.

Antisocial behaviour is any behaviour which harms the quality of life for residents in an area. It includes noise, drug dealing and vandalism.

Hate crime is any criminal offence against a person or property that is motivated by a hatred of someone because of their status or characteristics. This includes:

- race, colour, ethnic origin, nationality or national origin;
- religion;
- gender or gender identity;
- sexual orientation; or
- disability.

Whenever possible we will take action against antisocial behaviour and hate crime. We consider

this a high priority and will work with other agencies, including the police, to deal with such behaviour.

Pets

Consult your lease as you may have to get written permission to keep a dog. If you want to keep a dog, you should consider how you are going to look after it and train it, and the impact it might have on your neighbours.

We have advice leaflets that you can get from your local housing team (see page 50) about keeping pets, but your main responsibilities are below.

- You must clean up after your animals.
- You must not allow your animals to make too much noise (for example, barking continually inside or outside your home).
- You must make sure that you keep all pets under control.

We can take action against you if you are not a responsible pet owner.

Television aerials and satellite dishes

You are not allowed to fix a satellite dish or television aerial to council property without getting planning permission and written permission from us. You will be asked to remove any dishes that are put up without consent.

Rubbish removal

Household waste is collected once a week using the black bags delivered to your home in rolls twice a year. In tower blocks you will usually need to put the bags into shared bins or down refuse chutes.

You should take large items or large amounts of waste to one of the council's household recycling centres, otherwise you can ask for a 'bulky waste collection'. The first three collections are free, after which there is a charge. Call the council's Contact Centre on 0121 303 1112 to find out more about waste issues.

Recycle as much of your waste as possible using the fortnightly paper/cardboard and bottle/can collections, for which households are provided with blue and green boxes. Garden waste collections are fortnightly in most areas.

The council's rights as your landlord

The council is responsible for the management and maintenance of the block where you live.

We have the right to make decisions about:

- the management of your block;
- repairs and maintenance to the structure and shared areas of the block; and
- any improvements to the block.

We will consult you about any major repairs (see page 21).

Charges

We have a legal duty to make charges for:

- ground rent;
- management costs;
- repairs to, and maintenance of, shared areas; and
- improvements to the block.

Right of entry in emergencies

We have the right, in some circumstances, to enter your property to carry out repairs if there is a danger to other residents.

Examples would be if you removed a structural wall or if you were causing damage to other properties in the block because a leak in your plumbing was flooding the flats below.

The council's responsibilities as your landlord

Repairs

We are responsible for keeping the structure and shared areas of the block in good repair, see page 35 for more details of who is responsible for which repairs.

Consultation

We have to consult you about any repairs to your block which are likely to cost each leaseholder more than £250 (see page 21).

Charges

We have a legal duty to collect a share of the cost of maintaining and managing the block from leaseholders. If we did not do this council tenants would be paying for leaseholders in their rents and that would be breaking financial regulations.

Over the next few pages we tell you in more detail about the services you are entitled to, and your rights and responsibilities as a leaseholder.

Health and safety in your home

Annual gas checks

As a homeowner you have a responsibility to make sure the gas fittings and appliances in your home are safe.

Carbon monoxide

This is caused by faulty gas appliances and flues. It is a colourless, tasteless and odourless gas that can kill you if you breathe it in. It is up to you to protect yourself and your family from this danger.

Gas Safe

This is the national watchdog for gas safety, and it recommends that you should have a home gas safety check every year. This should be done by a Gas Safe registered engineer. You should also use a Gas Safe registered engineer if you want any new gas appliances installed.

You can find a local gas engineer in the Yellow Pages or online at www.gassaferegister.co.uk

Birmingham City Council uses three Gas Safe registered contractors to carry out gas safety checks in council homes. These contractors offer council leaseholders a gas safety check at a competitive price. Contact the Leasehold Team to find out more (see page 4).

Before allowing a gas engineer into your property you should insist on seeing their identity card. The card should include a photograph of the engineer with a list on the back of the type of gas work they are qualified to carry out.

If you smell gas

- Open doors and windows to get rid of the gas.
- Check your cooker to see if the gas has been left on unlit or if a pilot light has gone out.
- Call National Grid (Gas) on 0800 111 999 from outside your home. Using a phone inside, even a mobile phone, could cause an explosion.
- Turn off the gas at the meter.
- Don't smoke or use naked flames.

Fire safety

There are two simple things you can do to protect yourself and your family from fire:

- fit smoke alarms in your home; and
- test your smoke alarms once a week to make sure the batteries are working.

West Midlands Fire Service offers free fire safety checks for all Birmingham residents. If you would like to take advantage of this offer call 0800 389 5525.

Fire safety in flats

Your building is designed to resist fire and stop the spread of smoke. It is important that you know what to do if there is a fire in the block and how you can help to keep your block safe.

Be prepared

DON'T panic – it can make you act foolishly and lead you into danger.

KNOW what safety actions to take during a fire – it could save your life.

PLAN your escape route in case a fire happens – don't use the lift.

RECOGNISE what your smoke alarm sounds like.

FIND out how to call the fire service.

If your flat is on fire – act fast

- Don't ignore your smoke alarm.
- If a door feels hot, there's probably a fire on the other side.
- Close the door to the room where the fire is and other doors to prevent the spread of fire and smoke.
- Get out closing the front door behind you and stay out.
- Call 999 to report the fire.

Health and safety in your home (continued)

If you are trapped and can't call 999

- Close all doors and go to the balcony or a window.
- Attract attention by shouting, waving a cloth, or in any way you can.
- Don't jump – wait to be rescued.

What to do if another flat is on fire

- If the fire is in another flat call 999 to report it.
- During a fire you can't use the lifts and the stairs could be overcrowded with other residents and firefighters.
- Rather than try to escape, it's probably safer to stay in your flat as it's designed to resist fire getting in.
- Close all doors and go to the living room. It's usually the safest place to be.

Smoke

Smoke is the main danger from fire and you should avoid breathing it in if possible.

To help avoid breathing in smoke, seal the room, stuff wet towels and sheets in gaps around doors to keep out smoke, and stay low – smoke rises.

It may help to tie a wet cloth over your nose and mouth to help you breathe, but this won't filter out deadly gases.

If there's no smoke outside, open a window slightly. You might need to close it later, so only break it if necessary.

Walk out calmly using the stairs and hold on to the rail. If heavy smoke prevents you from walking out, go to a smoke-free area and wait for the fire service.

You should only leave your flat if:

- the fire is in your flat;
- your flat is full of smoke; or
- the fire service tells you to get out.

If you do leave

- Take your key if you can get to it safely.
- Close the door behind you and take a torch, if one is handy.

Window safety

If you have pivot windows fitted with safety restrictors, make sure the restrictors are only released for cleaning and that when you've finished they are re-engaged.

While a restrictor is removed the window should not be left unattended. Restrictors are fitted for safety reasons to limit how far the windows can open. If restrictors are left off it can cause a serious accident.

Section 4

Services and major work

Service charges

What is a service charge?

Your lease says that, as landlord, the council is responsible for insuring, maintaining and repairing the outside and shared areas of the building where your home is located.

The council pays for these things, and for providing other services specified in your lease. It then recovers its costs from leaseholders as 'service charges'. Tenants are also charged for these services and pay separately.

The services provided and how we calculate charges for them are covered in detail next, but basically the council calculates how much it costs in total to provide a service or amenity to your block or estate and then divides this cost into individual contributions to be paid by tenants and leaseholders.

The council is legally required to collect service charges from leaseholders. These charges must have been "reasonably incurred" and the work must have been carried out to a "reasonable standard".

The following is an explanation of each of the services we may provide and you could have to pay for. Your service-charge certificate – which you will receive each year with your invoice – shows which of these services is provided to your property.

The service charges are calculated at the end of each financial year for work or services already provided.

Services provided

Caretaker service

What should you expect?

Some high-rise blocks are covered by a caretaker service. Caretakers clean internal and external shared areas of the block and also carry out health and safety checks.

A caretaker's duties include:

- cleaning internal shared areas of the block;
- keeping the area around bin rooms and rubbish chutes clean and tidy and unblocking chutes if needed;
- litter picking around the block and removing any bulky rubbish;
- checking that lighting, lifts and safety equipment are in good working order and reporting repairs when needed; and
- gritting shared pathways around the block when it snows.

For more details on your caretaker's duties, contact your local housing team (see page 50).

Calculating the cost of this service

The costs taken into account when assessing the charges may include all or some of the following:

- the total salaries of the caretakers on your estate;
- accommodation costs;
- cleaning materials;
- equipment, for example for communication;
- clothing/uniforms;
- vehicles; and
- administration charges.

The total cost for each estate is divided by the number of homes receiving the service to give a cost per home.

How is the service monitored?

A housing officer from the local housing team regularly checks the caretaking service for your block. The local housing manager also routinely checks the service.

How to complain

Contact your local housing team if there is a problem with the service provided by your caretaker (see page 50).

Neighbourhood caretaking and cleaning

What you should expect

There are several neighbourhood caretaking schemes in the city, made up of neighbourhood caretakers and cleaners.

Neighbourhood caretakers deliver a minor repairs and maintenance service and carry out environmental work to communal housing areas in the neighbourhood.

Neighbourhood cleaners deliver a cleaning service to high and low-rise blocks in the neighbourhood.

A neighbourhood caretaker's duties include:

- inspecting the neighbourhood and reporting and resolving issues such as vandalism, repairs, graffiti, antisocial behaviour and parking;
- providing a minor repairs and maintenance service to communal housing areas;
- carrying out environmental works such as cutting back shrubs and clearing pathways;
- checking blocks to make sure lighting, lifts and health and safety equipment are working; and
- supervising neighbourhood cleaners.

A neighbourhood cleaner's duties include:

- cleaning internal and external shared areas of high and low-rise blocks in the neighbourhood;
- litter picking around the block and removing any bulky items; and
- assisting neighbourhood caretakers.

Calculating the cost of this service

The total cost for each neighbourhood caretaking scheme is apportioned between the total number of homes included in the scheme to give a cost per home.

The costs taken into account when assessing charges for neighbourhood caretaking may include all or some of the following:

- the total salaries of the caretakers in your scheme;
- the total salaries of the cleaners in your scheme;
- accommodation costs;
- cleaning materials;
- equipment, for example for communication;
- clothing/uniforms;
- vehicles; and
- administration charges.

How the service is monitored

A housing officer from the local housing team regularly checks the caretaking service for your block. The local housing manager also routinely checks the service.

How to complain

Contact your local housing team if there is a problem with the service provided by your neighbourhood caretaking scheme (see page 50).

Concierge service

What you should expect

Closed-circuit television cameras are located in the internal shared areas of blocks. These are monitored by concierge and security officers who are based in an office in one block but also monitor other blocks nearby.

Concierge officers are able to help with most routine queries on security and housing matters. They work from 7am to 7pm. Security officers provide a security-only service and work from 7pm-7am, weekends and bank holidays. Security supervisors make sure that all concierge schemes have officers on duty during evenings, weekends and bank holidays. They also look after the safety of security officers while they are on duty and respond to residents' queries.

The benefits of living in a concierge scheme are:

- activity can be recorded and monitored;
- access to the block is controlled;
- support is provided in emergency situations; and
- concierge or security officers can respond to complaints about noise and other antisocial behaviour.

Cleaning for low-rise blocks

What should you expect?

In some low-rise blocks, cleaning is carried out by a contractor working on behalf of the council. The cleaning contractor delivers a weekly service to internal shared areas of the block such as landings, corridors and stairways, and carries out litter picks in external shared areas. The contractor will carry out a 'deep clean' to the block once a year as needed.

Cleaners are not responsible for collecting normal household rubbish.

If you are not satisfied with the service, tell your local housing team, which is responsible for managing and monitoring its quality (see page 50).

Calculation of costs

The total cost of providing the concierge service across the housing area you live in is divided by the number of homes in the district receiving the service, to give a cost per home.

The block cost shown on your certificate is calculated by multiplying the number of homes in your block by the cost per home.

How is the service monitored?

A housing officer from the local housing team regularly checks the concierge service for your area. The local housing manager also routinely checks the service.

How to complain

Contact your local housing team if there is a problem with the service provided by your concierge (see page 50).

Calculating the cost of this service

The cost is based on the total cost of providing the service to your block. This cost is then divided by the number of homes in your block to give a cost per home.

How is the service monitored?

A housing officer from your local housing team regularly checks the cleaning service for your block. The local housing manager also checks the service routinely.

How to complain

Contact your local housing team if there is a problem with the service provided by your cleaner (see page 50).

Other services

Electricity in communal areas

This is a charge for the cost of providing lighting to shared areas within the block and forecourts, where applicable.

It is based on the cost of providing the service on a citywide basis. The total amount the council pays for electricity is divided by the number of homes receiving the service, giving a cost per home. The block cost shown on your certificate is calculated by multiplying the number of homes in your block by the cost per home.

Lift maintenance

This is a charge for the cost of servicing any lifts in your block. The charge is based on the total cost of providing this service to the whole block. This cost is then divided by the number of homes in your block to give a cost per home.

This charge does not include any additional repairs that fall outside the maintenance contract. These charges will be included in the day-to-day repairs service charge (see opposite).

Inspection of fire extinguishers

This is an annual charge for inspecting all fire extinguishers in high-rise blocks to make sure they are in full working order. It is based on the cost of providing the service on a citywide basis.

The total amount paid by the council is divided by the number of homes receiving the service to give a cost per home.

Grounds maintenance

This is an annual charge made for maintaining any shared areas of your block that are grassed, planted or paved.

The grounds maintenance charge is based on the cost of providing the service on a citywide basis. The total amount paid by the council is divided by the number of homes receiving the service to give a cost per home.

Day-to-day repairs

Under the terms of the lease the council must carry out work to the structure and external parts of your building and to services used by more than one tenant or leaseholder.

You will not usually be consulted before we carry out day-to-day repairs unless the cost of the work exceeds a certain limit (for more information see 'Major work' on page 21).

Below are some examples of the repairs that the council must do.

Repairs to the structure of the building

- exterior walls
- roof
- foundations
- timbers and joists
- beams
- chimney stacks
- gutters
- rainwater and soil pipes
- external parts of windows (but not the glass in the windows nor fasteners)

Repairs to services that are provided to the council for leaseholders and tenants

- sewers, drains, channels and watercourses
- gas, water and electric supply pipes
- district heating or hot water systems
- lifts, lift shafts and lift machinery
- passages and landings
- council boundary walls and fences

Who does the work?

The council employs contractors to carry out repairs that are our responsibility. All tradespeople must carry identity cards with them at all times. Make sure you ask for identification before you let anyone into your home.

How the costs of these services are calculated

As a leaseholder you have to pay for your share of the repair work we carry out. Day-to-day repairs are usually carried out in response to routine requests and a leaseholder's share of the cost is less than £250.

The cost of any day-to-day repairs carried out by the council to your block is divided by the total number of homes in your block to give a cost per home. Your certificate of charges will show the total cost of repairs carried out to your block throughout the financial year and your individual contribution towards this cost.

If you would like more information about repairs that have been carried out you can request a breakdown of the charge. For more information on repairs see section 8, 'Repairs'.

Insurance and management charges

Buildings insurance

The council must insure your property against fire and other risks. This insurance policy provides buildings cover for your home. As a leaseholder you can claim for damage to the inside of your home. The insurance does not include cover for communal areas, including roofs. The policy covers loss or damage to your home caused by the following:

- fire, lightning, explosion, or earthquake;
- riot or malicious damage;
- subterranean fire, storm or flood;
- aircraft;
- escaped water;
- oil leakage;
- falling trees;
- theft;
- impact;
- aerial breakage;
- accidental breakage of fixed glass and fixed sanitary ware;
- accidental damage to supply pipes and cables; and
- subsidence.

If you need to make a claim, contact our insurance provider, **Zurich Municipal Insurance, on 0870 241 8050** between 8am and 6pm. Staff there will advise you how to proceed and may recommend contractors to do any repairs you need.

For an emergency outside of office hours you need to phone the out-of-hours number on 0800 0280 336.

This insurance does not cover the contents of your home. You should take out your own contents insurance cover.

Management charge

This charge is specified in your lease and pays for the cost of the management service provided by the Leasehold Team. Depending on the terms of your lease the charge is either:

- £10 or ten per cent of the total service charge bill, whichever is the greater; or
- calculated by dividing the total cost of delivering the management service by the total number of leaseholders in the city to give a contribution per property.

Major work

Under the terms of your lease the council has to repair and maintain the structure and exterior of the building your home is in and the services used by more than one tenant or leaseholder and you are required to pay a share of this cost. If your share of the cost of the work is more than £250 we must consult you first: this is called 'major work'.

Examples of major work that could be charged to leaseholders are: window replacements, re-roofing, rewiring, communal decorations, lift refurbishment or replacement, and replacement of gutters, fascias and soffits.

The council may also undertake major structural repairs and improvements to help extend the life of a block. For example, this could include window replacement and insulation as well as repairing the roof as part of a package that will help with insulation. When this happens, leaseholders could receive major work service charge invoices for large amounts.

To help leaseholders pay for this work the council offers an extended payment scheme (see page 24).

Consultation for major work

The law says that the council must consult with leaseholders before carrying out any work above a certain value or entering into a contract for the provision of services.

When the council is carrying out work that means a leaseholder will be charged more than £250, we have to follow a set consultation process before starting the work. Otherwise it cannot charge more than £250.

If the work is being carried out as part of a long-term agreement (see below) the council must write to every leaseholder and recognised tenants' association, if applicable, in the block. The letter must include a 'notice of intention' giving a description of the proposed work and an estimate of the cost.

The council must allow you 30 days to comment on the proposal in writing and must respond to your comments within 21 days.

If the work is not being carried out as part of one of the council's long-term agreements then it must follow a different consultation process and leaseholders may have the right to nominate a contractor of their choice.

Long-term agreements

A long-term agreement is a contract for goods, services or work (repairs) that will go on for more than 12 months – for example cleaning, insurance and maintenance contracts.

Whenever a landlord wants to enter into a long-term agreement and the cost to any leaseholder is more than £100 a year, they must consult with leaseholders before awarding a contract. This applies to contracts that have been entered into since 31 October 2003.

Further information

You can find out more about the consultation process for long-term agreements and major works from the Leasehold Advisory Service (Lease) – for contact details, see page 52 – or you can call the Leasehold Team on 0121 303 2147 or 0121 303 2148.

Window replacement policy

The council currently operates a window replacement policy which means that:

- leaseholders who have already replaced their own windows will only be asked to contribute towards the cost of replacing communal windows; and
- leaseholders may be given permission to install their own windows subject to entering into an agreement called a 'deed of variation', using an accredited contractor and following an agreed specification.

Permission may not be given to you to replace your own windows if you live in a high-rise block.

Contact the Leasehold Team if you have any queries about window replacement (see page 4).

Section 5

Paying for services and major work

Annual service charge

Turn to page 17 to find out more about what a service charge is.

The council will send an estimated bill each March, at the end of our financial year, based on last year's actual bill, to cover the service charge for your home.

Each September, when our accounts have been finalised and certified, we are able to send a certificate of actual costs. You will get an invoice for any balance outstanding, or a credit note if appropriate, along with this certificate.

When to pay

Your lease says that you should pay your service charge invoice within 28 days of receiving it unless you have made a prior arrangement with the Leasehold Team to pay by instalments.

How to pay

You can pay your annual service charge in a number of ways.

By post

Send to Birmingham City Council, Corporate Resources, PO Box 4092, Birmingham B4 7AD. Please do not send cash through the post. Cheques or postal orders should be made payable to "Birmingham City Council (Housing)".

Please enclose the payment slip and write the payment reference number on the back of the cheque or postal order. Receipts are not issued for cheque payments unless specifically requested.

If you want a receipt, return the invoice intact with "receipt required" written on it and enclose a stamped addressed envelope.

At any Post Office

Complete the payment slip provided and present it with your payment. Cheques should be made payable to "Post Office Ltd".

By debit or credit card

Call 0121 464 9671 and give your card details and payment reference number.

By bank giro credit

Payment may be made at any bank although a fee may be charged. Write the payment reference number on the back of the cheque.

By bank standing order

If you want to pay by bank standing order call 0121 303 2147/2148.

By online banking

Most banks offer an internet banking service and online payment. In order to pay this way you will need to quote the following details:

Bank sort code: 08-90-01

Account number: 61312960

Reference number: this is your payment reference number and can be found on the top right hand side of your service charge invoice.

Major work service charges

Turn to page 21 to find out more about what major work is.

When any major work has been completed you will get an invoice for your share of the actual costs the council paid for carrying out this work.

When to pay

Your lease says that you need to pay invoices within 28 days of the date you receive them unless you have made an arrangement with the Leasehold Team to pay by instalments.

How to pay

The methods by which you can pay for major work service charges are the same as for annual service charges. See above for details.

If it is difficult for you to pay the full cost of your major work invoice within 28 days and you are unable to get a loan from your bank or building society to cover the costs, you may be able to apply for help through the extended payment scheme (see page 24).

Help with paying

Extended payment scheme

Birmingham City Council has an extended payment scheme to help leaseholders who cannot afford the cost of major work invoices.

There are four options available.

Option one

Leaseholders with a major work invoice of at least £250 are allowed to spread their payment over a period of 12 months interest-free.

Option two

Leaseholders with a major work invoice of up to £3,500 are allowed to spread their payment over a period of up to three years. Interest would be charged based on the current Bank of England base rate, and the loan may be secured as a charge against the property (see 'What is a charge?' opposite).

Option three

Leaseholders with a major work invoice of more than £3,500 are allowed to spread their payment over a period of up to ten years. Interest would be charged based on the current Bank of England base rate, and the loan may be secured as a charge against the property (see 'What is a charge?' opposite).

Option four

In exceptional cases of hardship the council may consider putting a charge against your property. This would mean that the debt is secured against your property and is registered with the Land Registry. The debt only becomes payable when you sell your property, but you would have to pay interest, based on the current Bank of England base rate, on the charge each year (see 'What is a charge?' opposite).

There is an administration fee for options two, three and four. Please contact the Leasehold Team for current fees. This fee covers the costs involved in securing the debt as a legal charge against your property (see 'What is a charge?' opposite).

What is a charge?

A charge is a legal term that means that a debt will be recovered by the council by taking the amount that you owe out of the value of your property when you sell it.

Who can use the extended payment scheme?

The extended payment scheme has been set up to help those who have no other means of payment. It is not available to leaseholders who sublet their property or who own more than one property.

If you have any questions about how to pay invoices, or are having problems paying, contact the Leasehold Team (see page 4).

Help with paying (continued)

Statutory right to a loan

Who qualifies for a statutory right to a loan?

If you are the leaseholder of a flat bought under the Right to Buy scheme, you may have the right to take out a loan to cover the repairs part of your service charge. The right to a loan is governed by the Housing (Service Charge Loan) Regulations 1992.

You may qualify for this type of loan if you meet all the rules below.

- You must have bought your home under the Right to Buy scheme within the last ten years (if you are not the original purchaser of your flat you may still be eligible provided that the lease is within the original ten-year period).
- The loan must be for repairs work.
- The total service charge bill – together with any major work recharges made or requested during the financial year – must amount to more than £2,533 (this is the 2011 figure, the amount is adjusted annually for inflation).

The minimum amount you can borrow under this scheme is currently £845 and the maximum loan available is currently £33,776 (based on 2011 figures – the amount is adjusted annually for inflation).

How will I know if I am eligible?

The Leasehold Team will be able to advise leaseholders if they are eligible for a statutory loan. For contact details see page 4.

If you receive an invoice for major repairs, you can contact the Leasehold Team for advice on whether or not you qualify. If you want to take out this type of loan you must ask us in writing within six weeks of getting your invoice.

If a leaseholder exercises their right to a loan, the loan will be secured by a charge on their home and interest will be charged.

Applying for benefits

The benefits system can be confusing and the names of benefits and entitlements often change. You may be able to get help with mortgage repayments and ground rent payments if you are:

- sick;
- signing on and looking for a job;
- not working – for example, because you are retired or a single parent unable to go out to work because you have to look after your child; or
- working full or part-time but finding it hard to pay your bills – depending on your circumstances, help could be available if you are in low-paid employment.

What to do if you think you qualify for benefits

You need to get in touch with the Department for Work and Pensions to apply for benefits. They will take into account your housing costs when working out if you qualify.

Service charges are part of your housing costs, so it is important that you show the Department for Work and Pensions your service charge invoice and your certificate of actual cost.

If you are already receiving income support, you must show the Department for Work and Pensions your new invoice as soon as you receive it. They will calculate whether you are entitled to any extra benefits.

For advice on benefits, call the Benefits Service (see page 52).

Arrears

Any outstanding debts you have with the council because you haven't paid your invoices must be cleared immediately unless you have made an arrangement with the Leasehold Team.

If you fail to clear your debts, you are breaking the terms of your lease and the council will start legal proceedings against you.

You may also have to pay interest on your debts that will be equivalent to the Bank of England base rate plus two per cent.

Your home is at risk if you do not clear your arrears.

Service charges and the law

If you are in any doubt about your rights and obligations in relation to service charges you should get independent advice.

Under section 22 of the Landlord and Tenant Act 1985, leaseholders have the right to inspect accounts and other documentation that relate to the summary of costs for service charges. Requests to view this material must be made in writing to the Leasehold Team within six months of receiving the summary.

What to do if you don't agree with a service charge

The Housing Act 1996 introduced Leasehold Valuation Tribunals (LVTs) to help resolve disputes about service charges. LVTs provide an accessible and relatively informal way to resolve residential leasehold disputes.

LVTs can:

- decide if a service or administration charge is reasonable and whether it is payable;
- resolve disputes relating to insurance;
- make orders, where appropriate, to appoint a manager;
- change residential long leases; and
- make certain decisions relating to the right to manage.

Either the council or leaseholders can apply to an LVT. However, to access this service you have to pay a fee up to a maximum of £500.

You can get more information about LVTs from the Leasehold Advisory Service (see page 52).

Section 6

Getting involved

Leasehold Liaison Board

The council wants leaseholders to be involved in our decision-making processes. We have set up a Leasehold Liaison Board that meets regularly to discuss current leasehold issues and help make decisions about the services we provide to you.

The board is made up of leaseholders elected from all areas of the city. It represents leaseholders on issues relating to:

- leases;
- service provision;
- service charges;
- major repairs programmes;
- consultation; and
- working with other leaseholder groups.

Achievements of the Leasehold Liaison Board

The Leasehold Liaison Board was established in 2000 and has won some important concessions and benefits for Birmingham City Council leaseholders such as:

- the right to consultation;
- getting the council to report to the board on certain issues;
- changing the window replacement policy so leaseholders can be given permission to replace their own windows; and
- changing the way that service charges are calculated to make sure they are consistent, fair and reflect the actual cost of delivering services.

Keeping in touch with the board

The board provides information on its activities to leaseholders across the city through Forward the council's newspaper for residents.

It welcomes contributions from new and existing leaseholders.

You can get in touch with the board by calling the Leasehold Team on 0121 303 2147 or 0121 303 2148.

Section 7

Buying, selling and subletting

Selling your home (lease)

You can sell your home at any time. This is also known as 'assigning the lease'. If you bought your property under the Right to Buy scheme, you will have to repay some of the discount that you received if:

- you applied to buy, or bought, your home before 18 January 2005 and it was sold within three years; or
- you applied to buy your home after 18 January 2005 and sell it within five years.

If you bought your home on or after 18 January 2005 under the Right to Buy scheme, you have to offer the council first refusal if the property is put up for sale within ten years.

For detailed information about your property for sales purposes, your solicitor needs to write to the Leasehold Team to request a re-sales package (see page 4 for contact details). The package includes information on:

- **Ground rent** – details of how much is payable and information about when payments should be made and if there are any arrears outstanding.
- **Service charge** – the last three years' accounts, details of when charges are payable and what they relate to, and whether there are any arrears outstanding.
- **Major work** – details of any item of major expenditure outstanding or due in the next 12 months, whether there are any arrears outstanding and the council's duties under section 20 of the Landlord and Tenant Act 1985 covering major work.
- **Insurance** – details of the buildings insurance schedule and summary of cover.
- **Reserve fund** – information on any fund that has been put aside to help pay for future work.
- **Notice of assignment** – details of information and fees for notices of assignment and transfer/mortgage.

- **Disputes** – details of any disputes at court or at the Leasehold Valuation Tribunal.
- **Property details** – information on how many flats make up your block and the number of flats sold in the block.
- **Residents' associations** – details of any residents' association that has been set up for your block under section 29 of the Landlord and Tenant Act 1985.
- Other lease-related issues as requested.

There is currently a £50 charge for providing this package.

'For sale' and 'to let' boards

Please note that 'for sale' and 'to let' boards should not be attached to the building.

Buying from an existing leaseholder

If you have bought your home from an existing leaseholder it is your responsibility to tell us that the sale has taken place.

We will make sure that our records are updated and service charges and ground rent will then be charged in your name.

A notice of transfer must be sent within 21 days of you buying your home.

If you have a mortgage, you must provide us with details of your mortgage lender.

Your solicitor should deal with the above notifications as part of a conveyancing service. He or she should send the required notices to the Leasehold Team with the fee stated in the lease.

Subletting

If you are going to sublet your property you should make sure you have a suitable tenancy agreement with your tenant and that:

- your service charge, ground rent or major works accounts do not fall into arrears;
- you provide an address to the council where you can be contacted and service charge bills can be sent;
- the tenancy agreement is a short-term tenancy (less than 21 years);
- your tenant keeps to the terms of your lease – otherwise action will be taken against you; and
- we are told in writing of the start date of your sublet.

If you are subletting within five years of exercising your right to buy, you will need to supply the council with a copy of the tenancy agreement you have with your tenant.

Contact the Home Sales Team on 0121 303 7928 or 0121 303 7929 for more advice about subletting within the first five years of your lease. For enquiries outside this period, contact the Leasehold Team on 0121 303 2147 or 0121 303 2148.

Gas safety

If you sublet your home, you are responsible for landlord's duties under the Gas Safety (Installation and Use) Regulations 1998. This means that you are legally responsible for making sure your gas appliances, pipe work and flues are safe and well maintained.

You must also arrange for a gas safety check to be carried out by a Gas Safe engineer each year and ensure that your sub-tenant is given a copy of the annual check record. You must also make sure that your sub-tenant gets a copy before he or she moves in.

Failure to meet these requirements can lead to criminal prosecution, resulting in a large fine or possibly even imprisonment.

Find out more about gas safety

For more information on gas safety regulations, contact the Health and Safety Executive's Gas Safety Advice Line on 0800 300 363 or visit its website at www.hse.gov.uk/gas/landlords and ask for a free leaflet on gas safety and the responsibilities of landlords.

Buying the freehold

The leaseholders in any block have the right to collectively buy the freehold to their homes from their landlord under the Leasehold Reform Housing and Urban Development Act 1993 (as amended by the Commonhold and Leasehold Reform Act 2002). The process is known as 'enfranchisement'.

To have the right to take part in the process you must be a 'qualifying tenant'. This means you must be a long leaseholder of a flat (the lease must be for more than 21 years) and you can only buy the freehold with a group of other 'qualifying tenants'.

The building your home is in also has to satisfy all the criteria below.

- There must be two or more flats in the block. If there are only two flats in the building, the leaseholders of both must be willing to take part in the process.
- At least two thirds of all the flats in the block must be held on long leases (over 21 years).
- No more than 25 per cent of the internal floor area of the building (apart from shared areas such as stairs) should be used – or intended to be used – for non-residential purposes.

The number of tenants taking part in the process must also equal at least half the flats in the block. For example, in a block of 12 flats, at least eight of the flats must be held on long leases (over 21 years) and at least six of these 'long' leaseholders need to take part in the enfranchisement process.

The nominee purchaser

When the group of leaseholders who wants to buy the freehold tells the council of its intentions, it has to name someone who will act for the leaseholders throughout the process. This person is known as the 'nominee purchaser' and he or she will own the freehold for you after enfranchisement.

If the block contains flats let directly to public sector tenants, Birmingham City Council as landlord leases the remaining units from the nominee purchaser.

The process of enfranchisement is complicated and we advise you to get independent legal advice before you apply for the freehold.

You should remember that Birmingham City Council would no longer be your landlord once you own the freehold. This means that you – as part of the group of leaseholders who bought the freehold – would be responsible for the management, maintenance and insurance costs for the block and could not involve us if any neighbour disputes arose.

More information

The Leasehold Advisory Service (Lease) offers sound advice to leaseholders on a number of issues including buying the freehold (see page 52 for contact details). There is a particularly informative section on its website that offers advice on how to make an application.

You can also call the Leasehold Team for more information on 0121 303 2147 or 0121 303 2148.

Section 8

Repairs

Repairs: who is responsible?

The following table shows whether it is you, as the leaseholder or the council who is responsible for a range of repairs you might need in your home.

Repairs responsibility table

Type of repair	Council	Leaseholder
Plumbing		
Re-washer mains stopcock:		
a) to whole block	✓	
b) inside your home		✓
Burst or leaking water pipe:		
a) up to and including main stopcock	✓	
b) beyond main stopcock		✓
Water storage tank (including replacing it if needed):		
a) communal	✓	
b) individual		✓
Bath, basin, sink, taps, WC (including replacing if needed)		✓
Leaking waste pipe, trap, fitting etc (including branches up to the soil stack)		✓
Leak to main soil stack, rain water pipes and gutters (including clearing blockages)	✓	
Carpentry		
Communal flooring:		
a) joists / wall plates	✓	
b) floorboards	✓	
c) floor tiles	✓	
d) concrete floor slab	✓	
e) concrete floor screed	✓	
Flooring within your flat:		
a) joists / wall plates	✓	
b) concrete floor slab	✓	
c) floorboards		✓
d) concrete floor screed		✓
e) floor tiles		✓
f) skirting boards		✓
Roof structure and covering	✓	
Staircase repairs:		
a) communal / shared	✓	
b) within your flat		✓

Repairs: who is responsible? (continued)

Type of repair	Council	Leaseholder
External window frames:		
a) frame (see Note 1)	✓	
b) sashes (see Note 1)	✓	
c) fixtures / fittings / locks (see Note 2)		✓
d) cords and weights	✓	
e) putty	✓	
Communal window frames:		
a) frame	✓	
b) sashes	✓	
c) fixtures / fittings	✓	
d) cords and weights	✓	
e) putty	✓	
Glazing:		
a) communal / shared windows	✓	
b) windows to your flat (including associated replacement of putty)		✓
Flat entrance doors:		
a) frame		✓
b) door		✓
c) fixtures / fittings / locks		✓
Doors internal to flat:		
a) frame / lining (see Note 3)		✓
b) door		✓
c) fixtures / fittings / locks		✓
Communal doors:		
a) frame	✓	
b) door	✓	
c) fixtures / fittings / locks	✓	
Forced entry to flat (see Note 4):		
a) break-ins through the door		✓
b) break-ins through a window with damage to the frame	✓	
c) break-ins through window glazing only		✓
Repairs to fitted units / cupboards in flat		
Electrical		
In flat:		
a) repairs to all fuses excluding mains		✓
b) renewal of consumer unit (fuse board)		✓
c) rewiring		✓

Repairs: who is responsible? (continued)

Type of repair	Council	Leaseholder
d) renewal / repair of fittings		✓
e) repairs to individual door bells		✓
Communal / shared:		
a) rewiring	✓	
b) renewal / repair of fittings	✓	
c) repairs to communal door entry systems including equipment within flats	✓	
Heating		
Heating and hot water:		
a) communal / shared system, excluding equipment solely used inside flat (eg cold water storage tank)	✓	
b) individual system (see Note 5)		✓
c) flue liner		✓
Miscellaneous		
Plaster:		
a) communal / shared	✓	
b) in flat		✓
Decorating:		
a) in flat (see Note 6)		✓
b) communal / shared	✓	
Ventilation plant:		
a) communal / shared	✓	
b) individual		✓
Pests:		
Ants, cockroaches, mice, rats, squirrels etc	✓	

See 'Handy hints' from page 41 for tips on doing those repairs that are your responsibility as the leaseholder.

Notes on the repairs responsibility table

Note 1: It is the leaseholder's responsibility to decorate all surfaces inside the leaseholder's flat.

Note 2: Where the council has installed sealed PVCu windows, it will repair or replace the fittings and locks and arrange for any glazing repairs.

Note 3: Where the door is a composite of an external window (ie it is an integral part of the window such as balcony doors) the council will repair or replace the frame.

Note 4: Leaseholders may claim on the council's buildings insurance. The leaseholder will need to quote a police crime number.

Note 5: Where the individual system is gas fired, the leaseholder must arrange to have it inspected and serviced annually by a Gas Safe approved engineer. The leaseholder must be able to produce proof of the inspection and service any time the council asks for them.

Note 6: Unless the damage is a consequence of the council disturbing decorations to carry out works to the structure. Where damage to decorations is caused by water penetration as a result of a defect to the structure or the actions of other residents (for example an over-flowing bath or washing machine) leaseholders may claim on the council's building insurance (see page 21).

Reporting repairs

The **Repairs Contact Centre** operates 24 hours a day, 365 days a year.

The council's repairs contractors (sometimes called 'repairs partners') carry out emergency work 24 hours a day. Outside of office hours, they will only come out for emergencies that pose a threat to the health and safety of the residents of council property.

All other work will be carried out between 8am and 4.30pm, but work may continue after 4.30pm to complete repairs.

How to report repairs

You can call a dedicated phone line or write in.

Phone

Repairs Contract Centre on **0800 073 3333**.

Call **0300 555 0404** from a mobile phone.

Open 24-hours a day, 365 days a year.

If the lines are busy, we will answer your call as soon as possible, or you could call later.

Lines are usually quieter after 4pm.

Or call to textphone on 0121 678 5343 if you are deaf or hard of hearing

Post

Write to:

Repairs Contact Centre
Housing Repairs
First Floor
Waterlinks House
Richard Street
Birmingham
B7 4AA

This office is not open to the public.

Tips for reporting repairs

- When you report a repair, you must ask the Repairs Contact Centre to book it in against the name of your **block**. They will **not** be able to book it in against your individual property.
- You will be asked a number of questions to find out exactly what the problem is. Be patient and answer all the questions. This will help to avoid misunderstandings and delays.
- Please do not exaggerate the urgency of the problem to get a quicker response. This prevents the council's repairs contractors from responding quickly to real emergencies.
- The repairs contractors may need to inspect the problem before passing it on to someone who can fix it.
- You will be given an appointment date and a job number. Keep a note of the job number as you may need it for future reference.
- Repairing any damage caused by you, a member of your family or a visitor to your home will be charged to you.
- If any problems are caused by vandalism or a break-in, they should be reported to the police who will give you a crime number – otherwise you will be charged for the cost of the repair.

Repair response times

When you report a repair, the Repairs Contact Centre will tell you which response category they have put your repair in.

The three categories are: emergency, urgent and non-urgent. Each of the three categories has a set response time (see below). The response times are measured from the date you report the problem.

Emergencies

If there is a danger of injury or damage to the property the repair is categorised as an 'emergency' and our repairs contractors will respond within two hours – 24 hours a day, seven days a week.

Urgent

If the repair is categorised as 'urgent' our repairs contractors will respond within one, three or seven working days, depending on the type of repair.

Examples of one-day repairs are:

- burst or leaking pipes;
- loss of heating or hot water;
- total loss of water, gas or electricity;
- making the property secure; and
- broken electrical fittings.

Examples of three or seven-day repairs are:

- partial loss of electricity or water;
- faulty door entry phones; and
- water leaks through the roof.

Non-urgent

All other repairs are categorised as 'non-urgent'. Our repairs contractors aim to do these within 30 calendar days. Some larger and more complicated repairs may take longer.

Repairs service standards

The standards you can expect from the council when reporting repairs are set out in a leaflet. If you would like a copy of this leaflet, contact your local housing team (see page 50) or it is available online at www.birmingham.gov.uk/service-standards

Our commitment to you

Repairs Contact Centre staff will:

- answer calls quickly, giving their name; and
- be polite, honest and helpful at all times.

Repair workers will:

- keep appointments;
- be polite and respectful at all times;
- introduce themselves and show you identification before coming into your home (they will be wearing the repairs contractor's uniform);
- explain what they will be doing and how this will affect you, and keep you informed about how the work is going;
- take care of your belongings, protecting them from damage, dust and so on;
- make sure materials and tools do not cause danger to anyone in your home;
- keep mess and noise to a minimum;
- make sure electricity, water and gas are connected at the end of each day;
- clear away any rubbish or building materials from inside your home at the end of each day; and
- clear away any rubbish or building materials from outside the property within 48 hours of completing the work.

Repair workers are not allowed to:

- play music while working;
- use your phone, electricity supply or toilet without your permission;
- smoke in your home;
- use mobile phones for private conversations while working; or
- receive gifts from tenants and leaseholders.

Section 9

Handy hints on minor repairs

Handy hints on minor repairs in your home

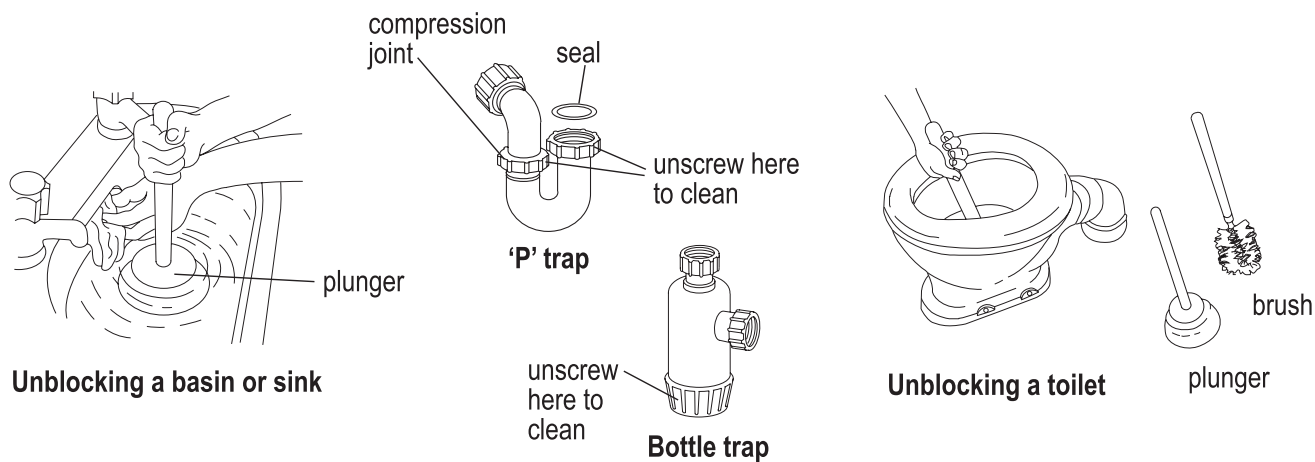
Over the next few pages are some common repairs that may need to be carried out in your home by you, alongside easy-to-follow illustrations that can help you identify where the problem is.

General advice

In order to carry out repairs in your home, it's important that you:

- know where your stopcock is. It is where the water pipe enters your home, usually under the kitchen sink, in the bathroom, or by the front door;
- know where the gate valves for the hot and cold tanks are. They are usually by the water tanks; and
- make sure that you can easily turn off all taps and valves in case there is a problem that needs fixing.

Blockages



Blocked waste is not an emergency unless you live in a block of flats with a shared soil pipe. It is your responsibility to clear blocked pipes that service your individual flat.

If the blockage is in the soil pipe or main drain this is the council's responsibility. We will need to clear this. Call the Repairs Contact Centre (see page 38) for advice and to report this problem.

What to do to get rid of a blockage.

You will need:

- a bowl;
- a jug or a cup;
- a wet rag or a dishcloth;
- a plunger; and
- rubber gloves.

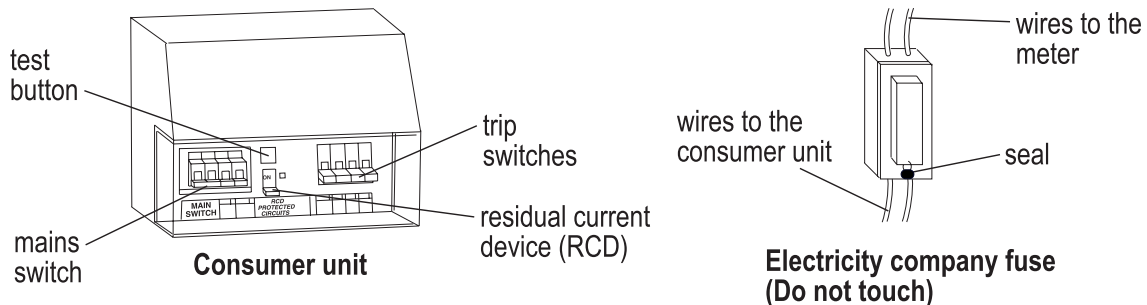
To unblock a bath, basin or sink:

- bale out most of the water.
- hold the rag tightly over the overflow opening; and
- put the plunger over the plug hole and pump up and down quickly.

To unblock a toilet

- If the pan is already full, remove some of the water into a bucket using a type of scoop – for example, a jug or a bowl.
- Push the brush or plunger to the bottom of the pan.
- Pump it up and down vigorously about ten times. This creates a vacuum and pressure, which may shift the blockage.
- Flush to see whether the blockage has gone.
- You may need to repeat this process several times before the toilet flushes normally.
- If there is no improvement after a couple of attempts, you will need to call a plumber.
- Thoroughly wash your hands and all equipment after you have finished.

Resetting a trip switch



This advice only applies to modern consumer units (fuse boxes).

General advice on electrics

- Modern electrical circuits are fitted with circuit-breakers called trip switches. If there is a fault, the switch trips (flicks off) and the circuit is broken.
- All of the trip switches are in the consumer unit. Some consumer units have buttons rather than switches. The consumer unit may be near your front door or next to the electricity meter (unless the meter is in an outside cupboard.)

Trip switches and buttons usually flick off because:

- there are too many fittings or appliances on a circuit and it has been overloaded;
- the appliance (for example, a kettle, an iron or an immersion heater) is faulty or is not being used properly;
- the lead to an appliance such as a TV or a hairdryer is loose or badly connected;
- water has leaked into a circuit; or
- a light bulb has blown.
- If an appliance is faulty, leave it unplugged and get your own electrician or service engineer to check it.
- Make sure your hands are dry when you touch electrical fittings.
- Never touch the electricity company's fuse and seals.

What to do to reset a trip

- Open the cover on the consumer unit to show the trip switches and buttons.
- Check which switches or buttons have tripped to the 'OFF' position and which rooms (circuit) have been affected.
- Put these switches or buttons back to the 'ON' position.

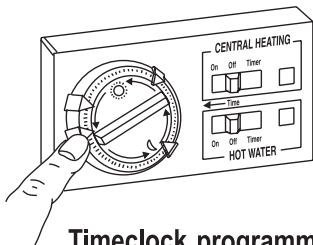
If the trip goes again

This is probably being caused by a faulty appliance. You need to identify which circuit is being affected and which appliance on that circuit is causing the problem.

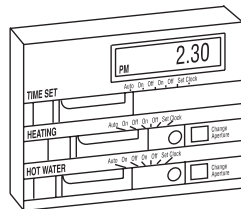
To identify the problem appliance:

- Unplug all appliances on that circuit (including washing machines, dishwashers, tumble dryers and irons) and switch off the immersion heater.
- Switch the 'tripped' switch to the 'ON' position (if it is a button, press it in).
- Plug in the appliances one at a time.
- Do not use double adaptors when testing appliances. Test one appliance in each socket until the trip goes again.

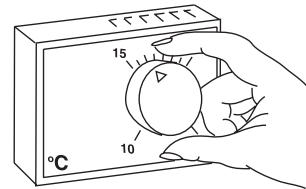
Adjusting heating controls



Timeclock programmer



Digital programmer



Room thermostat

General advice on heating controls

- A timeclock or digital programmer automatically turns the heating and hot water on and off at the times you set. You can set them to come on once or twice, or to stay on all the time.

You have three switches to control when the heating goes on and off.

- AUTO turns the heating and hot water on or off at the times that you set.
- ON overrides the timer to have the heating on constantly.
- OFF overrides the timer and turns the heating off.
- Set the heating to go off during the night and when your home is empty during the day.
- When the weather outside is freezing, keep some background heat on all the time.
- A room thermostat controls the heating to keep the room at a set temperature. Turn the dial so that the arrow or marker is against the temperature you want.
- A comfortable and economic temperature is between 15°C and 20°C.

Timeclock programmer

- Check the clock is showing the correct time and adjust it if necessary.
- Decide when you want the heating and hot water to come on and go off.
- Timeclock programmers will have sets of pins or arrows for setting the heating programme.

Pins:

- Push the pins in opposite the times when you want the heating to be on.
- Pull the pins out opposite the times when you want the heating to be off.

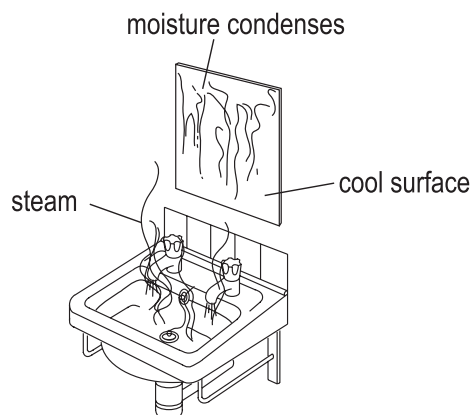
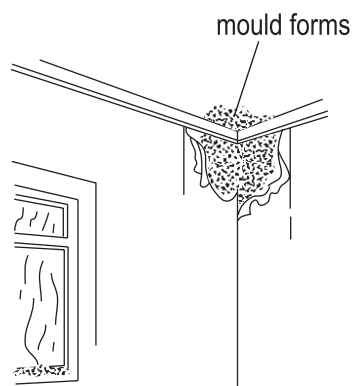
Arrows:

- Slide the 'on' arrows (usually red) around to the time you want the heating to come on.
- Slide the 'off' arrow (usually blue) around to the time you want the heating to go off.
- Check that the programmer is switched to 'timer' (or 'auto') to activate the times you have set.

Digital programmer

- Check the clock is showing the correct time. If not, put the timer switch to 'clock' and adjust the time using the 'forward' and 'reverse' buttons.
- Set the switch to 'on' and 'off' in turn, adjusting the times when you want the heating to come on and go off.
- Reset the timer switch to 'auto' and double check that the settings on display are as you want.

Condensation



What is condensation?

- It starts as moisture that is produced by cooking, washing or drying clothes indoors or on radiators.
- This moist air condenses (causes water droplets) on cool surfaces such as walls, mirrors, wall tiles and windows, and even fabric, like curtains and clothes.
- When the moist air is warm, it rises and often ends up on ceilings and in upstairs rooms, and then forms mould.

Preventing condensation

Condensation can appear in any home. You can take steps to prevent it.

Control moisture

- Close kitchen and bathroom doors to prevent steam from going into colder rooms.
- Open kitchen and bathroom windows when cooking or washing so that steam can escape, or use an extractor fan if you have one.
- Open some windows in all rooms for a while each day to allow a change of air.
- Do not use bottled-gas heaters as the gas produces a lot of moisture.
- Wipe surfaces where moisture settles to prevent mould from forming.
- Do not block air vents.

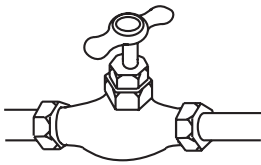
Produce less moisture

- Dry clothes outdoors whenever possible, otherwise use well-ventilated rooms.
- Cover pans when cooking.
- Vent any tumble dryer to the outside, or use a condensing tumble dryer.

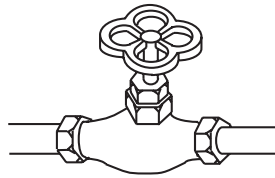
Keep your house warm

- Keep your central heating on a low background heat.

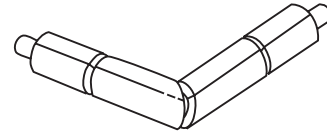
Frozen or burst pipes



Stoptap



Gate valve



Pipe lagging

General advice on pipes

- Know where your stoptap is. It is where the water pipe enters your home, usually under the kitchen sink or in the bathroom, or by the front door.
- Know where the gate valves for the hot and cold tanks are. They are usually by the hot and cold-water tanks.
- Make sure that you can easily turn off all taps and valves.
- Make sure pipes and tanks in your roof space are lagged. Never insulate beneath the water tank in the loft. It needs some heat to come up from below.

What to do

If you are going away for several weeks

- Turn off your water supply at the stoptap, turn your heating off and turn your gas supply off at the mains. However, if you go away during cold weather, it is best to leave your heating on low.

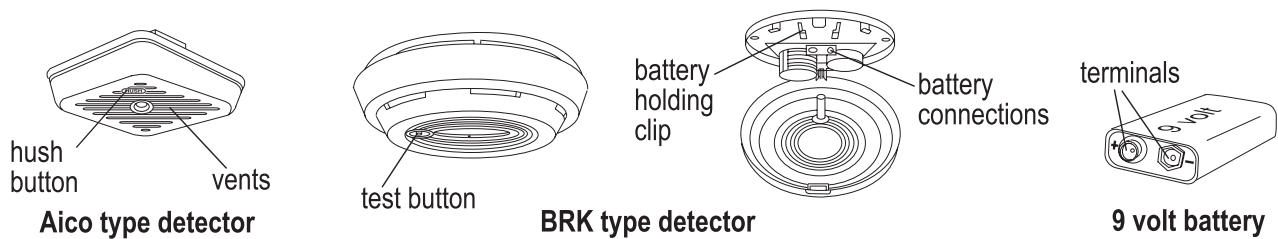
Frozen pipes

- Turn off the pipes at the main stoptap.
- It is best to leave the pipes frozen, but you may try to thaw them using hot-water bottles.
- If the hot-water system is frozen, turn off the water heater.

Burst pipes

- Turn off the water at the main stoptap.
- Turn off any water heaters and put out any coal fire that heats a back boiler.
- Turn all the taps on to drain water from the system. This takes about 15 minutes.
- If electric fittings or wires are getting wet, do not touch them. Turn off the electricity at the consumer unit (fuse box).
- If water leaks through a ceiling and makes it bulge, put a bucket under the bulge and use something such as a screwdriver to make a hole to let the water through. This could prevent the ceiling from falling down.

Your smoke detector



Look after your smoke detector. It could save your life. Below are instructions for a battery-powered smoke detector.

If the alarm goes off:

- take your family to where it is easy to escape in case there is a fire;
- check all rooms for signs of smoke; and
- feel around each door before opening it. If there is any sign of heat, smoke or noise, don't open the door.

If a fire has broken out:

- do not try to tackle it yourself – smoke and fumes can kill in minutes;
- get everyone out and call the fire service (999); and
- don't go back for any reason.

If there is no sign of smoke or fire:

- the battery may need replacing; or
- something may have caused it to go off by mistake. (See 'Emergency action'.)

Emergency action

A smoke detector may go off by mistake if:

- a heater or clothes dryer is too near the detector;
- someone smokes near the detector;
- an aerosol spray is used near the detector;
- there are too many cooking fumes or steam (for example, from roasting meat or burnt toast); or
- there are strong draughts from doors or windows near the detector.

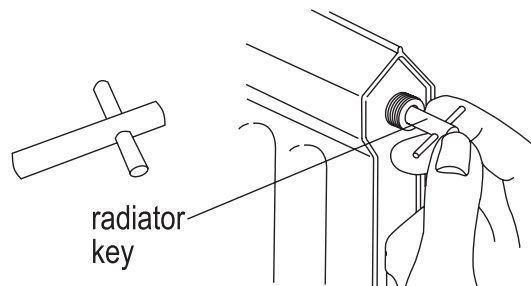
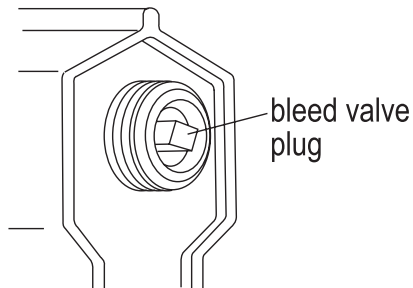
Test your alarm every month

- Press and hold the test button for a few seconds until the alarm sounds.
- If the alarm does not sound, try cleaning it and test it again.
- If the alarm still does not sound, replace the battery. If it doesn't work after you have put in a new battery, you need to replace the whole detector.

How to change the battery

- Buy a new 9-volt battery.
- Open the detector by gently taking off the cover.
- Unclip the battery from its connections and battery clips.
- Clip the new battery firmly into place. Make sure it is put in the same way as the one you removed. The + and – signs on the battery must match up with the + and – signs on the detector.
- Close the detector and press the test button to check that it works properly.

Bleeding a radiator



General advice on bleeding a radiator

- If the top part of the radiator is cold, air is trapped in the system. You need to let the air out and allow hot water to fill the radiator. This is called 'bleeding' the radiator.
- If more than one radiator is cold, the whole heating system will need to be checked by a heating engineer.

What to do

You need:

- a special radiator key (you can buy one from a DIY store);
- a rag or cloth; and
- a bucket.

Miscellaneous repairs

If a problem has been caused by vandalism or a break-in, you should report the crime to the police and get a crime reference number (not a log number) – otherwise you will be charged for the cost of your repair.

If you caused the damage, we expect you to get it repaired yourself.

How to let air out of the radiator

- Find the bleed valve. It is the small square nut at one end of the top of the radiator.
- Place the key over the valve and hold the cloth around it to catch any water that comes out.
- Loosen the valve by turning the key slowly to the left (anticlockwise) until you hear a hiss. This is the air coming out.
- Do not unscrew the valve completely because the plug will come out and water will pour out.
- Wait until all the air has come out and a little water comes out. Turn the key back to the right (clockwise) to tighten the valve again.

Pests

If you find ants or cockroaches in your home or in any of the shared / communal areas, contact your local housing team (see page 50).

For mice, rats, pigeons or squirrels contact the council's Environmental Services Pest Control Team (see page 52 for details).

Section 10

Getting in touch

Contact the Leasehold Team

Phone:

0121 303 2147 or 0121 303 2148

Lines are open between 8.45am and 5.15pm, Monday to Thursday and between 8.45am and 4.15pm, Friday.

Email

leasehold.team@birmingham.gov.uk

In writing

Leasehold Team
Mole Street
Sparkbrook
Birmingham
B11 1XA

In person

If you would like to make an appointment to discuss your service charge invoice or other leasehold issues in person call the Leasehold Team on 0121 303 2147 or 0121 303 2148.

Fax

0121 464 4418

Online

For more information about leasehold issues, you can visit the council's website: at www.birmingham.gov.uk/leaseholders

Invoice enquiries

All the invoices sent out by the council for service charges to your home are carefully checked to make sure that the services quoted for each property are accurate and that the charges are reasonable for each service provided.

If you need more information about a particular charge, write to the Leasehold Team (see above).

The team will then investigate the issue you have raised as quickly as possible and reply to you giving further details of the charges in question.

We aim to respond to all correspondence within ten working days.

We will investigate your query, but if you are not satisfied with our response you can make an official complaint through our complaints procedure (see page 7).

Local housing teams

The local housing team for your district can answer a range of queries. For example, staff can help you with advice on repairs, neighbour nuisance and the standard of services in your block or on your estate.

Below is a list of the council's local housing teams, their postal addresses and main phone numbers. For up-to-date information about local housing offices, go online to www.birmingham.gov.uk/housing-offices.

Edgbaston Housing Team

Monmouth Road
Bartley Green
Birmingham B32 3LX
Telephone: 0121 303 9725

Northfield Housing Team (including Kings Norton)

Northfield Neighbourhood Office
1A Vineyard Road
Birmingham B31 1PG
Telephone: 0121 464 7297

Erdington Housing Team

599 – 603 College Road,
Kingstanding
Birmingham B44 0AY
Telephone: 0121 303 7048

Perry Barr Housing Team

Tamebridge House
Aldridge Road
Birmingham B42 2TZ
Telephone: 0121 303 6525

Hall Green Housing Team (including Druids Heath and Selly Oak)

Yardley Housing Team
Rear of 146 Lea Hall Road
Stetchford
Birmingham B33 8JT
Telephone: 0121 303 5054

Sutton Coldfield Housing Team

The Council House
King Edward Square
Sutton Coldfield
West Midlands B73 6AN
Telephone: 0121 303 1440

Hodge Hill Housing Team

Cameronian Croft
Bromford Drive
Birmingham B36 8UB
Telephone: 0121 303 7250

Yardley Housing Team

Rear of 146 Lea Hall Road
Stetchford
Birmingham B33 8JT
Telephone: 0121 303 5054

Ladywood Housing Team

Botany Walk
off St Vincent's Street West
Birmingham B16 8ED
Telephone: 0121 303 5667

Tenant and resident management organisations

A tenant management organisation (TMO) is set up when a group of tenants and leaseholders living in a specific area enter into an agreement with the council to take over the management of some or all of the housing services provided on an estate. The council still owns the properties.

TMOs can vary in size with some managing a few homes and others managing large estates.

If your home is managed by a TMO or a resident management organisation (RMO) its office would normally be your first point of contact if you have a question or problem.

Residents' associations

A residents' association is an independent organisation that is set up and run by tenants and leaseholders who live in a particular area.

The committees for these groups meet regularly to discuss issues, decide what action they should take and organise activities.

Here is a list of city residents' associations, TMOs and RMOs.

Civic Centre Residents' Association

44 Norton Tower
Civic Close
Birmingham B1 2NN
www.civiccentreresidents.posterous.com
Telephone: 0121 212 9292

Bloomsbury Estate Management Board Office

1 Medway Tower
52 Cromwell Street
Nechells
Birmingham B7 5BG
Telephone: 0121 464 1550

Manor Close Residents' Management Organisation Ltd

1 St Michael House, Manor Close,
Melville Road
Edgbaston
Birmingham B16 9NF
Telephone: 0121 454 5050

Holly Rise Housing Cooperative Ltd

Flat 23 Southam House
141 Holly Bank Road
Billesley
Birmingham B13 0QZ
Telephone: 0121 441 1195

Stockfield Community Association

2a Alexander Road
Birmingham B27 6HE
Telephone: 0121 707 9899

Witton Lodge Community Association

Suite B, Sycamore Court
46 Buxton Road
Perry Common
Birmingham B23 5GA
Telephone: 07960 386252 or 07830 236804

Four Towers Tenant Management Organisation

3 Kendal Tower
Malins Road
Harbourne
Birmingham B17 0JY
Telephone: 0121 426 4862
between 9am – 1pm Monday to Friday

Roman Way Estate Community Interest Company

27 Underwood Close
Edgbaston
Birmingham B15 2SX
Telephone: 0800 171 2340
between 9am – 5pm Monday to Friday

Useful contacts for leaseholders

Repairs Contact Centre

You only need one telephone number to report all your repairs. We can take your call 24 hours a day, 365 days a year.

Telephone: 0800 073 3333

You can also report non-gas repairs online at any time.

Website: www.birmingham.gov.uk/repairs

Age UK

Telephone: 0800 169 6565

Website: www.ageuk.org.uk

Benefits Service

Telephone: 0121 464 7000

Website: www.birmingham.gov.uk/benefits

Buildings insurance

Zurich Municipal Insurance

Telephone: 0870 241 8050 (8am to 6pm)

Out-of-hours telephone: 0800 0280336

Email: zmpropertyclaims@uk.zurich.co.uk

Citizens Advice Bureau (Birmingham City Centre)

Telephone: 0844 477 1010

Website: www.adviceguide.org.uk

Leasehold Advisory Service (Lease)

Maple House

149 Tottenham Court Road

London

W1T 7BN

Telephone: 0207 383 9800

Email: info@lease-advice.org

Website: www.lease-advice.org

Residential Property Tribunal Service

Temple Court 35 Bull Street

Birmingham B4 6AF

Telephone: 0121 681 3084

Fax: 0121 681 3056

Email: Midland.RAP@hmcts.gsi.gov.uk

Website: www.gov.uk/housing-tribunals

Staff from the following council repairs contractors will call round to do your repairs:

Willmott Dixon Partnership

Edgbaston, Erdington, Hall Green, Ladywood, Northfield, Perry Barr, Selly Oak, and Sutton Coldfield Districts

Mears Group plc

Hodge Hill and Yardley Districts

Local Government Ombudsman

PO Box 4771

Coventry CV4 0EH

www.lgo.org.uk/contactus

0300 061 0614

Customer Service Centres

For any general query about council services, you can contact one of the council's network of customer service centres and neighbourhood offices in the following ways.

Telephone: 0121 303 1111

To book an appointment to see an adviser at your local customer service centre or to find out where your nearest office is located.

Email: contact@birmingham.gov.uk

Website: www.birmingham.gov.uk/neighoffice

Pest Control

Telephone: 0121 303 6007

Website: www.birmingham.gov.uk/pestcontrol

You can report a problem with pests online at this address.

Refuse and waste issues

Telephone: 0121 303 1112

Website: www.birmingham.gov.uk/refusecollection

You can report problems and request advice online at this address.

© The illustrations on pages 42 to 48 have been designed and developed by OMFAX Ltd, 21 The Causeway, Bicester, Oxon OX26 6AN (www.omfax.co.uk)

None of these illustrations may be transmitted in any form or by any means electronic or mechanical, including photocopying, recording or by any information storage or retrieval system without prior permission in writing by OMFAX Ltd.

