



# **GUIDE TO TENANT MANAGEMENT ORGANISATIONS**



## INTRODUCTION

Tenant Management Organisations (TMOs) are groups of tenants and/or leaseholders who manage their homes on behalf of the council. The group becomes an independent legal body and sets up a board to manage the organisation.

Becoming a member of a TMO is one way of becoming more involved with your housing services. You can apply for funding to assist you in gaining the skills and training needed to manage such an organisation.

When a TMO is established, an agreement is put in place between both parties. This sets out the services the TMO will provide and the financial allowances they will receive to manage the service on behalf of the council. For example, a TMO may manage the day-to-day repairs service or estate-based services. Any services that a TMO chooses not to provide will continue to be provided by the council.

Occupants of properties that are managed by TMOs are still tenants of Birmingham City Council.

In addition, a TMO does not affect your rent; this is set by the council.

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## A brief history of Tenant Management Organisations

There are around 230 TMOs in England. Some of these TMOs have been operating for nearly 25 years. The popularity of TMOs increased when grants, payable for developing a TMO, were introduced in the 1980s.

The most recent development for TMOs has been the Right to Manage Regulations in 2008. This legislation introduced a voluntary route into setting up a TMO, making the process quicker and less complicated; it also allowed housing association tenants to form TMOs. These regulations encourage tenants and leaseholders to take more control in the local delivery of their housing services.

### Local TMOs

There are currently three TMOs operating in Birmingham, managing around 800 homes, with several more in development.

#### **Bloomsbury Estate Management Board**

Bloomsbury Estate in Nechells is a housing estate of nearly 700 flats and houses. Their housing service is managed on behalf of the council by the Bloomsbury Estate Management Board (EMB), which was the first to be established in the country.

The EMB has its own housing executive director, housing officers, concierge staff, caretaking and cleaning team and repairs team.



The staff are based on-site and provide a local, dedicated service to meet the needs of tenants. They work to improve the quality of life for residents through development of housing services and community initiatives.

#### **Manor Close Residents' Management Organisation**

Manor Close in Edgbaston is an estate of 90 flats; 26 of these are rented by council tenants and 64 are occupied by leaseholders. The estate is managed by the Manor Close Residents Management Organisation Limited (RMO). The RMO is responsible for minor repairs, grounds maintenance, caretaking services and management of garages.

The RMO aims to encourage as many residents as possible to play an active part in managing the estate or, at the very least, to support the efforts of the management team.

#### **Holly Rise Co-Op**

Holly Rise is made up of two blocks of flats, Southam House and Claverdon House, in Billesley, totalling 60 properties in all. The estate is managed by the Holly Rise Co-Op, which is responsible for minor repairs, some grounds maintenance and some tenancy services.

Members of the Co-Op aim to maintain a stable and harmonious community and ensure that they have good quality housing services, whether these are provided by themselves or the council. The estate is also very attractive as the Co-Op works closely with the council to achieve a high standard of repair to properties and cleanliness in communal areas.

# Developing your own Tenant Management Organisation

Birmingham City Council has a range of options available for you to become involved in your housing services, which can be found in our Menu of Involvement.



Options detailed in the Menu of Involvement include your right to manage and form a Tenant Management Organisation.

To view the Menu of Involvement, visit [www.birmingham.gov.uk/menu-of-involvement](http://www.birmingham.gov.uk/menu-of-involvement) or ask your local tenant participation officer for a copy (see page 14.)

This section of the Guide outlines how TMOs operate and are developed.

## The Right to Manage

All tenants and leaseholders, as long as they meet certain requirements, have the right to take over the management of their homes, known as the Right to Manage.

To form your own TMO, you can serve a Right to Manage notice on your landlord or agree to work together voluntarily. If you serve a notice, then the council must work with tenants in your area to explore setting up a TMO. To be in a position to serve a notice, interested tenants must form a group representing a minimum of 25 secure tenancies\*; at least 20 per cent of these homes must be members of the TMO.

*\* After the first 12 months of a council tenancy, the tenancy becomes secure, as long as conditions of tenancy are met and rent is paid on time.*



## Forming your own TMO

The following flowchart explains the process of forming a TMO in more detail.

### Initial options

You should discuss your options for taking more control of your housing services with your tenant participation officer (see page 14) or the TMO Support Team.



### Contact the Tenant Services Authority (TSA)

The TSA is the regulator of social housing (as of 1 April 2010). The TSA has a pre-application questionnaire on its website, to help you with your ideas. If you decide that pursuing a TMO is what you would like to do, then you apply to the TSA for funding which you can spend on appointing a lead advisor (see page 7).



### Visit a Guide TMO

In 2009, NFTMO launched the Guide TMO Network, a group of 10 operational TMOs that have been awarded Guide Status for their work. As such, they are qualified to offer guidance to other TMOs. They offer services including facilitating study visits, offering shadowing or mentoring opportunities and providing model templates and documents.



### Explore your options for forming a TMO

A £10,000 grant is available from the Tenant Service Authority's Tenant Empowerment Programme (TEP) to enable you and your lead advisor to discuss your options for more involvement, promote your ideas locally, complete training / study to increase your knowledge and prepare a report outlining your ideas. This must be completed within 12 weeks of receiving funding.



### Serving a notice on your landlord

If serving a Right to Manage notice is the agreed option, further funding is available to develop your TMO. Your lead advisor will help you to produce an action plan of what needs to be done.



### Explore other options for involvement

If you decide not to issue a Right to Manage notice, other options are detailed in our Menu of Involvement. You can get a copy from your local tenant participation officer (see page 14).



### Appoint an Approved Assessor

Within three months of serving your Right to Manage notice, you must appoint an Approved Assessor (see page 7).



### Feasibility and development

This is the main stage of set-up and should be completed within 15 months of the notice being served (extensions can be agreed). The TSA can provide funding, with a contribution of 25 per cent from the council. You will undertake training to develop your competency and write a business plan to outline how you will manage housing services.



### Assessment of your TMO

The Approved Assessor will then assess you against the Common Assessment Model (see pages 7 and 8). If you pass the assessment, the council will organise a ballot of tenants to decide if they wish the TMO to be set up. If the majority vote yes, and the majority of those voting are secure tenants, then the TMO will be set up.



### Implementation

The TMO will finish setting up and begin delivering services. Further funding is available to assist with this, along with a contribution from the council. You will then begin receiving an annual allowance from the council to deliver services.



## Definitions

### Lead advisors

A lead advisor can be a person or organisation. They are employed by the developing TMO to guide them through the process, assist with writing plans, deliver training, help to apply for funding and support in their objectives. The TMO's board members need to take responsibility for ensuring the work they are requesting is being completed.

### Approved Assessor Service

Once a Right to Manage notice has been served, the group has been awarded funding and has appointed a lead advisor, the Approved Assessor Service must be contacted. An independent Approved Assessor will then be appointed to the group.

This Assessor will make an independent assessment of the competence of the group before any offer to tenants and leaseholders in the area can be made. Although the council will offer support, this Assessor is the only person who can decide if a TMO has the skills to become operational in an area.

### Common Assessment Model

The Common Assessment Model (CAM) is the tool an Assessor will use to determine whether a group is competent to set up a TMO. It is in the form of a large table, within which evidence will be required to demonstrate that the group has completed all of the training needed and gained the competencies necessary to form a TMO. This includes areas such as community involvement and financial reporting (see overleaf).

### Competency and training

A key part of developing a TMO is to build up the group's competency through regular training.

Birmingham City Council has a TMO Training Prospectus that includes half-day training sessions on a range of topics from rent arrears and antisocial behaviour to awareness of equalities and financial management.

In addition, the lead advisor may deliver and/or arrange training; developing TMOs should also visit operational TMOs to share knowledge and experiences.

The CAM will help the group to assess the skills being learned and the level of understanding.

### Role of the council

At the beginning of the process, the lead advisor, the council and the TMO will sign a three-way agreement where all parties agree to certain standards of communication.

The council will stay very involved throughout the process. A representative from Birmingham City Council will attend regular meetings – at least once a month – with each TMO to monitor its progress. It is important that information is shared by both parties during these meetings. This will ensure that effective advice and guidance can be provided.

A dedicated officer from the TMO Support Team (see page 14) will be appointed to each TMO. They will monitor its progress and assist with training and advice.



## Overview of the Common Assessment Model (CAM)

The Common Assessment Model is designed to support the development of TMOs. It helps the group to build its skills and forms the basis of the final assessment to determine whether or not a group is competent to function as a TMO.

Information is recorded in three parts:

### 1. Contextual information

The CAM starts with a record of basic information about the group such as names of committee members, details of the estate, aims and objectives of the TMO and service areas the TMO intends to manage.

### 2. Training needs assessment

Training needs must be recorded at group and individual level. This will help to identify training gaps by recording the required level of competency, and the current level of competency.

In line with the final assessment, the training needs will focus on:

- training and support
- good governance and financial control
- community involvement and communication.

Once the training needs have been identified, a training plan must be drawn up to provide the required skills.

As training is undertaken, full details will need to be recorded as evidence.

### 3. Final assessment

The assessment is broken down into eight areas, under three main headings, each containing a number of standards to be met.

The assessment areas, and examples of the standards, are shown opposite.

## TRAINING AND SUPPORT

- Ability to become a 'learning organisation'
- Commissioning project management and support

*Example: The group has agreed a brief and person specification for the lead advisor.*

## GOOD GOVERNANCE AND FINANCIAL CONTROL

- Working as a team
- Running effective meetings
- Rules and constitution
- Financial control

*Example: The group work well as a team and can evidence the active participation of board members.*

*Example: Up to date financial records are kept.*

## COMMUNITY INVOLVEMENT AND COMMUNICATION

- Community activity and strategy
- Information and communication

*Example: The group offer a range of opportunities for estate residents to find out more and become involved.*





# Life as a Tenant Management Organisation

## Membership and promotion

Depending on the type of organisation the TMO becomes, members may be charged a nominal fee, such as 20p or £1; however in a lot of cases no fees are applied. Members are entitled to vote at annual meetings or join the board and become involved with the development and running of the TMO.

Members of the board should be representative of the age, sex and ethnic profile of the TMO area. TMOs are expected to monitor this and continuously strive to increase membership and encourage new members to become involved.

## Council support

All TMOs are assigned a contract and performance officer from the TMO Support Team. This officer is a link between the TMO and Birmingham City Council. They will offer support during the development of the TMO and help its sustainability in the long term. They will also ensure regular monitoring and auditing takes place to ensure that the TMO is operating appropriately and delivering services to a high standard.

The council will also provide training and access to specialist service area officers to keep all operating and developing TMOs up to date with best practice.

## Governance

All TMOs, while in development or in operation, are responsible for ensuring that decisions are made and services delivered in a fair and equitable manner.

Each TMO needs to ensure that the public monies it receives are spent appropriately and accounted for, while following their legal responsibilities as a registered company. (Also see A–Z of key responsibilities, page 11).



# Delivering services as a Tenant Management Organisation

Once set up, a TMO will take on the delivery of housing services and be responsible for ensuring that the services they manage are delivered to a high standard. By this time, the TMO will have:

- developed a partnership with the council
- obtained an office on or near the estate being managed
- appointed any relevant contractors or staff
- put in place the appropriate policies and procedures needed to deliver and monitor housing services.

## Managing the organisation

An operational TMO will have a signed and agreed Modular Management Agreement (MMA) with the council which will outline which services will be managed, how the organisation is set up and which policies and procedures are in use.

## Monitoring performance

It is important that the TMO has effective performance monitoring procedures in place so they are aware how their officers or contractors are performing against agreed targets.

The council will meet with the TMO at least once per month to discuss operations, any issues and any support needed. They will also discuss performance with the TMO on a regular basis and arrange for frequent audits to take place to ensure services are being delivered effectively and to a high standard.

## TMO liaison committee

At least twice a year, a liaison committee meeting takes place. This is an opportunity for all TMOs to meet representatives from the council in one place.

This meeting is designed to facilitate partnership working between all TMOs and the council while providing an update on strategic issues affecting them. This committee ensures that the council has open and regular communication with TMOs.



## A – Z of key responsibilities

This A–Z guide gives an overview of the key responsibilities of a Tenant Management Organisation.

- A Accountability:** all TMOs are accountable and responsible for the actions they take as a managing agent of housing services on behalf of their landlord.
- B Board membership:** all TMOs must set up a board to manage the TMO and make decisions on its activities. The board must aim to be representative of the profile of the TMO estate and represent the interests of all residents and members.
- C Company:** all TMOs are required to register either as a company (at Companies House) or as an Industrial and Provident Society (with the Financial Services Authority). They are then bound by the relevant rules to regulate their operation.
- D Decision making:** all TMOs are responsible for making fair and evidenced decisions to act in the best interests of their organisation and local residents.
- E Equal opportunities:** all TMOs must commit to delivering a fair and equal service, regardless of residents' age, sex, ethnicity, faith, religion and sexuality.
- F Financial control:** all monies must be accounted for, managed within set budgets and reported through regular accounts.
- G General membership:** all residents on the TMO estate must have an opportunity to join the TMO and have their interests represented. They must be able to attend general meetings to exercise any voting rights.
- H Health and safety:** all TMOs have a responsibility under Health and Safety legislation towards their members, staff, service users and visitors.
- I Incorporation:** any group developing a TMO is advised to register as a company; this is also compulsory to become operational (see Company, left).
- J Joint work:** all TMOs work in partnership with their landlord to deliver a shared vision of excellent housing services to their estate.
- K Kite Mark:** all TMOs are able to apply to the National Federation of Tenant Management Organisations (NFTMO) for Kite Mark status as a nationally-recognised symbol of their good practice.
- L Liability:** members of a TMO incorporated as a registered company have limited liability for the actions they take on behalf of the company.
- M Modular Management Agreement (MMA):** all operational TMOs will sign an MMA with their landlord outlining their roles and responsibilities as a managing agent for housing services on their estate.
- N Non members:** all residents on a TMO estate have the option to not become a member of a TMO. However, they are entitled to receive and express their views on the services they receive.



**O Openness:** all TMOs are expected to operate their business in a transparent manner, demonstrating reasons for decisions, providing regular opportunities for customer feedback and publishing their use of monies.

**P Performance monitoring:** the TMO will be responsible for achieving agreed performance indicators and monitoring their adherence to these targets.

**Q Quorum:** this is the minimum number of members required to make a valid decision on a company action at either a board or general meeting, as stated in their company governing rules.

**R Risk:** any TMO is expected to have a full awareness of what risks there are to their TMO and how they will manage them.

**S Sub-committee:** all TMOs are expected to have sub-committees focused on specific aspects of service delivery, such as finance or repairs, to ensure close monitoring of all areas. Powers may be delegated to these sub-committees to enable quicker decision making.

**T Training:** all TMOs are required to have a training plan for their board members and to support their staff in developing the necessary skills to deliver their roles.

**U Use of monies:** all TMOs must use their monies only for the delivery of services on the TMO estate.

**V Voting:** all TMOs must ensure a ballot of all residents takes place every five years. This will determine if residents wish the TMO to continue and who they wish to take up board membership.

**W Welcome information:** all TMOs are expected to outline their values, role and responsibilities to all new members and residents on their estate.

**X eXtraordinary:** the desire and commitment needed by TMO board members to manage their TMO.

**Y Youth:** to sustain the long-term future of a TMO, it is important that young members are involved with the board.

**Z Zero exclusion:** all residents on a TMO estate must have the opportunity to be involved with their TMO.



## Frequently Asked Questions

### Does a TMO affect my tenancy?

No, all occupants of properties managed by a TMO remain council tenants and the conditions of tenancy remain unaffected.

### Will I lose my right to buy?

No, your right to buy is not affected by a TMO.

### Will my rent go up?

No, your rent will still be set by the council. In addition, a TMO will not affect any benefit claims you may make.

### How can I get involved with a TMO?

If you are a tenant or leaseholder within the boundary of a TMO you can become a member; you may also be able to become a board member to be involved with running services.

If you do not live in a TMO boundary but still want to get involved you may be able to become a co-opted member of a TMO, depending on the skills you could offer them. You could contact the TMO directly or contact the TMO Support Team to discuss your ideas.

### Do TMO board members get paid?

No, it is all voluntary but any expenses incurred travelling to training or attending meetings may be able to be recovered.

### Do TMOs have staff?

Depending on the size of the TMO and the services delivered, the TMO will have varying levels of staff. They usually have officers to complete repairs or caretakers to look after the estate; some larger TMOs may have housing officers or housing managers.

### Will my neighbours know my business?

No, data protection legislation protects the inappropriate sharing of information.

### I like the concept of TMOs. Do I get preference to live in a TMO?

No, all preferences for council housing are based upon housing need only.

### I do not like the idea of a TMO where I live, will I get preference for a transfer?

No, all preferences for council housing are based upon housing need only.

### What if I don't want a TMO where I live?

A TMO can only operate in your area if the Approved Assessor believes the group is able to manage the housing service in your area to a sufficient standard. You, and all other residents affected, will then be given the opportunity to vote to approve this. Only if 51 per cent of those voting approve the TMO – and this must include 51 per cent or more of secure tenants – will a TMO take over the management of your home.

### Does the council help TMOs?

The council has a dedicated TMO Support Team, who, along with local housing teams, monitor all services delivered by a TMO to ensure all tenants receive a service at least equal to that being delivered by the council. When a TMO starts to develop, the council provides a range of training and guidance to assist the TMO with developing their skills and plans to manage services.

### How long does it take to set up a TMO?

The length of time to set up a TMO varies. However, it could take three to five years before you are managing services.





## More information, advice and support

There are a number of organisations that can support you during your development or operation as a TMO.

### Birmingham City Council

#### TMO Support Team

Birmingham City Council has a dedicated TMO Support Team responsible for supporting and monitoring all TMOs that are operational or in development.

They are available to come and talk to any group interested in exploring becoming a TMO to provide advice and guidance.

Should exploring a TMO become the chosen option of your group, a TMO contract and performance officer will be assigned to your TMO as a liaison officer (see page 9).

Telephone: **0121 303 3196 / 0121 303 9850**

Email: [tmosupport@birmingham.gov.uk](mailto:tmosupport@birmingham.gov.uk)

#### Tenant participation officers

Birmingham City Council's tenant participation officers coordinate all resident involvement activities. They can provide more information on TMOs as well as other ways you could become involved in your housing service – just contact the tenant participation officer for your local area.

Edgbaston	<b>0121 303 5359</b>
Northfield	<b>0121 464 3492</b>
Erdington	<b>0121 675 0314</b>
Perry Barr	<b>0121 303 3074</b>
Hall Green	<b>0121 675 6098</b>
Selly Oak	<b>0121 464 3626</b>
Hodge Hill	<b>0121 464 1615</b>
Sutton Coldfield	<b>0121 303 1952</b>
Ladywood	<b>0121 464 1614</b>
Yardley	<b>0121 303 7128</b>

### Department of Communities and Local Government (DCLG)

The DCLG is a central government body which sets policy on local government and housing. It has produced various documents to assist with tenant management, such as *'Residents' choice: Guidance on tenant management and other options supported through the Tenant Empowerment Programme'* and *'Local choice, local control: Statutory guidance on tenant management for local authorities and local authority tenants'*.

[www.communities.gov.uk](http://www.communities.gov.uk)

### National Federation of Tenant Management Organisations (NFTMO)

The NFTMO is a national voluntary membership organisation that provides networking opportunities and support for TMOs in England. It also promotes the work of TMOs, produces regular newsletters and organises events. Over 100 TMOs in England are members of the NFTMO.

[www.nftmo.com](http://www.nftmo.com)

### Tenant Services Authority (TSA)

Should you wish to explore your options about starting your own TMO where you live, you should contact the Tenant Empowerment Programme (TEP) which is administered by the Tenant Services Authority (TSA).

The TSA can also provide more information on the grants available and the process for exploring your options.

[www.tenantservicesauthority.org](http://www.tenantservicesauthority.org)



**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 "نيبرهود أوفوس" المحلي أو فريق الإسكان نيابة عنك. بعد ذلك سنرتب للقاء بك مع وجود مترجم فوري.

ARABIC

এটা খুবই গুরুত্বপূর্ণ। আপনি এই দলিলটি 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 সাক্ষাৎ 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 ئۆسۈپتە گەنگە. ئەگەر ئەم ئۆسۈپتە تېنەگەيشىتت تەكايە ئەم كاتە داوا بەكە لە برادەرىڭ يان خزمىڭ، كە بە زمانى ئېنگىلىزى دەدوئ، پويومندى بەكات بە ئۆسۈپتەگەى ھاوسىتى "نەبىرھود ئۆفيسى" ئاۋچەكىمەت يان بە تېمى خانووبەرە لە جياتى تۆ. ئەم كاتە ئېمە ھەلدەستىن بە رېكخستى چاۋپىڭكەوتتەك لەمگەلت ۋە بە ئامادەبوۋنى ۋەرگىزى 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 ਪਰਚੇ 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

داډير مهم معلومات دى. كه تاسى په دى سند نه پوهيرى نو مهربانى وكړى دخپل يوملگري يا خپلوان نه چه په انگرېزى ژبه خبرى كولاى شى غوښتنه وكړى چه ستاسى له خواستاسى دسيمى نيبرهود آفس يا هوزنگ ټيم سره په تماس كى شى. بيا به مونږ ترجمان برابر كړو چه ستاسى سره كتنه وكړى.

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

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