



WELCOME TO OCTAVIA AND YOUR NEW HOME

Find out about us, the services available to you and the benefits of being an Octavia tenant

Welcome to Octavia

Octavia provides good quality, affordable, well-planned and well-managed homes in inner London, alongside support for residents, local people and communities.

Inspired by our founder, the social reformer Octavia Hill, we are a not-for-profit organisation that provides thousands of people with affordable homes. Like her, we believe that good homes make for better lives.

Services available to you as an Octavia tenant

As an Octavia tenant you have access to a whole range of services. Some of these services are things that you will expect, like a responsive repairs service, planned works and maintenance for your building and shared areas, and support and advice about housing and benefits.

But we also offer many other services that you might not expect – and all at no cost to you. For example, we can support you with managing your finances and any debt you have, help you to take practical steps to get into work, and provide community care and support services.

This booklet explains a bit about each of the services we offer but for more specific information on any of our services mentioned in this booklet you can visit our website where you can download more detailed factsheets. You can also visit our offices and pick up a copy or you can ask a member of our team to send you a copy of any factsheets that you would like to read. To make things easy to follow, we have used the same section headings, symbols and colour coding in this booklet and on our website.

Your dedicated Octavia team	Details
Your resident services officer:	
Your income officer:	
Your surveyor:	
Your caretaker:	
Your web account number to register for our website:	
Your local authority contact details:	

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NEW TENANTS

Section one

New tenants

We want you to be happy in your new home and will do all we can to support you as a new tenant.

Your new home should meet our 'empty property standard', which means it will be clean and tidy, safe and in good condition. You can read more about this standard in the Moving home section at the end of this booklet. If you feel your home does not meet this standard, please contact your surveyor.

Every tenant has a dedicated team. The contact details for your team are at the front of this booklet or you can get the most up to date details via your online account (see Accessing services, below).

Your resident services officer will make contact with you within six weeks of you moving in. They will arrange a time to visit you to check that everything is going well and to answer any questions that you may have. If you have a caretaker they will introduce themselves to you shortly after you move in.

Your tenancy

Your signed tenancy agreement is included in your welcome pack. It outlines the legal terms of the agreement between Octavia as your landlord and you as the tenant.

For more information about tenancy agreements, see the **Your tenancy factsheet** on our website or speak to your resident services officer.

Accessing services

Our website is the easiest way for you to access our services and to find out information. At **octaviahousing.org.uk** you can:

- ▶ report and track repairs
- ▶ view your rent account and make payments
- ▶ contact us at anytime
- ▶ find out more about all of our services and how to access them.

Registering to use our website

To access your web account for the first time, visit octaviahousing.org.uk and click the 'My Account' button, then click on the 'register online' link. You will need to complete a short form telling us your name, email address, postcode and web account number. Your web account number is shown at the front of this booklet.

After you submit the form, our customer contact team will get in touch to make some simple security checks and complete your registration. You will be sent a PIN number for logging in. Once you have your PIN, you can access your account at any time you like.

If you do not have a computer or internet access at home then you can use the computers in our reception area for free.

Call us

Repairs freephone 0800 479 0011 (free from landlines and mobiles).

Customer contact team 020 8354 5500 (for all general enquiries).

Talk to us in person

You can make an appointment to talk to any of our staff in person. They can visit you in your home or you can come to our office for an appointment.

Octavia, Emily House, 202-208 Kensal Road, London W10 5BN



 Westbourne Park (Hammersmith & City line)

 23, 18, 28, 228

Opening times: Monday to Friday 9am to 5pm except bank holidays.

Our office is wheelchair and buggy accessible. We have toys for children to play with and we offer hearing loops and telephone translation services. We have private meeting rooms available so you can discuss issues confidentially.

Council tax

Council tax is a local tax, set by local authorities to help pay for services such as rubbish collection and policing. You are responsible for paying council tax for your home. To find out about the amount of council tax due for your home, check your council tax bill or contact your local authority. You will find contact details for your local authority at the front of this booklet.

You may be able to claim council tax support if your savings and income are low enough. You will need to ask your local authority for a claim form. If you would like help with completing the form, your income officer will be happy to assist you.

Remember to tell your local authority when you move out of a property and into a new home, so that they can adjust your council tax bill.

Utilities

Your suppliers are:

Water

Thames Water

Thames Water, PO Box 286, Swindon, SN38 2RA

Phone: 0845 9200 888

Email: use the online contact form at thameswater.co.uk

Gas

To find out your gas supplier you will need to contact:

Meter Number Helpline: 0870 608 1524

Electricity

To find out your electricity supplier you will need to contact:

UK Power Network Phone: 0800 0280 247

Web: ukpowernetworks.co.uk

You will need to contact all your suppliers and provide meter readings so that they can calculate your bills. You can decide which suppliers you want to use. Visit nhf.billscutter.com to compare suppliers.

Your resident services officer will have given you a manual for your boiler in your home. If you have any problems with using your heating system or accessing meters, please contact your resident services officer. You can find their contact details at the front of this booklet.



REPAIRS AND HOME MAINTENANCE

Section two

Repairs and home maintenance

Included in your welcome pack is a copy of our **Repairs handbook**. The handbook explains who is responsible for different types of repair (us as your landlord, or you as the tenant) and provides diagrams that will help you when reporting a repair. It also includes advice on what to do in an emergency, plus handy hints for dealing with common household problems.

Requesting a repair

You can request a repair by:

- ▶ completing our online repairs form on our website (not for emergencies)
- ▶ phoning us on 0800 479 0011 (free from landlines and mobiles)
- ▶ writing to us or visiting us at Emily House, 202-208 Kensal Road, W10 5BN

If the repair is urgent, you should always call us so that we can talk to you straight away.

If you need to request an emergency repair outside the hours of 8.30am – 5pm on Monday to Friday, you can still call us on our freephone number 0800 479 0011. Your call will be automatically redirected to our out-of-hours emergency service at no charge to you.

Response times

We aim to complete routine repairs within 15 working days and urgent repairs within 5 working days. In emergency situations, we will get someone to your home as soon as possible and make the situation safe within 24 hours.

For properties where we do not own the freehold, some of these response times will not apply. We will, however, try to address your repair as quickly as possible.

Planned and cyclical building works

We run a programme of planned and cyclical works to make sure that our buildings stay in good condition. We try to consult you as much as possible when developing the plans for any works at your building and we aim to keep you informed at every stage.

For more information, see the **Planned and cyclical building works factsheet** on our website or contact our resident liaison officer.

Gas servicing

We check all of the gas and electricity fittings in our homes while they are empty and provide new residents with a copy of the safety certificates. You can find the safety certificates for your home in your welcome pack.

As your landlord, we are legally required to complete a gas service at your home at least once every 12 months. Your tenancy agreement requires you to allow us access to your home for gas services, so you must let our gas engineer in when they call to complete the service. It is very important to let our contractors in for your own safety and the safety of your neighbours.

For more information, see the **Gas servicing factsheet** on our website.

Alterations to your home

If you are a secure or assured tenant, you have the right to make alterations to your home. Alterations include things like installing a new kitchen or bathroom, installing hard wood or vinyl flooring, putting up an aerial or satellite dish, or decorating the outside of your home.

Before you start work on any alteration, you must get permission from us in writing. You will also need to get any other approval you need for the work, such as planning permission or building regulations approval. We will not refuse permission for a home alteration without having a good reason.

If you are a starter tenant, you cannot make alterations to your home during the first 12 months of your tenancy or any extension period.

For more information, see the **Alterations to your home factsheet** on our website. We also have very specific guidance that should be followed if you have been given permission to lay hard wood or laminate flooring. Please see the **Hard wood flooring factsheet** on our website.

Home adaptations or finding a new accessible home

If you or someone in your household has a disability, you may need to make changes to your home or think about moving to one that meets your needs to help you live more comfortably. We will do what we can to help. The first step is for you to contact us and ask to speak to our adaptations co-ordinator who will arrange to meet with you and discuss your needs. We can help with minor (for example grab rails or installing a shower seat) or major adaptations (such as installing a stair lift or fitting a ceiling hoist).

Major adaptations take longer because someone from the local occupational therapy service needs to visit you to assess your needs and make recommendations. We also apply to the local authority on your behalf to help pay for the works.

If the occupational therapist does not agree that you need an adaptation, or if your council refuses funding, then we will contact you to discuss possible alternatives. We will keep you informed along the way.

For more information, see the **Adapting or finding a new accessible home factsheet** on our website.

Handyman service

We offer a free handyman service for residents aged 55 or over or who are receiving Disability Living Allowance or Personal Independence Payments. We deliver this service in partnership with the Silver Saints professional handyman service.

Silver Saints provide help with small jobs around the home that are usually the responsibility of the tenant so are not covered by our repairs service. They can help with jobs such as moving furniture, fitting home safety equipment, assembling flat-pack furniture and connecting washing machines and dishwashers.

When you contact Silver Saints, they should be able to give you an appointment within two to three days, but it can sometimes be sooner. You can order one or two visits each year and you can ask the handyman to complete several jobs when they call. You will not pay anything for the handyman's time as long as their visit is under 1.5 hours. We will pay for up to £50 of materials per visit.

There are three ways to book a Silver Saints handyman appointment:

- ▶ online booking form: silversaints.com
- ▶ email: fixit@silversaints.co.uk
- ▶ phone: 020 7099 9199.

For more information, see the **Handyman service factsheet** on our website or contact our customer contact team.



LIVING IN YOUR HOME AND NEIGHBOURHOOD

Section three

Living in your home and neighbourhood

This section tells you about the different things we do to help make sure all of our residents enjoy living in their homes and neighbourhoods.

Anti-social behaviour

Anti-social behaviour is behaviour that causes serious nuisance to a person or household in and around their home, and where there is evidence to suggest that there has been a breach of tenancy. We take all reports of anti-social behaviour seriously, look into them thoroughly and use all the powers available to us to tackle the problem.

We categorise reports of anti-social behaviour into three categories. This helps us to respond to the most serious cases first and as quickly as possible. In the most serious or 'Category A' cases, we will speak with you within 24 hours. For Category B cases, we will speak with you within three working days, and for 'Category C' cases, we will speak with you within five working days.

We will treat everything you tell us confidentially, but we will usually need to talk to all of the parties involved and any witnesses. We will agree a plan of action with you on how we will tackle the problems and we will give you progress updates at least once a fortnight. Where appropriate, we will involve agencies such as the police and share the action plan with them.

For more information about our approach to anti-social behaviour and how to report it, see the **Anti-social behaviour factsheet** on our website or speak to your resident services officer.

Neighbour disputes

Neighbour disputes are problems with neighbours where the person causing the problem is not doing so intentionally, the problem is not persistent and no serious harm is caused.

Neighbour disputes often involve clashes of lifestyle or differences of opinion about what is or is not acceptable.

Examples of a neighbour dispute include:

- ▶ noise that happens during normal working hours and is unintentional, not persistent and does not breach noise nuisance legislation
- ▶ smells from cooking
- ▶ untidy gardens
- ▶ children playing at reasonable hours.

We take all reports of neighbour disputes seriously. We look into them thoroughly and work with all of those involved to resolve the problems.

We cannot take legal action about a neighbour dispute, but we will advise you on what can be done and offer possible solutions. If you report a neighbour dispute to us, we will aim to meet with you within 10 working days to discuss the problem and how it can be resolved. We will talk to the other people involved, to help you all reach agreement about the best way forward. In many cases we will encourage you to talk to the neighbour about the problems they are causing you, so that you can try to resolve the problem yourselves.

Neighbour disputes can only be resolved through discussion, leading to understanding and sometimes compromise. Everyone involved has to be willing to take part in this process. We can refer you to a mediation

service if you would like someone to facilitate discussions. Mediators are skilled at helping people in dispute to talk openly and find solutions.

For more information or to get help with a neighbour dispute, see the **Neighbour disputes factsheet** on our website or speak to your resident services officer.

Hate incidents

We do not tolerate hate related harassment of any of our residents or their neighbours. We see hate incidents as a serious form of anti-social behaviour and will take action to make sure the incidents stop.

A hate incident involves behaviour which is motivated by prejudice or hate of a person's race, ethnicity or nationality, disability, age, gender identity, religion or belief, or sexual orientation. It can involve name calling, bullying, threatening behaviour, physical attacks or damage to property. It can take place in person but also through written notes, emails, text messages or social media.

If you report a hate incident to us, we will meet with you to gather evidence about what has happened. We will treat what you tell us in the strictest confidence and consult you before we take any action.

If you feel that your safety is threatened or a crime has been committed, then we recommend that you tell the police. We will not report an incident to the police or tell the person who is responsible for the abuse without your permission, unless there is a risk of harm or criminal activity.

For more information about our approach to hate incidents, please see the **Hate incidents factsheet** on our website or speak to your resident services officer.

Domestic violence

Domestic violence is when someone deliberately controls and abuses another person who they are close to. The abuse may be physical, emotional, mental, sexual or financial. If you are experiencing domestic violence, we can help.

Violent or threatening behaviour is always a crime, even if the perpetrator is your husband, wife or partner. We will always encourage you to tell the police, especially if you are in immediate danger. The police have specially trained officers working in local community safety units who can give you legal advice, collect evidence and make arrests.

If you tell us that you are experiencing domestic violence, we will meet with you in a safe place to discuss your situation within 1 working day. We will respect your privacy and keep the details confidential. However, we are obliged by law to notify social services in all cases of abuse where children or vulnerable adults are present in the home.

When you decide what you want to do, we can help you to contact agencies who will be able to support you. Local agencies can offer various kinds of support to people who experience domestic violence and there are also agencies that specialise in supporting men, older people, people from particular ethnic backgrounds, and individuals who are in same-sex relationships.

For more information, see the **Domestic violence factsheet** on our website or speak to your resident services officer.

Keeping pets

You need to ask us for permission to keep a pet in your home. This is a condition of your tenancy. You can complete a pet permission form on our website or you can ask our customer services team to send you a form.

If you live on an estate and do not have access to your own garden, we will not be able to give permission to keep a dog unless there are exceptional circumstances, such as if you need a guide dog. If we give you permission to keep a pet in your home and you later move to another Octavia property, you will need to ask for permission again.

For more information, see the **Keeping pets factsheet** on our website or contact your resident services officer, home ownership services officer or supported housing officer.

Fire and home safety

As your landlord, our top priority is your safety. We do all we can to keep you safe from fire and other accidents in your home and to comply with fire and health and safety legislation.

Take care to prevent fire in your home and make sure that you and your family know what they should do if there is a fire. The fire safety signs at your property provide important fire safety information.

Shared landings, stairs and entrances must be kept free of obstruction at all times. Items left in these areas can create a fire hazard, putting your family and other residents at risk. We will ask you to move anything which you leave in a shared area and if you do not, we will remove and dispose of it and charge you for the cost of doing so.

For more information, including fire safety tips and advice, see the **Fire and home safety factsheet** on our website or ask for copies from our customer contact team.

Contents insurance

As a tenant, you are responsible for insuring the contents of your home and your personal belongings. We strongly advise you to take out home contents insurance to cover the contents of your home against risks such as theft, fire, flood and other damage. We have a partnership with an insurance provider who can arrange low-cost insurance for Octavia tenants.

For more information, please visit our website or contact our customer contact team.

Care and support services

Resident support worker

If you need additional support to help you manage your home or sort out a problem, our resident support worker provides fast, short-term help.

The resident support worker will help you to complete forms, offer advice on accessing services or approach charities on your behalf to obtain essential items that you may need. They can also get in touch with other organisations who can offer more long term assistance if necessary.

For more information, visit our website or contact our support team.

Day care and activities

Our day centres in North Kensington and Westminster run social and leisure activities for older people. We offer a wide range of low-cost activities and services that promote independence, wellbeing and quality of life. Members can get involved as much or as little as they want to.

All of our staff are very friendly and welcoming, and each member of our team is experienced and skilled in working with individuals who have dementia, mental health issues and physical disabilities.

Home adaptations

We offer a home adaptations service to Octavia tenants who are finding it difficult or unsafe to move around their home, use the stairs or use the bathroom. See the **Repairs and maintaining your home** section of this booklet for more information.

Outreach

Our outreach service is available to older or vulnerable adults living in Westminster who are over the age of 50. The service is designed to encourage and support independence and to reduce isolation. There are over 100 activities in the community to choose from. An outreach worker can help you to join in.

Befriending

London can be a lonely place, particularly for older members of our communities. If you or anyone you know is over 50 in Westminster or over 18 in RBKC, and lonely or isolated, we can introduce you to a volunteer befriender who shares your hobbies and interests. They can arrange to spend time with you for an hour a week, at home or somewhere else if you prefer.

Floating support

Our floating support service is available to tenants aged 50 and over living in Kensington and Chelsea or Westminster. It is designed to promote personal wellbeing, independence and quality of life. For anyone who needs support and assistance in managing their home and life, perhaps due to financial difficulties, physical or mental health needs, or a disability.

We can offer support in the following ways:

- ▶ **Staying healthy and well:** we can support you with finding new ways to keep healthy such as accessing new activities.

- ▶ **Keeping in touch:** we help connect you with people, education, training, leisure facilities, cultural and/ or faith events.
- ▶ **Feeling positive:** we can help you to deal with any issues or problems you have and support you to build your self confidence.
- ▶ **Looking after yourself:** we can help you to access health, home care or adaptation services.
- ▶ **Staying safe:** we can help ensure that you and your property are safe and secure.
- ▶ **Managing money:** we can help you deal with rent arrears or debt, sorting out bills and claiming benefits.

Housing for older people

We provide a range of housing for older local people who want to continue living independently in their own flat, but with the security of knowing they can contact a mobile warden for help if they need it. If you are interested in moving to one of these flats, you can ask to go onto our transfer list. See the Moving home section of this booklet for more information.

Other care services

We also offer extra care schemes that provide 24 hour support for older people, dementia care, and supported housing projects for people of different ages who have support needs.

For more information about any of our care and support services, visit **octaviasupport.org.uk** or contact our care and support team.



SHARED AREAS, CAR PARKS AND GARDENS

Section four

Shared areas, car parks and gardens

We provide cleaning, caretaking and grounds maintenance services for the shared areas at many of our properties. Shared areas are spaces inside or outside our properties that are used by all residents, for example lobbies, shared gardens and recycling areas.

Residents pay for these services through a regular service charge and services are carried out by a Mobile Caretaker or a Residential Caretaker on larger schemes.

Cleaning and caretaking

Mobile Caretakers

The frequency of this service will vary depending on the type of property, but will generally consist of at least one visit per week. Typical tasks carried out by the team will include, mopping or vacuuming internal floors, cleaning of lifts, sweeping refuse and recycling stores and reporting communal repairs.

Residential Caretakers

This team will carry out tasks as above, and also have a number of other important roles such as, checking the performance of our contractors, arranging for contractors to carry out repairs to shared areas, cleaning shared areas inside the building and checking for safety hazards.

Our Residential Caretakers are on hand to deal with problems quickly. For example, they will report anti-social behaviour to your resident services officer and, in serious cases, work with them and other agencies to resolve the situation.

For more information and a fuller list of tasks see the **Cleaning and caretaking factsheet** on our website or contact your communal services team leader.

Grounds maintenance

Where our properties or developments have shared garden or lawn areas, we may provide a grounds maintenance service. Our grounds maintenance contractors are responsible for tasks such as cutting grass, trimming hedges and shrubs, removing litter and garden waste, clearing leaves, and weeding. Our grounds maintenance service does not cover tenants' private gardens.

For more information, see the **Grounds maintenance factsheet** on our website or contact your communal team leader.

Garden Guardians

Residents who have a private garden are responsible for keeping it in a good condition. We know that this can sometimes be difficult for older or vulnerable residents, so we work in partnership with the Octavia Foundation and Age Concern Kensington & Chelsea to offer these residents practical help with garden maintenance tasks.

The Garden Guardians service is available free of charge to residents who are over the age of 55 or are vulnerable because they have particular support needs. The service is provided by volunteers who offer help for up to 30 tenants per year with tasks such as clearing overgrown gardens, cutting grass, weeding and pruning.

For more information, see the **Garden Guardians factsheet** on our website or contact your resident services officer.

Shared area improvements

Every year we put money aside to improve the shared areas at some of our homes. We use this money to carry out works that go beyond our normal responsibilities as your landlord. If you live in a rented property or a mixed tenure development, you can bid on behalf of yourself and your neighbours for an improvements grant of up to £25,000.

Shared areas are spaces inside or outside of our properties such as lobbies, corridors and outside spaces. Examples of improvements works can include cycle storage, upgrading footpaths and walkways, improving rubbish and recycling areas, landscaping shared gardens, or improving security.

For more information, see the **Shared area improvements factsheet** on our website or contact your communal services team leader.

Rubbish and recycling

We expect all residents to store and dispose of rubbish, recycling and other items responsibly. Please recycle whatever you can.

At some of our larger developments, we provide designated areas for you to dispose of your rubbish and recycling prior to collection. Large bins will generally be in place in these areas. At other properties, the local authority will be responsible for collecting rubbish and recycling. This will be through a bag or wheelie bins collection. If this system is used where you live, you will be responsible for storing your rubbish and recycling, including providing your own bins, until collection day.

If we visit a property where rubbish and recycling is not being stored correctly, or is causing a nuisance or obstruction, we may have to arrange for it to be removed. In these cases, we will charge residents for the removal costs.

If you need help with disposing of bulky items, you can contact your local authority to arrange a bulky item collection. They may charge you for this service. An alternative to throwing away unwanted items, including bulky items, is to offer them for free (via websites like freecycle.org) to other people who may have use for have use for them.

For more information, see the **Rubbish and recycling factsheet** on our website or contact your communal services team leader.

Site inspections

We carry out site inspections to properties where we provide communal services. We encourage residents to take part in these inspections (which generally take place four times a year) and will publicise the upcoming dates on communal notice boards. If you would like to find out more about site inspections at your property, please contact your communal services team leader.

Car parks and parking

Parking on the shared areas of our properties and developments is limited. For most of our developments, residents and their visitors need to have a permit to park. If you apply for and receive a parking permit, it will last for the duration of your tenancy, as long as you return your renewal form and pay your renewal fee on time each year, and do not breach any of the conditions of the permit, which includes keeping your rent account up to date. We allocate permits in a consistent way, to be fair to all applicants. Permit holders can pay a small additional charge for a visitor's parking permit, which allows a visitor to use their parking space. On some of our developments we use parking controls to prevent people parking without permission.

For more information about how to apply for a parking permit, see the **Car parks and parking factsheet** on our website or contact our customer contact team.



RENT AND MONEY

Section five

Paying and viewing your rent

Your rent amount is shown in your tenancy agreement and is due weekly in advance, or on the first of each month if you have a monthly tenancy. You must pay your rent and any service charges on time or you will risk losing your home. You can view your rent account and all transactions at any time by logging in to your account on our website.

Paying by Direct Debit

The easiest way for you to pay your rent is by Direct Debit. You can set up a Direct Debit over the phone with your income officer. Once it has been set up, your rent will be automatically paid from your bank account without you having to do anything. Your rent account will be credited on the same day that the payment leaves your bank account.

Direct Debits are easy to manage as you do not have to tell your bank if your rent or service charges go up. They can also help you to budget your weekly and monthly expenses.

If you start to pay your rent by Direct Debit and pay for a minimum of three consecutive months, we will automatically enter you into a quarterly prize draw.

Other ways to pay

- ▶ online at allpayments.net
- ▶ at a PayPoint or Payzone store using an Octavia swipe card with cash or a credit card
- ▶ by debit or credit card over the phone – call our customer contact team on 020 8354 5500
- ▶ by text - register online in the mobile payments section of www.allpayments.net

- ▶ by standing order – contact our customer contact team for a form which you will need to give to your bank
- ▶ by housing benefit – these payments are usually paid to us automatically by the housing benefit office, although this will change under the new Universal Credit system
- ▶ by cheque – write your address and tenancy number on the back of the cheque and post it to us.

If you have registered on our website you can log in and view your rent account at any time. See the New tenants section of this booklet for more information on website registration. We send out printed rent statements four times a year in January, April, July and October.

For more information, see the **Paying and viewing your rent factsheet** on our website or contact your income officer or our customer contact team.

Housing benefit

If you receive other benefits, work part-time, or have a low income then you may be able to claim housing benefit from your local council to help you pay your rent.

Most people who receive Income Support, Job Seekers Allowance, Employment & Support Allowance, or the 'guarantee credit' element of Pension Credit can get full housing benefit for eligible rent (some housing costs may not be covered).

To claim housing benefit you need to complete a housing benefit claim form. You can get a claim form from your local housing benefit office.

If you do not receive these other benefits then you may still be able to claim housing benefit. Whether you are eligible depends on how much savings and income you have, whether you have a partner or children, and whether you are disabled or care for a disabled person. The rules are complicated, so talk to your income officer about this.

Housing benefit payments

When housing benefit is paid directly to us, it is still your responsibility to check that your housing benefit statements are correct. If you have made a claim for housing benefit, you are still responsible for rent payments and making sure the housing benefit gets paid to us.

Housing benefit does not always cover the full amount of your rent. If only part of your rent is paid by housing benefit, you are responsible for paying the difference.

Universal Credit

The Government is introducing a new system of Universal Credit which replaces a number of existing benefits. Under the new system, most tenants of working age will receive a single monthly payment of their benefits, including support for their housing costs and they will be responsible for paying their rent. This is different to the system which is being phased out, where housing benefit is paid directly to the landlord.

If you are claiming Universal Credit then please contact your income officer so that we can help and provide advice about this new benefit. If you are concerned that you will be unable to manage this money we may be able to make a case for this to be paid to us directly instead.

Changes to your circumstances

You must inform the Benefits Service (or DWP if you are claiming Universal Credit) within one month if any of the details in your claim

change. Examples of the types of changes are:

- ▶ anyone moves in or out of your home (including children)
- ▶ any income, capital or Welfare Benefits received by you or anyone living with you changes
- ▶ you or anyone living with you starts work or changes jobs
- ▶ any changes to your rent.

If you stop receiving a related benefit, the housing benefit office will be informed and they might stop your housing benefit. If you still want to claim housing benefit, you should make a new claim immediately. If you need advice about this please contact your income officer.

Benefits advice

We can provide advice and support on issues relating to benefits such as:

- ▶ which benefits you may be entitled to
- ▶ how to go about claiming them
- ▶ help with completing benefits claims forms
- ▶ what the switch to Universal Credit means for you and how direct payments will affect the way you pay your rent.

We hold a Citizens Advice Bureau benefits advice surgery at our offices on Kensal Road, W10 5BN, every Friday from 9.30am – 12.30pm (no appointment needed) and 1.30pm – 4.30pm (appointments only).

For more information about the benefits advice and support we offer, see the **Advice on benefits, debt and budgeting factsheet** on our website or contact your income officer.

Debt advice

We can help you manage any debts you have. If you are experiencing problems paying your rent, or struggling to repay debts from credit cards, fuel payments, overdrafts or bills from mail order catalogues, we can offer practical guidance. The sooner we talk to you, the sooner we can help you to resolve the problem. If you owe us rent, it is important that you respond to us when we try to contact you and that you keep any appointments we make to meet with you. If you cannot pay what you owe, we can make an agreement for you to pay it off in stages.

We hold a Citizens Advice Bureau debt advice surgery at our offices on Kensal Road, W10 5BN, every Thursday from 9.30am – 12.30pm (no appointment needed) and 1.30pm – 4.30pm (appointments only).

You can also get confidential debt advice from the charity StepChange through their website stepchange.org or by calling 0800 138 1111 (free from all phones, including mobiles).

For more information about the debt advice and support we offer, see the **Advice on benefits, debt and budgeting factsheet** on our website or contact your income officer.

Budgeting help

We can help you to manage your money better by:

- ▶ working with you to develop a budget for your household
- ▶ helping you to identify suitable bank accounts and related financial products, including affordable credit
- ▶ referring you to specialist agencies for advice on utilities, welfare benefits, debt, hardship grants and help with jobs and training.

For more information about the budgeting advice and support we offer, see the **Advice on benefits, debt and budgeting factsheet** on our website or contact your income officer.

Energy advice

We know that rising gas and electricity prices are a real cause for concern for many of our tenants. Our energy team can support you to take simple steps towards reducing your energy bills without making your home less comfortable. The advice we offer includes:

- ▶ home energy checks to help you understand how you use energy in your home and the changes you could make to save money
- ▶ help with comparing energy suppliers so that you can see if you are getting the best price for your gas and electricity
- ▶ information about grants and other funds that could help you to reduce the amount of money you spend on energy, for example by making your home more energy efficient.

For more information, including tips for saving energy, see the **Energy advice factsheet** on our website or contact our customer contact team and ask to speak to our energy team.

Hardship and education grants

We can sometimes offer financial grants of up to £400 for individual tenants who are experiencing hardship or have education or training needs. The Octavia Foundation give out a limited amount of grants for essential household on behalf of The Friends of Octavia charity. The grants are intended to cover items such as:

- ▶ cookers, fridges and washing machines

- ▶ beds and furniture
- ▶ paint for walls and ceilings, and help to get the painting done if needed.

We also offer education and training grants can cover costs such as travel to course venues, books, computer equipment or clothes for an interview.

You can apply for a grant at any time but you cannot get a hardship grant if you have received one in the last two years. Funding for grants is very limited and it is not possible to guarantee that you will receive one.

For more information, please visit **octaviafoundation.org.uk** or contact your resident services officer.

Affordable banking

As an Octavia tenant you are eligible to join *Your Credit Union Kensington & Chelsea*, a not-for-profit bank based in the borough of Kensington & Chelsea. You do not have to live in the borough to join the credit union.

Credit unions are not-for-profit financial co-operatives that are owned and controlled by their members. Your Credit Union offers fair and affordable borrowing and saving facilities (they do not currently offer current account facilities). Their loans are affordable and they charge much lower interest than payday loan companies or loan sharks.

When you save with Your Credit Union your money is 100% safe as it is guaranteed by the Financial Conduct Authority.

To find out more about Your Credit Union, visit **yourcu.co.uk** or phone 020 7605 6341.



EMPLOYMENT AND TRAINING

Section six

Employment and training

We offer a free employment and training service through the Octavia Foundation. The service is available to Octavia tenants aged 16 and over who live in Westminster, Kensington & Chelsea, Brent or Hammersmith & Fulham.

We tailor our service to each person's needs and our aim is to build relationships and support people over long periods of time. We can provide help with:

- ▶ one-to-one mentoring and support during your job search
- ▶ creating or updating your CV and preparing you for interviews
- ▶ completing application forms
- ▶ finding work placements, training courses and volunteering opportunities.

For more information about the support we offer, including the eligibility criteria, see the **Employment and training factsheet** on our website or contact our customer contact team.

Volunteering

Volunteering with the Octavia Foundation is a fantastic opportunity to get involved in your local community, meet new people and gain new skills and experiences that will help you to strengthen your CV and employment prospects.

We offer a wide range of volunteering opportunities in areas including our befriending service for older people, our charity shops, our youth activities and our offices. We provide training for all our volunteers and we reimburse agreed travel and lunch expenses.

For more information or to apply to become a volunteer, please visit **octaviafoundation.org.uk**

Apprenticeships and paid internships

Octavia has a range of apprenticeships and internships. People who are unemployed and not in full-time education can apply to join our annual apprenticeship scheme. Those who have completed a degree can apply to join our paid internship scheme. Subject to funding every year, these schemes offer people the chance to work with Octavia for a year and study or train at the same time.

We have kick-started lots of young careers into different industries and professions since the schemes began. We offer support and guidance along the way.

For more information, please visit **octaviafoundation.org.uk**

Opportunities for younger people

Through the Octavia Foundation we run two creative and learning clubs for younger people. Located in Pimlico and Kensington, we aim to provide young people with the opportunities to learn creative skills, make friends and have fun.

All sessions are free of charge and cover a wide range of creative activities including music production, DJing, photography, art and design, gaming, creative writing and film making. Each sessions includes a balanced, nutritious meal.

We also run projects specifically for our younger residents including a children's summer sports programme and other activities throughout the year. We have a great reputation for our youth-led media and film-making projects, which provide younger people with practical experience and training in film-making and production.

For more information, please visit **octaviafoundation.org.uk**



SHAPE AND IMPROVE OUR SERVICES BE INVOLVED

Shape and improve our services – Be involved

Being involved means giving us feedback or working with our staff to shape or improve the services you receive and to help us to be accountable to residents. Getting involved could help you to learn new skills that might help you with employment or in other areas of your life. It is also a great way to get to know your neighbours and other Octavia residents.

Anyone can be involved, whatever their background or experience, and you can choose how often and when you want to be involved. All of our events are wheelchair accessible and we can also arrange for an interpreter to attend meetings or for documents to be translated. We pay reasonable travel expenses, childcare or carer costs, and in some cases we can arrange travel to and from events. We sometimes also pay you for the time you give up.

Events

All Octavia residents are invited to our yearly YourSpace! event, which offers fun, family friendly activities plus lots of opportunities to give us feedback to help us improve. These events are a good place to meet other local people and members of our team, and to find out more about our services.

Throughout the year we also organise many local events and meetings at our developments and in different areas. Our local events and residents' meetings are an opportunity for residents to meet their neighbours and members of our team, find out more about our services and to give us feedback.

Residents' groups

We run a number of residents' groups which shape and influence the services we provide. We also support residents who want to set up their own groups and associations.

Tenant Steering Group

The Tenant Steering Group (TSG) is a group of Octavia tenants who aim to represent the views of all tenants. They are appointed each year and every tenant is eligible to apply. The TSG meets regularly to discuss our policies and the ways we work, and to keep a close eye on how we are performing.

Board

Octavia is led by a Board of 11 people, including our chief executive and two residents (this changes over time as members join and leave after they have served their term). Our resident Board members play an important role in making sure that our activities are carried out to a high standard that keeps on improving. We welcome applications for Board membership from our residents.

Resident inspectors

Our team of resident inspectors help us to maintain high standards by carrying out independent checks on many of our services. The checks can involve:

- ▶ mystery shopping – trying out a service anonymously and then reporting back to us
- ▶ phone audits - telephoning residents who have used a service to find out how things went
- ▶ site inspections – visiting properties to check how well things are working
- ▶ conducting surveys.

Residents' associations

We want our residents to feel that they can make a difference to their communities and where they live. Starting a residents' group or association can be a valuable way to achieve this. People set up groups for many different reasons, for example to organise social events or to campaign for improvements in their local area.

We can support you to set up your group and to keep it running smoothly. Our support includes financial grants to help groups get started and to support them once they are established.

For more information, about getting involved in helping to shape and improve our services visit our website or contact our customer contact team and ask to speak to our resident involvement manager.



FEEDBACK AND GENERAL INFORMATION

Feedback and general information

We welcome all kinds of feedback on our services. You can let us know your comments, compliments or complaints by:

- ▶ talking in person to a member of staff
- ▶ using the online complaints form on our website
- ▶ phone, fax, email or letter
- ▶ asking a relative or someone else to contact us for you.

Complaints

If you make a complaint, we will focus on resolving your complaint in our 'early resolution step', where we will apologise and put things right quickly when we have done something wrong and let you know within 5 working days what we plan to do.

If you are not happy with our early resolution response we have a two-stage complaints process, which gives you the opportunity to take things further.

The first stage of the two-stage process will be for the service manager to review your complaint and respond to you within three working days to say that we received it and send you information about our complaints process and a fuller response will be sent to you in 10 working days.

If you are still dissatisfied with our response, the second stage is for your complaint to be taken to a senior manager or the complaints panel.

In some situations we will have to handle your complaint differently, for example if you are taking legal action related to your complaint or if the complaint you want to make is not about us but about another organisation or person. If we cannot follow our usual complaints procedure, we will talk to you about what action you can take instead.

For more information about our complaints process, see the **Complaints, comments and compliments factsheet** on our website.

Compliments and other feedback

Comments and compliments from tenants help us to keep our service standards high, to know what areas we are doing well in and to know where services need to improve. We always ask for feedback following complaints, anti-social behaviour cases and on completion of repairs and planned works. From time to time we also send out a satisfaction survey to all tenants, to see how happy people are with our services overall.

For more information, see the **Complaints, comments and compliments factsheet** on our website.

Compensation service

We are committed to providing a high quality service, but from time to time, mistakes can happen. In some circumstances we may offer compensation. These circumstances include when we have not met the service standards that we aim to achieve or when we require someone to move out of their home because we need to improve, demolish or sell the property.

For more information about compensation and the circumstances when we may consider paying it, see the **Compensation service factsheet** on our website.

Service standards

We aim to provide a responsive and improving service. To keep the quality of our service high, we have a set of standards that we aim to meet when providing a service. We developed these standards in partnership with residents.

Our top 10 standards are:

1. To be reliable, responsive and respectful.
2. Offer different ways in which you can get involved, so you decide how and when to work with us to improve our service.
3. Carry and display clear identification which includes a photograph when we visit you at home.
4. Call back by the next working day when you phone us and leave a message.
5. Acknowledge receipt of an email within three working days and reply within 10 working days.
6. Acknowledge receipt of a letter within three working days and reply within 10 working days.
7. When you report an emergency repair, we will get a contractor to your home as soon as possible and make the situation safe.
8. Consult you on colour schemes and design when we plan to do major works.
9. Keep you regularly updated on how we are tackling the problem when you report anti-social behaviour to us.
10. If you are in dispute with a neighbour, we can refer you and your neighbour to a mediation service to talk through and resolve the problems.

For more information, see the **Service standards factsheet** on our website.

Accessing your files

We keep information files about your tenancy so that we can do our job as your landlord. The files include personal details about you and your household. We respect your right to privacy, so we have strict rules about how we collect, keep and use the information we hold.

We comply with the Data Protection Act and any other relevant laws whenever we handle personal information. The Data Protection Act gives you the right to see the information that we hold about you in your paper and electronic files. You can also ask us to correct the information if you think we have got something wrong.

You can securely view and update your personal information on our website. This helps us to provide you with services that suit your needs.

For more information, see the **Accessing your files factsheet** on our website or contact your resident services officer.

Accessible services

We provide help with communication to make sure that our services and information about our services are accessible to all residents.

If you need translation or interpretation services

We work with interpreters to provide translation services over the telephone and in person when needed. You can also ask us to translate any of our printed documents into another language. Our website is compatible with Google Translate.

If you have a hearing impairment

We can arrange for a signing interpreter to attend meetings that you have with us and we also have an induction loop available at our offices. You can contact us by telephone using Relay Assist, a free service for people

who are deaf or hard of hearing. To use Relay Assist from a text-phone, dial 18001 and then the telephone number. From a standard telephone, dial 18002 and then the telephone number. Visit **ngts.org.uk** for more information.

If you are blind or partially sighted

All of our detailed factsheets are available to download on our website and can be viewed at larger sizes. We are also able to produce documents and letters in large print and can make documents available in formats such as Braille and audio CD on request.

Glossary of terms and A-Z of services

We aim to use simple language in all of our written documents so that they are clear and easy to understand. Sometimes we have to use more technical terms when talking about the services that we provide, as there is not a shorter or simpler way of explaining them. You can find a glossary of these types of key terms and their meanings on our website.

Our website also includes an A-Z list of all of the services we provide and the most up to date information about them.



MOVING HOME

Section nine

Moving home

If your home becomes too big or small for you, or you need a different kind of home, you may need to move somewhere new.

Transfers

We have a transfer list for tenants who want to transfer to another Octavia property. To be accepted onto our transfer list, you need to be a permanent tenant with an assured or secure tenancy.

It is important to understand that because there is such a shortage of homes in London, it can sometimes take years to be offered a transfer, particularly if you want a larger property.

You will need to complete a transfer application form. You can find this form on our website or ask our customer services team to send you one. If you feel you have a medical need to move, we will ask you to complete a health and disability form and to send us a copy of any repeat prescriptions you have. We send these to our independent medical advisor, who will assess whether you meet our criteria.

The transfer process

We place every tenant on our transfer list into a 'priority band' based on their household circumstances and reason for needing to move. Within each band, we prioritise transfer applications by how long they have been waiting.

We will send you details of how to use our home allocation website (locata.org.uk) where you can see the properties that are available and choose whether to place a bid. When bidding closes on a property, we look at all of the bids we received and offer the property to the person in the highest priority band who has waited the longest. You will need a clear rent account to be offered a property.

Moving somewhere smaller

If your home is too big for you, we may be able to offer you a financial incentive if you move somewhere smaller. Your home will need to have a good layout and room sizes, and be easy for us to let to an overcrowded family on our waiting list. Even if we cannot offer you an incentive, you will be given a high priority on our transfer list.

For more information about transfers, see the **Transfers and home swaps factsheet** on our website.

Home swaps

You have the right to swap your home with the tenant of any housing association or council in the country. This is often called a 'mutual exchange'. You can advertise your home and find out about homes available for mutual exchange by:

- ▶ registering on homeswapper.co.uk and locata.org.uk
- ▶ checking local papers and shop windows for people advertising for an exchange.

When you have found someone to swap with, you will need to get written permission from both landlords. Landlords are not allowed to refuse permission without having a good reason. Reasons could include if either party have rent arrears or if the property is not a suitable size for your family.

If you are planning a home swap, you need to check your exchange partner's tenancy agreement, because you will be taking on that agreement. The new agreement may give you different rights and responsibilities. Please ask our customer services team or get legal advice if there is anything you are unsure about.

For more information, see the **Transfers and home swaps factsheet** on our website.

Home ownership

Shared ownership

Shared ownership can make buying a home more affordable. We offer high quality new-build homes under shared ownership. We also sell existing shared ownership homes when the current owner decides to move on.

Shared ownership is a government-funded scheme to help first-time buyers. It allows you to buy between 25% and 75% of a home using a mortgage, and pay rent on the remaining share. You can choose to buy further shares in the property later, when you can afford it.

To buy a home under shared ownership, you must have enough income to obtain a mortgage for the amount you are borrowing. However, to be eligible, maximum income limits also apply.

You need to have lived or worked in the borough that you are looking to buy in for at least six months.

Right to Buy and Right to Acquire

A small number of Octavia tenants may be able to use the Government's Right to Buy and Right to Acquire schemes, which give social housing tenants the opportunity to buy their homes at a discounted price. The maximum discount in London is currently £16,000.

For more information about buying a home, see the **Home ownership factsheet** on our website or contact our home ownership team.

Leaving your home

Before you move out, you need to:

- ▶ give us four weeks' notice in writing (otherwise we will charge you for the full notice period)
- ▶ pay us all of the rent you owe
- ▶ make sure your home is in good decorative order and repair, and replace any items that have been damaged and are your responsibility - if you do not do this, we may bill you for putting things right, but if you leave your home in good order, you may qualify for a thank you payment
- ▶ tell us about any repairs that need doing that are our responsibility
- ▶ arrange for a final reading of your gas, electricity and water meters, to avoid paying for any services the next tenant uses
- ▶ arrange for your post to be sent on to your next address
- ▶ give us an address where we can contact you (we will keep it confidential)
- ▶ tell the council tax department of your local council that you have moved
- ▶ if you claim benefits, tell the benefit offices that you deal with that you have moved.
- ▶ take all of your belongings with you and leave your home (including any garages or sheds you rented from us) clean and tidy – if we have to clear out your property, clean it or store your belongings, we will pass the cost on to you
- ▶ return your keys to our offices by midnight on the Sunday your tenancy ends – we will continue to charge you rent until you return the keys.

Empty property standard

When a new tenant moves into an Octavia home, we promise that it will be clean and tidy, safe and in good condition. We call this our 'empty property standard'. It covers the general condition and decoration of the property, as well as the condition of the kitchen; bathrooms; doors and windows; electrical switches, sockets and lighting; heating and hot water systems; and cold water systems.

Departing tenants need to be aware of what our empty property standard means, as they are responsible for leaving the property in the correct condition. You can read the empty property standard in full on our website. You can also ask our customer contact team to send you a copy of the standard.

If you are a new tenant and you feel that your home does not meet our empty property standard, please contact your surveyor.

Notes

Please contact us if you need any part of this information in Braille, on audio tape or explained in a different language.

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বাংলা Français Português Shqip فارسی



OCTAVIA

Supporting mixed communities since 1865



Octavia
Emily House
202-208 Kensal Road
London W10 5BN

T 020 8354 5500
F 020 8354 4280
E info@octavia.org.uk
www.octavia.org.uk