

wandle

Homeowner Handbook



Contents

A. Your lease, our service	4	E. Keeping you safe	28
> Our offer	5	> Fire safety	29
> Leaseholder Q&As	7	> Fire doors	30
> Living in a home now owned by Wandle	8	> Fire safety information requested by lenders	30
> Complaints and compliments	9	> Gas safety	31
B. Paying for your home	12	> Carbon monoxide	31
> Service charges	13	> Electrical safety	32
> Service charge headings	14	> Asbestos	32
> Querying your service charge	15	> Water safety	33
> Shared owner rent	16	> Balconies	33
> Insuring your home	16	F. Mortgages and moving home	34
C. Looking after your home	18	> Buying more shares in your home	35
> Repairs	19	> Re-mortgaging and further loans	35
> Major works	19	> Subletting	35
> CCTV and smart doorbells	21	> Lease extension	36
D. Your neighbourhood	22	> Selling your home	36
> Estate services	23	Glossary	38
> Anti-social behaviour	23	Resident Charter	41
> Reporting anti-social behaviour	24		
> Good neighbours	25		
> Abandoned vehicles	26		
> Fly tipping	26		

Welcome

Welcome to your Wandle homeowner handbook. Within these pages we have tried to cover the key information you need to be able to live in your home, get the most from it and your neighbourhood and meet the requirements of your lease.

For more information – and the latest updates and news – visit us at www.wandle.com

MyWandle | *Our services at your fingertips*

MyWandle is the new convenient, easy and secure way for you to access our services 24 hours a day, seven days a week.

MyWandle gives you full access to a range of the main services we provide, including the ones you use the most – repairs and managing your rent account.

It is easy to sign up and register. Just go to: <https://mywandle.com> to register.

Contacting us

Speaking to our Customer Services team

Our telephone line is open 8am – 6pm, Monday to Friday for general enquiries. You can get in touch by emailing customerservices@wandle.com or calling **0300 2000 120**. Our phone lines are busiest on Mondays and Fridays.

Email contacts

For rent and service charge payment related issues you can contact the income customer service team: income@wandle.com

For lease or service charges related issues you can contact the homeownership customer service team: homeownership@wandle.com

For information about staircasing, or selling your home, you can contact the sales team: sales@wandle.com

Repairs

The best way to report a repair is through MyWandle. If you don't want to use this service, you can send us an email on customerservices@wandle.com.

Make sure to include your full address and postcode, and as much information about the repair needed as you can.

A. Your lease, our service

In this section you will find information on our offer, leaseholders Q&As, shared owners Q&As, living in a home not owned by Wandle, and complaints and compliments.



A1. Our offer

When you become a homeowner

We will:

- give you a Welcome Pack when you move in.
- ensure our website provides you with useful information about being a homeowner.

Service Charges

We will:

- give you clear information concerning your service charges and your rights, and responsibilities as a homeowner.
- provide you with audited accounts for your service charges each year (unless you live in a building with four or less dwellings). Our accounts will clearly explain the elements that make up your service charge.
- if the increase in your annual service charge is higher than expected, we will tell you why this has happened.
- upon request, provide you with copies of the invoices and accounts which make up your annual service charges, six months after the year end or within one month of your request, whichever is later. We will usually send you these documents electronically.
- offer you a wide range of payment methods for paying your service charges (and rent, if applicable).
- provide money and welfare benefit advice as well as guidance on service charge arrears.
- suggest where you can obtain help and advice from outside organisations, if we are unable to assist.

Consultation and involvement

We will:

- consult you before any major changes are made to services that affect you.
- formally consult with you (carry out Section 20 Consultation) before carrying out any repair/renewal/improvement works that require you to contribute more than £250 or when we are proposing to enter into a long-term agreement of more than 12 months and where the cost is likely to exceed more than £100 per homeowner per annum.
- ask for your feedback on our regular estate walkabouts.
- listen to what you have to say about our services and respond to any problems, queries or dissatisfaction you may have.
- involve you in the decisions we make, listen to your suggestions, and report back on the changes we have made to our services as a result.
- always try and give you some choice when we are doing any improvement or redecoration works to your building.
- inform you of the different ways you can get involved in making decisions that will affect the management of your building or estate.

When things go wrong

We will:

- listen to what you have to say and learn from your complaint and other feedback.
- investigate all complaints fairly and in line with our complaints procedure, keeping you informed at all stages of the process. Where possible, we will aim to find a resolution to your complaint within 10 working days.
- respond to and resolve any service charge query you may have within 12 weeks.
- apply a credit adjustment to your account within 10 working days of making our decision, when we accept that there has been an error made to your service charges, or correct your account within a month if the adjustment applies to more than one property/building.

Neighbourhood management

We will:

- make sure we involve residents when we inspect our estates.
- ask for your views and take them into consideration before making any changes to our cleaning or grounds maintenance contracts.

When your building is owned by a private freeholder

We will:

- work closely with the freeholder or managing agent, to ensure that all repairs and services are carried out in line with the head lease and our management agreement.
- forward any queries you have which need to be answered by the freeholder or management agent within 24 hours if urgent or within three working days if not urgent.
- scrutinise all our management agents' accounts budgets, as well as actual demands, to make sure the costs are reasonable, have been billed within the statutory time limits and are for quality services received.
- provide you with the address of the freeholder or managing agent should you wish to inspect their invoices.
- take robust action where we have cause for concern about any of our managing agents.



A2. Leaseholder Q&As

Who is responsible for repairs inside my property?

You are responsible for any repairs within your property – for example repairing internal leaks, servicing your boiler, repairs to fixtures and fittings, and decorations including any plasterwork.

Can I make alterations to my property?

This depends on your lease. Some of our leases only allow for internal alterations, and do not allow structural works. Please contact us before you begin any works so we can confirm whether you need our consent or not.

Who is responsible for repairing my broken window?

This will depend on your lease – generally if it is broken glass this is your responsibility, but if a window frame is broken this will usually be our responsibility.

If you live in a street property please check your lease, as some street property homeowners have full responsibility for all works to their building.

If I have damp in my property who is responsible for the repairs?

This will depend on your lease and where the damp is coming from. If the damp is coming in from outside, it is our responsibility – for example a leaking gutter or roof.

How do I know when works are planned for my building?

We will formally consult with you before any major works are done to your building. We are required to serve you with a Section 20 Consultation Notice for any works which are likely to exceed more than £250 per homeowner.

How can I get a copy of my lease?

You should have been provided with a copy of your lease by your solicitors when you bought your home. You can obtain a copy of your lease from Land Registry or you can request a copy from us and we will charge you a small administration fee.

What if I don't understand my lease?

We are happy to help you with any queries you have with your lease. For independent advice please contact www.lease-advice.org

Can I sublet my property?

If you own 100% of your property, yes you can – but you will need to let us know and provide us with a copy of the tenancy agreement, an up-to-date Gas Safe certificate, your contact details and the contact details of your tenant. There is a small one-off administration fee.

If you are a shared owner, you cannot sublet your property as this is a breach of your shared ownership lease. However, we will consider a short-term period of subletting if you have extenuating circumstances – for example, you need to care for a relative, or you are working abroad for a temporary period only.

A3. Living in a building not owned by Wandle Q&As

How do I contact the managing agent of my building?

Details of who to contact are included in your lease.

Why is my block managed by a managing agent and not Wandle?

Your block is probably part of a Section 106 scheme where we didn't build it and the freeholder has instructed a managing agent to provide day-to-day management and repair services to your building.

Your building may be one where the managing agent provides 100% of all services and repairs to the building, or you may live in a building where we are responsible for internal works and cleaning, with the managing agent responsible for external works and anything structural.

We also have some blocks that are owned by us but are built on an estate managed by a managing agent.

How do service charges work in these cases?

The managing agent is responsible for setting the annual service charge. They then invoice us, and we pass their charges onto you.

Where we are responsible for the internal areas of your building and the managing agent or freeholder is responsible for the external and structural parts, the managing agent bills us for the external and structural works, and we bill you for any repairs and services we provide.

Please contact us first if you have any concerns regarding the services for your block and we will contact the managing agent on your behalf.

What happens when I staircase up to 100%?

If your flat is part of a Section 106 scheme, depending on your lease, once you own 100% you may become a leaseholder of the freeholder and not Wandle. This is usually the case if your building already has a mix of affordable and private homes. The managing agent or freeholder would then send your service charge bills directly to you. Our sales team will tell you this if it applies to you when you staircase to 100%.

A4. Complaints and compliments

How do I make a complaint?

We want to provide you with a good service, but if we don't, we want to know so that we can do something about it and improve our service in the future. We would ask that you give us the opportunity to put things right.

If you are not happy with the service you have received, the best way to let us know is through your MyWandle account.

If you prefer, you can email complaints@wandle.com or call us during office hours on **0300 200 0120**. You can also write to us. It is harder for us to handle complaints via social media as these can be missed. However, you report your complaint, make sure to tell us what went wrong, how you were affected, and how we can put things right.

Wandle are members of the Housing Ombudsman Scheme. You may wish to contact them for advice and guidance about your complaint with us. You can get in touch with them at any point during your complaint.

Housing Ombudsman Service, PO Box 152,
Liverpool, L33 7WQ

Telephone: **0300 111 3000**

Email: info@housing-ombudsman.org.uk

Online: www.housing-ombudsman.org.uk/residents/make-a-complaint/

The Housing Ombudsman Service recently introduced a new Complaint Handling Code which sets out good practice so landlords can respond to complaints effectively and fairly. Our complaints handling process holds up well against the code and we carry out a yearly self-assessment to see how we're performing.

You can see our latest self-assessment against the Housing Ombudsman's Complaint Handling Code on our website.

Who can make a complaint?

You don't have to be a tenant or homeowner to make a complaint. You could be a representative of a tenant or homeowner, such as health or care worker, a guardian or a "designated person".

The complaints process

Acknowledgement

Once we know what has gone wrong, how you were affected and what we need to do to put things right, we will confirm to you that a complaint has been opened and provide you with a case reference number. We aim to acknowledge all complaints within 5 working days.

Stage One

All new complaints are investigated at stage one of our complaint process. This involves an internal investigation to find out what has gone wrong and what needs to be done to put things right. These complaints are usually investigated and responded to by a member of the team involved in the initial problem. If a complaint relates to service from one of our contractors, we may ask them to investigate and respond to you.

We aim to respond to stage one complaints within 10 working days. There may be times when we cannot respond within this timeframe. If this happens, we will let you know why and extend our timescale by no more than a further 10 working days.

Stage Two

If you are still dissatisfied after we have responded at stage one or you feel that we have not delivered on our agreements at stage one, you can request that your complaint progress to stage two. This request should be made within a reasonable period (normally within two months of our stage one response or completion of agreed actions). Only concerns that were part of your original stage one complaint will be considered at this stage.

Stage two complaints will usually be investigated and responded to by a senior member of the team involved in the stage one complaint. Where a complaint relates to a service provided by a contractor on our behalf, the appropriate Wandle contract manager will investigate and respond.

We aim to respond to stage two complaints within 20 working days. There may be times when we cannot respond within this timeframe. If this happens, we will let you know why and extend our timescale by no more than a further 10 working days.

Stage two is the end of our complaint process and the response provided will be the final response from Wandle to a complaint.

When will a complaint be closed?

We will notify you when your complaint has been closed to explain why we have done this.

We will close a complaint when:

- a resolution plan has been provided with clear, reasonable timescales for actions
- you specifically state that you do not wish to take the matter further
- we require additional information from you to proceed with the complaint but have been unable to contact you. This will only be done once three reasonable attempts have been made using all contact information available
- a legal hearing has taken place and a judge has made a relevant ruling
- the matter has resulted in litigation and is now being dealt with by solicitors
- you have acted in an unreasonable or offensive manner and/or refused to cooperate with our staff.

Compliments

We all like to be recognised when we do a good job. If you feel if an individual or team has done a particularly good job, we would love to hear from you.

Compliments can be made within MyWandle or you can email customerservices@wandle.com.



B. Paying for your home

In this section you will find information on service charges and how we work them out together with information on home contents insurance.



B1. Service charges

What is a service charge?

Service charges are the cost of any repairs and services we provide to you during the year.

This includes services such as cleaning, or grounds maintenance in shared areas. Repairs include communal internal repairs or repairs to the exterior of your building.

How much do I have to pay?

All homeowners who receive services must pay their share of the full cost of services they receive as shown in the terms of their lease.

These are known as 'variable service charges', as the amount you must pay varies (up or down) if the cost of providing the services changes during the year.

How do variable service charges work?

Before April 1 each year we estimate – based on our experience and past costs – how much it will cost to provide services in the year ahead. You are charged your proportion. At the end of the year, we compare the actual costs with our estimates. The difference between the two is either refunded to you if we spend less than we estimated or charged to you if we spend more.

How are my payments spread?

We will normally charge you monthly – spreading your service charge estimate across the year.

What happens when the actual cost is known?

By the end of September each year, we will send you a summary of the accounts for your building, showing the comparison between the actual cost and our estimate.

If our estimate was lower than the actual cost, your summary will include a bill for the difference – this will show on your account at the beginning of October.

If our estimate was higher than the actual cost, your account will show a surplus. If your payments are up to date, you can ask us to refund you that money (contact our homeownership customer service team) or you can leave it in your account as a credit.

How are charges calculated if my home is managed by an external agent?

We may use the same division of costs that the freeholder uses. It really depends on what your lease says.

B2. Service charge headings

We include a breakdown of costs in your Service Charge statement, but here we have explained what some of the main headings cover.

For information on our management fee, see this section.

Management fee (sometimes called Administration fee): This includes the staff costs of providing services to homeowners, related costs for tasks, and communication to homeowners.

Cleaning: The cleaning and removal of litter from your building or estate, including the stairs, landings, lobby areas, lifts, internal communal windows and bin stores.

Grounds maintenance: The grounds maintenance of the external communal areas relating to your building or estate. This includes the cost of maintaining any communal green spaces, shrubs, plant beds, and parking and hardstanding areas.

External communal window cleaning: The external communal window cleaning of your building.

Electricity (Communal): The cost of supplying electricity for lifts, communal lighting, door entry systems and any external lighting.

Gas (Communal): The repair and maintenance of communal heating equipment, for example communal boilers and HIUs (Heat Interface Units).

Water: The charge for the supply of communal water for cleaning of bin stores, communal windows and grounds maintenance.

Fire Risk Assessment: The legally required Fire Risk Assessment (FRA) of the communal parts of your building. FRAs are carried out at regular intervals. The cost varies between building, dependent on the type and level of assessment required.

Fire alarms and equipment: The servicing and maintenance of any fire alarms, smoke alarms, emergency lighting, fire extinguishers and other H&S equipment located in the communal areas of your building.

Lifts: The regular servicing and health and safety checks. This cost also includes any maintenance and repairs to your lifts.

Door entry: The maintenance and repair of the door entry systems provided to your building.

Gate entry: The maintenance, repair and servicing of any communal gate systems provided to your estate.

Pest control: The prevention of and treatment for pests in the internal and external communal areas of your building or estate.

Tree works: The cost of pruning and lopping of any trees located in the external communal areas of your building or estate.

Health and Safety: The provision of any services or works relating to Health and Safety undertaken to your building or estate.

PAT testing: The testing of any portable appliances or fixed wire testing in the communal areas of your building.

Water hygiene: The testing of water supplies and storage tanks/systems in order to combat Legionella.

Water pumps: The servicing and maintenance of any water pumps located at your building or estate.

Bin hire: The costs associated with any bin hire arrangements.

Bulk refuse: This covers the removal of bulk refuse and fly tipping from your building or estate.

Communal repairs: All responsive repairs undertaken to your building or estate. It does not include planned maintenance or major works as you will have been notified of these costs separately with a Section 20 Consultation Notice before works start.

Third party managing agent fee: Where an external managing agent is responsible for full or partial provision of services or works to your building or estate, these costs will be listed under this heading.

Building insurance premium: As the freeholder of your building, we are required to insure your building. The premium covers repair and rebuild costs in the event of an insured event such as fire, escape of water or storm damage. Where a managing agent is involved, the insurance costs will be included in your third-party managing agent charge.

Audit fee: Every year we are required to have service charges at larger blocks audited by an independent auditor, who will check that our accounts are in compliance with our financial requirements. An Audit Report is enclosed with your Actuals Letter where this applies.

Reserve fund: (also known as a sinking fund): This charge provides cover for future major works to your building such as cyclical decorations, roof and window replacement. The funds collected are held in an interest-bearing account, with any interest accrued being added to your reserve fund balance each year. A reserve fund statement is provided with your Actual Statement, showing the current balance at year end.

B3. Querying your service charge

If you are unsure about any details of the service charge bill, you should email the homeownership team homeownership@wandle.com. Please provide us with full details of your query when you get in touch, as it will help us to resolve your query more quickly. When we receive your query, we will confirm receipt by letter or email, and we will give you an estimated timeframe for coming back to you. Note that service charge queries are handled outside of our formal complaints procedure.

How long will it take to resolve?

It depends on the complexity, but we aim to resolve most queries within four weeks. If it is going to take longer, we will let you know. It can take longer if it relates to more than one year, we are not the freeholder, or it relates to more than one item of service charge.

Do I need to keep paying my service charge?

When you have a query, you have no legal right to withhold your service charge and you must continue to pay your monthly service charge, as specified in your lease.

Can I dispute estimated service charges?

If you think the estimate is wrong then please contact the homeownership customer service team homeownership@wandle.com. If we agree that the estimate should be revised then we will let you know.

B4. Shared owner rent

How do I pay my rent?

The most efficient and simplest way of paying rent is through your **MyWandle** account. If you do not want to use MyWandle, follow the instructions below.

With your Wandle rent card, you can pay at any shop with a PayPoint, Post Office or Allpay sign. Other ways to pay include:

Direct debit or standing order: To set up a direct debit please contact us.

Internet banking (payment online): Please use sort code: **300009** and bank account: **02900208** and quote the reference number on your payment card.

Telephone: You can call us with your debit/credit card details on **0330 0416 497**. This service is available 24 hours per day, seven days a week and is provided by Allpay. Please ensure you quote the reference number on your payment card.

Alternatively, you can pay on-line at: www.allpayments.net and select 'make a payment'.

When is my rent due?

Rent is payable weekly, fortnightly or monthly in advance, according to the terms of your agreement. If you pay weekly or fortnightly, please pay on a Monday. If you pay monthly, then you will need to pay on the 1st of the month.

What if I am having problems paying?

If you are having (or anticipate having) problems paying your rent, always contact us immediately so we can help you. If you allow rent arrears to build up and don't speak to us about repayment options, we may need to take legal action that could result in the loss of your home.

B5. Insuring your home and contents

We are responsible under the terms of your lease for arranging the buildings insurance cover on your home. You are responsible for insuring your home contents. It is important to have insurance, to protect against potential risks and damage. There are two types of insurance:

- building's insurance helps you if the structure of your building is damaged
- home contents insurance allows you to claim for lost, stolen or damaged things, like clothes or furniture, in your home.

Do I need to take out building insurance?

If you live in a building owned by Wandle, you are covered by our insurance. If you live in a building which is not owned by Wandle, please contact your homeownership customer service officer for advice

– the information on this page does not apply to you, as the freeholder will have their own building insurance.

Our insurance covers the structure of the building, fixtures and fittings in your home and the shared areas that we are responsible for maintaining. These are things you can't take with you when you move such as window glass, doors, bathroom and kitchen fittings, pipes and ducts.

Your property is insured for the cost of rebuilding it. You contribute to the cost of the buildings insurance as part of your service charge. The rate we get is cheaper than you would be able to get as a single homeowner. The amount you pay is worked out based on the number of bedrooms you have.

Our insurers are Zurich Municipal, and the policy number is **JHA-225625-0013**.

What do I do if I want to make a claim?

Please see the summary of cover.

Call Zurich Municipal on **0870 241 8050** during office hours. Zurich Municipal's 24- hour emergency repair service number is **0800 028 0336**.

Quote our policy number **JHA-22S625-0013** and confirm that your property comes under our Wandle block insurance. In most cases, they will tell you over the phone whether the policy covers your claim.

In the event of any unforeseen emergency affecting your premises which cause damage or potential danger, Zurich Municipal's emergency claims service will arrange for a suitable repairer or contractor to visit as soon as possible to provide emergency assistance or to provide emergency repairs to be carried out to prevent further damage occurring. All costs of assistance provided are your responsibility, although please keep any receipts as they could form part of a valid claim.

If you make a claim, you need to pay an amount of money known as the excess. The excess is £50 in respect of each and every loss increasing to £100 for escape of water from any tank, apparatus or pipe and £1,000 for subsidence.

In the case of damage due to theft or vandalism, you should report the matter to the police immediately and get a crime number.

Claims must be made direct to our insurer Zurich Municipal. You are responsible for the repair, and you must tell Zurich Municipal about the claim within 60 days of the event.

What isn't covered by buildings insurance?

Buildings insurance doesn't cover wear and tear, general maintenance and poor workmanship. If you are away for more than 120 days at a time, theft, malicious and accidental damage, and escaping water are not covered.

What about contents insurance?

Our insurance doesn't cover your home contents such as your furniture, decorations, carpets and other personal possessions. You are responsible for taking out your own home contents insurance.

You need to insure your home contents, including any appliances we gave you when you moved in, like fridge or cooker, and all your personal belongings.

The National Housing Federation offers 'My Home contents insurance', an independent, affordable home contents insurance cover specifically designed for social housing tenants and leaseholders that can be paid in fortnightly or monthly instalments.

You can find out more about My Home by going to www.thistlemyhome.co.uk or calling **0345 450 7288**.

C. Looking after your home

In this section you will find information on repairs, planned and cyclical maintenance.



C1. Repairs

The most efficient and simplest way of reporting a repair is through your [MyWandle](#) account. If you do not want to use MyWandle, follow the instructions below.

Repairs to your home

As a homeowner, you are responsible for repairs inside your home. These include:

- fixtures
- fittings and sanitary ware
- heating, plumbing and electrics which serve only your home.

We are responsible for:

- any communal or external repairs that are required to your building.

If you live in a building where we aren't the freeholder, the managing agent or freeholder is usually responsible for all external and major works. We might still be responsible for internal cleaning, internal communal repairs and maintenance. If you

have any questions about repair responsibilities, please contact your homeownership customer service officer.

Communal repairs

If you notice or become aware of an urgent repair to the communal internal or external areas of your building, contact our customer service team. After 6 pm and at weekends, your call will be answered by our out-of-hours team. Alternatively, you can email customerservices@wandle.com.

New home warranty

If you live in a new home, the contractor who built it may be responsible for some repairs for around 12 months after it was completed. This is called the defects liability period. In addition all new homes have the benefit of a ten year warranty against certain major defects. This may be the NHBC or a similar scheme. Information on your warranty was provided to you when you purchased.

C2. Major Works

We will consult you if any works we propose is likely to cost more than £250 per household or if we propose to enter into a qualifying long-term agreement (more than twelve months) and the cost is likely to exceed £100 in any one year during the term of the contract.

This is known as Section 20 Consultation and is covered by detailed Government Regulations. You can find the Regulations at www.legislation.gov.uk/uksi/2003/1987

In exceptional situations the consultation may be more limited than set out below where works are urgent.

The first consultation is called a Notice of Intention. Here, we will set out the details of the proposed contract. You will have 30 days to give any observations, which the Regulations require to be made in writing. Where the proposed contract is not subject to Public Notice (very large contracts inviting any contractor to bid for the work), you are able to nominate a contractor you want us to get an estimate from (they must be able to comply with our procurement terms). We will consider any observations we receive during the consultation period and have regard to them. Subject to the consultation, we will then seek estimates from contractors.

The second consultation is similar and is a Notice of Estimates (or Proposals). This will include at least two estimates from contractors for the intended contract. You will again have 30 days to give any observations, which must be in writing. We will consider any observations made within the consultation period and have regard to them.

If another landlord or managing agent is responsible for the contract, they will consult with you directly in a similar way.

Starting the work

Once the contract has been awarded, a pre-contract meeting is held, and a start date will be agreed. The contractor or the surveyor will write to you, usually at least 14 days before the works start, to let you know when work will begin and how to contact them.

Paying for the work

Once the work has been completed, our surveyor will inspect the work. If there is any work outstanding or something is not up to standard, the contractor will be asked to put this right. Once this has been done, we will get a bill for the cost of the work. The contract payments may be required in stages.

Where the cost of the works is covered by the reserve fund (sinking fund), we will include information on this in the consultation Notice. If the reserve fund is sufficient to cover the cost, then no additional contribution will be required from you. If the reserve fund is insufficient or the work is not covered by the reserve fund, you will have to pay the shortfall. We will send you a bill for any shortfall with your end-of-year accounts.



C3. CCTV and smart doorbells

If you want to install CCTV or a smart doorbell outside your home, you must follow the government guidance on the domestic use of CCTV.

Can I install CCTV?

Only with written approval from us. We will only approve the installation of domestic CCTV in exceptional circumstances, such as the prevalence of ASB or domestic abuse.

Domestic CCTV must only capture images of your property. It must not be viewing or monitoring any other properties or public areas.

There may be some cases where it is not possible to site the camera without it capturing images of parts of a neighbouring property or public area. If this is the case, we may require consultation with effected neighbours or third parties before the system is approved.

Anyone with CCTV must have a sign displayed. Please contact your neighbourhood customer service officer if there is a CCTV system which does not have signage that may infringe on your or anyone else's privacy.

What about smart doorbells?

We generally allow smart doorbells, but they must be used for the purpose they are intended for – monitoring who is ringing the doorbell or coming up close to the front door.

If your front door looks onto a communal area or hallway, you must tell any neighbours or residents who may be affected by you installing a smart doorbell, especially if the camera points towards another neighbour's property or front door.

You must display relevant signage when using smart doorbells, even if this is just a small sticker or sign making clear that it is in use. This is usually provided with the doorbell itself.

What about CCTV installed by Wandle?

We use CCTV on our sites, blocks and estates in order to provide security and assurance to residents and to help us prevent and detect crime and anti-social behaviour.

We will always ensure that appropriate signage is displayed but please let us know if you notice that a CCTV system is damaged or missing signage.

Our general approach is to only store CCTV images for a maximum of 60 days, but this may vary depending on the type of system used. We will only ever share CCTV images with other organisations (such as the Police) where there is a genuine reason to do so, and it is allowed by law.

If you have concerns about our use of CCTV then please contact our data protection officer at dpo@wandle.com.

D. Your neighbourhood

In this section you will find information on estate services, being a good neighbour and anti-social behaviour.



D1. Estate services

We work with partner contractors to deliver services in your neighbourhood.

These routine services include:

- cleaning and communal areas
- window cleaning
- leaf clearance and weed control
- gardening including cutting grass and pruning shrubs.

We will cut the grass between Mid-March and October, while hedges and shrubs will be pruned twice a year, avoiding resting birds and other protected wildlife. From March to June, we will prioritise grass cutting.

If work needs to be rearranged because of the weather, your neighbourhood or homeownership customer service officer will review the schedule as soon as the weather improves.

Your local council collects your general household waste and recycling.

If you notice rubbish, you believe has been fly-tipped, start by speaking to your neighbours to find out if it belongs to them and if they have already made arrangements to clear.

If you have made enquiries and no-one knows, you can take the following action:

- if the rubbish is on our land, please [report it to us](#) – attaching a photo if possible. Once we receive your report we will arrange to have it removed. This can take up to four weeks but is usually quicker.
- if the rubbish is not on our land, contact your local council, who will arrange for it to be removed.

D2. Anti-social behaviour

How do you define anti-social behaviour?

Anti-social behaviour is “Conduct that has caused or is likely to cause harassment, alarm or distress to any person; conduct capable of causing nuisance or annoyance to a person in relation to that person’s occupation of residential premises or conduct capable of causing housing related nuisance or annoyance to any person”.

We are committed to taking positive action, in partnership with other agencies, to deal with all forms of anti-social behaviour (ASB). We recognise that if ASB is allowed to persist, it can significantly affect quality of life for those affected.

Can you give some examples of ASB?

- intimidation and harassment
- actual violence against people or property
- using or threatening to use housing as a base to sell drugs, or for other unlawful purposes
- hate behaviour targeting members of identified groups because of their perceived differences
- the fouling of communal/public areas, graffiti, fly tipping and nuisance vehicles.

What would you not consider to be ASB?

- babies crying or children playing
- smells from cooking

- sounds of normal day to day living, like opening and closing of doors, footsteps, lights being switched on or off and toilet flushes
- one-off parties, such as BBQs and birthday parties if they do not cause an unacceptable disturbance
- putting rubbish out on the wrong day

- clashes of lifestyle, including cultural differences
- parking in the wrong bay
- family disputes.

We will not investigate normal behaviour that happens at unusual times because of different working patterns.

D3. Reporting anti-social behaviour

The most efficient and simplest way of reporting anti-social behaviour is through your [MyWandle](#) account. If you do not want to use MyWandle, follow the instructions below.

What will you do if I ring in to report ASB?

We will ask you a series of questions to help us understand exactly what has happened, how often it is happening, and its severity. This will help us decide what we will do and what you can expect from us.

We have three categories of ASB.

Category C

Usually regular, low-level disturbances that would not on their own be considered ASB.

We will usually advise you to keep a log of any instances as it will be useful for us to assess the extent of the disturbance. Sometimes we will refer you to other services for help.

You should try to speak to the perpetrator if you feel able, and it is safe to do so. If you do, please remain calm and express your concerns politely. If you feel the conversation is becoming heated, walk away.

Category B

Such as: persistent noise, pet / animal nuisance, nuisance from vehicles, drug dealing, prostitution, other criminal behaviour.

If you suspect that there is criminal activity, contact the police first.

Please also keep a log and call our customer service team to report it. We will consider the best course of action and your neighbourhood or homeownership customer service officer will call you within 3 working days to discuss and agree the next steps.

Category A

Such as: imminent risk to health or welfare, verbal abuse, harassment / intimidation, threatening behaviour, domestic abuse, physical violence, hate related (based on race, sexual orientation, gender, disability, religion, age, etc.).

Please report to the police first and then call our customer service team.

We will assess the case and decide the best course of action. Your neighbourhood or homeownership customer service officer or the duty manager will call you back as soon as possible to discuss the options and next steps. Category A reports are the most serious, please do not put yourself in any danger and only call us when it is safe to do so.

D4. Good neighbours

We all have different values, opinions, timetables, and expectations of others. Sometimes this can result in disputes, but it is important to remember that being a good neighbour involves compromise.

If this is the first time you've experienced a problem with a neighbour, it might be best to ignore it – as it could be a one-off event. Although these events might disturb you, a bit of tolerance might be all that is needed.

Wherever possible, and when it is safe to do so, the first thing to do is to try talking. Neighbours might not realise that their behaviour is causing a problem. It is important to be reasonable and avoid confrontation. In many cases, we will not investigate a complaint if you haven't tried to speak to your neighbour, unless you don't think it is safe to do so.

How should I approach my neighbour if there's a problem?

If you decide to approach your neighbour, try to remember to:

- pick a time when you are feeling calm. Shouting or being angry will cause more problems
- think through what you want to say, and don't stray from the main problem
- dealing with the issue face-to-face can be more informal
- if speaking to them face-to-face isn't possible – try delivering a short, polite, note

- explain what is causing you an issue, and why
- listen to the other person's response – they might have a good reason for their behaviour, or it might have been a one-off occasion
- try to reach a solution you are both happy with
- walk away if you or the other person is getting angry.

If the problem you are experiencing is caused by children, do not approach them directly – speak to their parents if you can.

Keeping the noise down

Remember that no home is totally soundproof, everyone can expect to hear some noise from neighbours. There are things you can do to minimise disturbance – or that it might be possible to agree between neighbours:

- keep TVs and music to a reasonable level – especially in the summer when open windows or doors will let the noise travel further.
- keep TVs and sound equipment away from party walls (those you share with a neighbour) and off the floor, wherever possible.
- if you're having a party, let your neighbours know with plenty of notice, so that they are prepared, and let them know when it will finish.
- ask guests to keep noise to a minimum if they're leaving your home late at night.

D5. Abandoned vehicles

What are the rules about parking on the estate?

- Only park in areas set aside for parking, so emergency vehicles can get access.
- Your vehicle may be removed if you park illegally and block the road.
- You must not do major vehicle repairs in a parking area.
- You must not park large commercial vehicles or lorries in a residential area.
- You must not park a caravan or commercial vehicle in your garden.

What do we do about abandoned vehicles?

If you think a vehicle has been abandoned on your estate, contact us to report it.

We will visit, and if the vehicle looks abandoned, we will leave a sticker on the vehicle asking the owner to get in touch.

If the owner does not contact us, we will work with the appropriate organisations to get it removed as quickly as possible. We will ask the owner to pay the removal costs.

We will treat a vehicle as abandoned if it is:

- in a poor state of repair
- reported as being abandoned
- in a dangerous condition
- illegally parked
- not owned by a resident
- has no valid road tax.

D6. Fly-tipping

If you have noticed rubbish you believe has been fly-tipped, start by speaking to your neighbours to find out if it belongs to them and they have already arranged to clear it (perhaps the rubbish is outside waiting to be collected the next day).

If you have made enquiries and no-one knows, you can take the following action:

- if the rubbish is on our land, please report it to us – attaching a photo if possible. Once we receive your report, we will arrange to have it removed. This can take up to four weeks but is usually quicker.
- if the rubbish is not on our land, you will need to contact your local council, who will arrange for it to be removed.



E. Keeping you safe

In this section you will find information on keeping you safe in your home.



E1. Fire safety

Things you should do:

- Make sure you know where the fire escape routes are from your home and building.
- If you see an object blocking any of the fire escapes, please move it if it is safe to do so or report it to us.
- Never leave fire doors wedged open.
- Never store items in communal (shared) areas such as corridors and balconies.
- Install a smoke alarm within your property and test it regularly. It could save your life!
- Make it a habit to keep the exits from your home clear, so that people can escape if there is a fire.
- Make sure that everyone in your home can easily find the keys for doors and windows – always keep them in the same place.
- Put cigarettes and cigars out properly in an ashtray.
- Keep mirrors and other reflective materials like glass and crystal away from sunny windows as the reflection can start a blaze.

Keeping your balcony safe:

- Never barbecue on your balcony, sparks can fall to the homes below.
- Don't keep paints, paint thinners or fuel on your balcony.
- If smoking on your balcony, dispose of smoking materials responsibly and do not flick lit cigarettes from a balcony. Use safety ash trays to extinguish cigarettes.

If you discover a fire:

- raise the alarm
- leave the building immediately by the nearest available exit if it is safe to do so
- move to a safe distance away from the building
- phone the Fire Brigade by dialling **999** or **112**
- remain a safe distance away from the building and await the Fire Brigade.

If the fire is in your home:

- tell everyone in your home and get them to leave the building closing your front door behind you
- move to a safe distance away from the building
- call the Fire Brigade by dialling **999** or **112** asking for FIRE
- remain a safe distance away from the building and await the Fire Brigade
- If you see or hear of a fire in another part of the building stay put in your home as this will usually be the safest option unless you are directly affected by the fire. Close all windows and be prepared to leave
- phone the Fire Brigade by dialling **999** or **112** and asking for FIRE
- you must leave the building immediately if smoke or fire directly affects your home or you are directed to do so by the Fire Brigade. Close your front door behind you
- move to a safe distance away the building, remain there and await the Fire Brigade.

Remember:

- Do not take risks.
- Do not stop to collect personal belongings.
- Do not return to the building for any reason unless authorised to do so.
- Do not use any lift.

E2. Fire doors

We check flat entrance doors and communal doors routinely to ensure compliance with safety regulations.

- Fire doors should be shut when not in use.

- Do not tamper with self-closing devices on fire doors.
- Please report any faults or damage to fire doors immediately.

E3. Fire safety information requested by lenders

Following the Grenfell Tower tragedy, government advice on fire and building safety has meant mortgage lenders have changed the level of detailed information they want on the construction of external walls/facades and balconies. This requirement was previously for buildings of 18 metres (six storeys) but has been expanded by some to include properties with fewer storeys.

What information do lenders ask for now?

When considering mortgage applications lenders are now asking for an External Wall System (EWS1) report for all buildings of 18 metres and above to confirm the exact materials used. This information must be provided by a suitably qualified independent professional advisor.

We are committed to providing all information currently available, but please be aware that there may be times when the information we have is not enough to satisfy lenders' queries. We may need to carry out additional investigations and surveys. This may take some time, particularly as there is a shortage of qualified advisors.

How does it affect me?

If you are thinking of selling your property, staircasing or re-mortgaging, contact us at the earliest opportunity and certainly before making any financial commitment so that we can give you the best advice. We will only be able to help get the EWS1 information for buildings where we are the freeholder.

If we are not your freeholder, you should contact your managing agent who will be able to confirm what steps are being taken to provide this information for your building.

Once we have the results of the inspections and tests, we will update residents with block specific advice based on the findings.

If you have any queries, please contact your homeownership customer services officer.

E4. Gas safety

We carry out annual gas servicing and safety checks at all of our tenanted homes, and in all communal systems we are responsible for.

Homeowners are responsible for gas safety checks and servicing inside their homes.

Gas leaks can be fatal. If you think you can smell gas:

- put out any flames
- do not touch any electrical appliances
- open all windows and doors
- leave the property.

Then call National Grid immediately on **0800 111999** or via textphone (minicom) on **0800 371 787**. Do not use your phone within the property.

E5. Carbon monoxide

Carbon monoxide poisoning can be fatal and is caused by gas appliances and flues which have not been properly installed or maintained.

There are no obvious signs of carbon monoxide, you can't see, taste or smell it. The early symptoms of poisoning include tiredness, drowsiness, headaches and pains.

You are at risk of carbon monoxide poisoning if:

- your gas appliance has been poorly installed
 - your appliance is not working properly
 - your appliance has not been checked for safety or maintained regularly
 - there is not enough fresh air in the room
 - your chimney or flue gets blocked up
 - you allow unqualified people to install or maintain your appliance.
- Action you can take:
- Always let us in to carry out your annual gas safety check.
 - Never use a gas appliance if you think it's not working properly. Signs to look out for include yellow or orange flames, soot or stains around the appliance and pilot lights which frequently blow out.
 - Never cover an appliance or block the convection air vents.
 - Never block or obstruct any fixed ventilation grills or air bricks.
 - Never block or cover outside flues.
 - Install a carbon monoxide alarm in your home and test it regularly.
 - Take care. Whenever draught exclusion, double glazing or a conservatory extension is fitted to a room containing a gas appliance, the appliance should be checked for safety afterwards.

E6. Electrical safety

We carry out checks to the electrical wiring every 5 years in your block's communal areas (if applicable) to identify any problems.

For your own safety, you should:

- Take care of your own electrical appliances and visually check them regularly.
- Remember to switch off electrical appliances when they are not being used.
- Take care not to overload electrical sockets with plug adaptors as they can overheat and cause fires.
- Never touch electrical appliances or switches with wet hands.
- Never use mains powered electrical appliances in your bathroom.

E7. Asbestos

Asbestos was often used in construction. It is possible that some materials containing asbestos were used when your home was built or adapted.

We regularly carry out asbestos surveys on all of our properties and maintain a register to safely manage the risk of asbestos to you and your family.

Asbestos fibres are only a danger to health if you breathe or swallow them. As long as asbestos is not damaged or located somewhere it can be easily damaged, it is not a risk to you.

Asbestos is very hard to identify. If you think that there may be some in your home, please leave it alone. It is safe unless damaged or disturbed. If you are in any doubt, please contact us.

If asbestos does need to be removed, this will be done by a qualified asbestos removal contractor. We will discuss with you how we can work together to do this as safely as possible.

A copy of the asbestos register for your block if you live in a flat is available on request.

For your safety you must:

- take precautions to avoid damaging anything that contains asbestos
- not carry out DIY on an area where you think asbestos is present
- ask us for permission before carrying out anything other than basic decoration work to your home
- soak wallpaper before stripping it and use a steam stripper if possible.
- If you think that you find asbestos:
 - do not panic – it is safe unless disturbed or damaged
 - do not try to remove it – this must be done by a specialist
 - do not carry out any DIY on anything that you know or suspect to contain asbestos.

E8. Water safety

Legionella bacteria is a common form of bacteria found in water systems. You can take steps to reduce the risk of bacteria multiplying.

The symptoms of Legionnaires' disease can be similar to flu and may include a high temperature, mild headaches, muscle pain, chills, tiredness and changes to your mental state.

To reduce and manage the risk of exposure to Legionella, we complete water safety risk assessments for all communal stored water tanks.

We also service and maintain our water systems regularly to ensure they are safe for you to use.

Things you can do:

- regularly clean and disinfect showerheads
- inform us if your hot water is not working properly
- run water outlets that are rarely used for a couple of minutes every two weeks.

E9. Balconies

To keep balconies safe:

- Make sure the balcony door is locked and the keys are kept safe when you're not using it.
- If you have window opening restrictors, please use them.
- Make sure children are supervised when they are near or on your balcony.
- Don't allow anyone to lean over, sit or climb on the balcony wall or railing.
- Never stand on balcony furniture, or try to climb onto another balcony.
- If you have young children, keep your balcony clear of anything they might be able to climb on.

F. Mortgages and moving home

In this section you will find all the information you need about owning your home, and moving.



F1. Buying more shares in your home

I own 50% of my property and would like to buy more – how do I do this?

Our sales team will be more than happy to guide you through this process. Please email sales@wandle.com.

When I staircase what happens to my rent payments?

Buying more shares of your home is called 'staircasing'. When you staircase, you gradually own more of your home, and pay less rent, until you own 100% of your property and no rent payments are due.

What happens when I own 100% of my property?

When you own all your property, you no longer pay rent (although you might become liable to pay ground rent) – just service charges. If you live in a house, the freehold will be transferred to you, and you will be responsible for insuring your property.

F2. Re-mortgaging and further loans

During your mortgage term, you may wish to change lender to get a better deal, borrow more money or do both. There are different rules for doing this, depending on whether you are a leaseholder who owns 100% of your property or a shared owner.

There will be costs if you move to a new lender: your present lender may charge you a fee, called a redemption penalty.

You will also have to pay the cost of arranging a new mortgage. We recommend you consult a financial adviser or mortgage lender to help you find the best deal for what you need.

Please note, we charge you an administration fee for dealing with changes to your mortgage.

F3. Subletting

If you own 100% of your home you can sublet, but you will need to let us know and provide us with:

- a copy of the tenancy agreement
- an up-to-date Gas Safe certificate
- your contact details and the contact details of your tenant.

There is a small one-off administration fee.

If you are a shared owner, you cannot sublet your property as this is a breach of your shared ownership lease. However, we will consider a short-term period of subletting if you have extenuating circumstances – for example, you need to care for a relative, or you are working abroad for a temporary period.

F4. Lease extension

If you have a long lease term (over 90 or so years) it is probably not necessary for you to extend, but if your lease term is nearing 80 years it might be advisable to extend. Once your lease has less than 80 years left it is more costly to extend.

Shared owners do not have the same statutory right to extend their lease as leaseholders, but we do offer an informal lease extension scheme.

Please contact the homeownership customer service team for more information.

F5. Selling your home

If you want to sell your home or sell your share, you will need to call our sales team on **0300 2000 116** or email them on sales@wandle.com.

If you want to sell your shared ownership home, you are required under your lease to let us market it for you.

As a homeowner, you have the right to sell your home. If you want to sell your shared ownership home, you can do one of two things:

- sell only the share you own. This means the buyer will own only your share and we will still own the rest of the property. Selling your share is called 'assigning'.
- sell 100% of the property. This means the buyer will own 100% of the property rather than just a share in it. To do this, we allow you to use the sale of the whole property to increase your share to 100% and then you sell that share on the same day. Of course, you will only get a percentage of the money from selling the property, depending on the share you owned. We will get the rest. Buying more shares is called 'staircasing'. So, this process is called 'Staircase assignment'.

Get your home valued

When you arrange the valuation, you need to make sure it is done by an independent chartered surveyor, registered with the Royal Institute of Chartered Surveyors, who is not linked to an estate agent or lender.

Tell the surveyor about any improvements you have made and ask them to give you two valuations: one valuation taking into account your improvements and one not.

The valuation is valid for three months, which means the sale must be completed within this time, otherwise you will need another valuation.

Confirm whether you want to sell

Once you have received your valuation and you have decided you want to sell, let us know in writing. Your shared ownership lease sets out a timescale – usually 6 to 8 weeks – within which we can find potential buyers. If we don't find a buyer within this timescale, you can put your home on the market with an estate agent. You will be responsible for their fees.

Accepting an offer

You must not accept an offer that is less than the valuation given by the surveyor. When you have accepted an offer, write to us giving us the name and full address of your solicitor. We will then contact our solicitor, who will deal directly with your solicitor.

What are the costs?

- We charge a resale fee of 1% of the full market value plus VAT, unless otherwise stated in your lease. This covers the marketing, administration and our legal costs of selling your property.
- You will need to provide an Energy Performance Certificate (EPC). A survey by an assessor must be in place before we can begin to market your property and a copy must be sent to us within seven days of marketing starting. It's worth checking to see whether you have a valid copy from your initial purchase before instructing an assessor. Visit www.gov.uk/buy-sell-your-home/energy-performance-certificates for more information.



Glossary

Allpay – is a payment system used by lots of housing associations and their residents to pay their rent by using a prepaid card or via their website.

Capital items – these are usually large items, such as lifts, which need replacing with the cost spread over several years.

Communal areas – areas shared with others in your building.

Cyclical maintenance – works done to maintain the general condition of the property and some communal fittings.

Direct debit – an arrangement with your bank that allows for money to be transferred from your bank account on agreed dates.

Energy Performance Certificate – a document showing how energy efficient your home is

EWS1 – External Wall System report which sets out what materials were used to build your home. This is often required by mortgage companies.

Fire Risk Assessment (FRA) – a regular assessment of the risk posed by the communal parts of your building.

Freeholder – the person or organisation which owns the freehold of a building, including the land it is built on.

Housing Ombudsman – an independent body that reviews complaints made by residents about their landlord.

Insurance (buildings) – this is protection to cover the cost of the structure of the building, fixtures and fittings and communal areas.

Insurance (contents) – this is protection to cover the value of the contents of your home and your personal belongings.

Land Registry – the body that holds details of land transactions, including leases.

Lease – a legal agreement between Wandle (as landlord) and a leaseholder

Lease extension – the process of extending the length of your lease (most are 99 years for houses or 125 for flats).

Leasehold Advisory Service – an independent body which provides advice to leaseholders.

Lodger – someone who lives in your home for an agreed sum of money.

Managing agent – a company instructed by the freeholder to deliver day to day services such as repairs.

PAT testing – portable appliance testing. Testing of the wiring of portable appliances.

PayPoint – a place where you can pay your rent, usually in a shop or post office, using cash or load gas and electricity credits onto your pre-paid energy meters.

Planned maintenance – works done to update and replace worn-out parts of your home or building.

Section 20 – is S20 of the Landlord and Tenant Act 1985 which requires your landlord to consult using a formal process if the cost to you would be greater than £250 (or more than £100 per year over a longer term).

Section 106 – is a legal agreement between someone seeking planning permission and the local planning authority. It can result in contributions

from the person seeking planning permission to local infrastructure such as affordable homes, roads and schools.

Service charges – costs we charge you for the service we provide to look after the areas of your building or estate that we are responsible for.

Shared owners – people who own part of their home, with the landlord owning the rest

Staircasing – the process of buying more shared in your home (if you are a shared owner)

Standing order – A standing order is a regular payment of the same amount that's paid on a specified date. It allows the bank to take money regularly from your account to pay another account.

Subletting – renting out part or all your home to another tenant.

Variable service charges – service charges that vary according to the actual cost of the service we provide.



Resident Charter



Our service promise to you

We want to make sure you get the best experience as a Wandle resident, and are dedicated to providing excellent services, shaped by you.

This resident charter has been designed with our Customer Excellence Panel and sets out how we will deliver this to you.

We will let you know how we are keeping these promises by giving feedback to residents' groups and reporting on our performance in our annual report.

We promise to:

Relationships

- ✓ Wandle will treat you with respect in all communications and interactions.

Quality

- ✓ You can expect your home and any communal areas to be of good quality, well-maintained, safe and well-managed.

Communication

- ✓ You will receive clear, accessible, and timely information from us on the issues that matter to you.

When things go wrong

- ✓ You will have simple and accessible routes for raising issues, making complaints, and seeking redress.

Accountability

- ✓ Collectively, residents will work in partnership with Wandle to independently scrutinise and hold us to account for the decisions that affect you.

Customer voice and influence

- ✓ In addition to formal scrutiny, all customers' views will be sought and valued, with this information being used to inform future decisions.

Notes

wandle

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