

**United Reformed Church
Retired Ministers' Housing Society**

Handbook



The RMHS Handbook



Dear Tenant

Greetings! The Board of the United Reformed Church Retired Ministers' Housing Society hopes that you are happy in your home (or, if you are a new tenant, will soon feel settled) and able to enjoy all the opportunities your home offers.

This handbook has been prepared to enable you to have, what we hope, is easy access to helpful information and it is supported by our website.

The Board of Directors normally meets three times a year and is responsible for determining the policy of the Society. This policy is then carried out by the staff team based at Church House.

This team comprises:

- a General Manager and Personal Assistant;
- a Housing Services Officer, responsible for the sale and purchase of properties and general housing management;

- two surveyors; and
- a Repairs and Maintenance Coordinator.

The Society is at all times supported by the wider family of the United Reformed Church and contributes to the work of the Church through its care for central properties owned by the denomination.

We are sure that you will be able to get to know members of the team and meet some of them during your tenancy. The Board sends you prayerful good wishes.

Anne Bedford (Chair of the Board)

About the Society

The United Reformed Church Retired Ministers' Housing Society Ltd (RMHS, the Society) was established in 1979 by the URC General Assembly. In its previous form, the Society had been registered as the Retired Presbyterian Ministers Housing Society Ltd under the Industrial and Provident Societies Act 1965. In August 2014, this Act was repealed and replaced by the Cooperative & Community Benefit Societies Act 2014. The RMHS has become a Community Benefit Society (No 15986R), regulated by the Financial Conduct Authority. Its Registered Office is Church House, 86 Tavistock Place, London WC1H 9RT.

The Objects of the Society are for the benefit of the community to advance the Christian religion in accordance with the doctrines, principles and the Scheme of the Union of the URC, in particular (but not limited to) by providing to any retired or former Minister of the URC (or a widow/widower/same-sex spouse/civil partner of any retired or former Minister) who is in need by reason of age, ill-health, disability or financial hardship:

- a) Housing and associated amenities; or (as the case may be)
- b) assistance to enable such individuals to provide housing and associated amenities for themselves.

These are consistent with the URC General Assembly's declaration in 1979 to provide housing for retired ministers and/or widows/widowers/spouses/partners of any retired or former minister of the URC who is in need by reason of age, ill-health, disability or financial hardship.

The RMHS aims to provide suitable housing for long-term occupation for retired ministers. It owns and manages around 320 properties across England, Wales and Scotland.

The Society is managed by a Board that comprises members from across the URC with the skills and experience to govern and maintain high standards. The day-to-day management of the properties is carried out by a team of professional staff led by the General Manager.

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For emergency repairs,
contact Spire on **01384 884 040**,
quoting the reference number
you were previously given.

Your Tenancy

Your tenancy is an Assured Tenancy, which confers many rights to you and sets out your obligations. The agreement is usually in the name of the retired minister. Newer tenancy agreements are more detailed in the breadth of information they provide. Your tenancy agreement should contain the following information:

- Your name;
- The tenancy start date;
- The rent – amount and date due; and
- The conditions of the tenancy (for example, you shall not sublet, assign or share part of the property or use it to conduct business).

The Society would usually sign two copies and send them to you to sign in the presence of a witness, return one copy and retain the second copy for your records.

Living in Your Home

Your tenancy agreement gives you the right to quiet enjoyment of your home without any interruptions, except where access is required to inspect, maintain, repair or improve the property. The agreement also assures that you can remain in occupation for as long as you want, so long as it is your only or principal home. If you plan to be away

from your home or through unforeseen circumstances are away for over 4 weeks, please tell us. You must let us know who we can contact if we need access to your home in an emergency.

Running a Business from Home

Your tenancy agreement does not allow you to run a business from your home. If there are exceptional reasons for this, you must write to us setting out your case. We will respond to you in writing.

Garden Maintenance

You are responsible for the upkeep and maintenance of your garden. Depending on where you live, some charities provide assistance to frail senior citizens.

If you plan to plant a tree in your garden, let us know about it so we can check that its location is safe. If you live in a block of flats, garden maintenance will be included in your service charge.

Keeping Pets

You may keep domestic pets in your home. Be aware that your pets must not cause nuisance or disturbance to others. This only applies to properties where the Society is the freeholder. If you live in a leasehold dwelling, certain conditions may apply in relation to keeping pets, therefore you must seek advice from the Society first. You must comply with any legislation that applies to specific breeds of dogs.

Your Rent

Rent is due from the tenancy start date.

There are tenancies which commenced before January 2004. Special arrangements apply to these tenancies and the rent level is protected.

The amount of rent you pay, if your tenancy started during or after 2004, is based on the level of capital the Society put into the purchase of your home.

Rents are paid monthly and most are deducted from your pension directly (with your consent), unless funds are not enough to cover the rent, in which case bank standing orders are set up instead. From January 2021, the Society is looking to introduce direct debits.

Rents increase annually, generally in January each year after the decision of the RMHS Board in September of the previous year. We will give you one month's notice (three months in Scotland) in writing of any change in rent. The Society does everything it can to make rents affordable.

Service Charges

If you live in a property (especially leasehold) where communal services are provided, these are charged to the Society, which absorbs up to 80% of these costs at present. Service charges include, but are not limited to, communal cleaning, gardening, lighting, fire equipment, door entry systems, insurance and management costs.

With the exception of insurance, these will be passed on to you in small increments. We will advise you about the full breakdown of these charges wherever we receive them.

Struggling to Pay Your Rent

Paying your rent is important and the Society has taken steps to keep rents low and affordable. We recognise that individual circumstances differ, which may affect your ability to pay your rent. You may be entitled to help through the Housing Benefit scheme. This is sometimes referred to as *Rent Rebate*. This is a government scheme that helps people on low incomes to pay part or all of their rent. You can contact your local council directly, Age UK (0800 678 1602 or www.ageuk.org.uk) or the RMHS for more information.

Lodgers and Subletting

A lodger is someone who lives as part of your household and shares all your facilities. To have lodgers in your home, you must first seek the permission of the Society. We will give you an answer within one month.

You must not sublet any part of your home.

Taking Over an Existing Tenancy

Your assured tenancy gives your spouse/partner the right to succeed the tenancy when the tenant dies, provided they have been living in the property as their principal home.

■ Moving Home/Leaving the Property

In certain circumstances, you may be moving because of rehousing. If that is the case, please contact the Society for further information.

If you wish to end your tenancy, you must give the Society one month's written notice. There are steps to follow, which will be outlined when the Society acknowledges your letter.



On the death of a sole tenant, the executors of the estate will be responsible for adhering to the '[End of Tenancy Procedure](#)' in appendix 1.

■ Complaints

The RMHS aims to provide all our residents with the best possible service, both directly and indirectly through external contractors. Sometimes, things may go wrong and you have a right to expect these to be resolved. We cannot improve our services to you if you do not tell us about issues, either as feedback or a complaint. Sometimes your concern may be outside our control, such as difficulties with neighbours or the locality in which you live.

Please see our [Complaints and Feedback factsheet](#) (appendix 3) for more information.

Your Home

The RMHS wants to keep your home in good condition. This means that the responsibility for repairing and maintaining your home is shared between you and the Society. You are also responsible for looking after your home, including decorating the inside. All requests for repairs must be reported to the Society as soon as you become aware of them. The Society is obligated to check the asbestos register before any repair is commissioned.

In this section, we will explain who is responsible for different types of repairs, replacement of components and the timeframe for carrying out the works.

■ Landlord and Tenant Responsibilities

The tenancy agreement gives you and the Society rights and obligations about repairing and maintaining your home. These are described in detail in the [Landlord and Tenant Responsibilities](#) (appendix 2) at the end of this handbook. In addition, you must keep the inside of your home clean and clutter-free for your safety.

■ Repairs and Maintenance

When you report a repair, it is categorised before we raise an order. The following are examples of repair categories:

Emergency Repair (24 Hours)

A repair is deemed an emergency when there is danger to the occupant's health, and or risk to their safety, or of serious damage to the home, or a risk of serious damage to, loss of the occupant's property, including loss by theft. It could also include a situation where immediate action will prevent deterioration to the property. Examples of an emergency repair include, but are not limited to:

- burst water pipes/tanks;
- no water supply;
- total electrical failure;
- broken door locks;
- ceiling collapse;
- major or dangerous leaks leading to structural damage;
- broken windows;
- gas leaks;
- no hot water or heating;
- defective WC (if only WC in the house); or
- certain infestations.

24 hours

Urgent Repair (7 Working Days)

These are faults that require immediate attention but do not give rise to an emergency or pose health and safety risk.

Examples of an urgent repair include, but are not limited to:

- central heating not working (depending on time of year);
- no gas supply;
- leaking WC;
- electrical fittings; or
- roof leaks or defects.



Routine Repair

This category comprises non-urgent work where the fault does not cause danger to the tenant or the public.

Examples of a routine repair include, but are not limited to:

- moss removal;
- major roof repair (if not under planned maintenance);
- damaged fencing, paths or garden walls;
- renewing paving slabs;
- repairs to external rendering, pointing or brickwork;
- doors, windows and general joinery repairs;
- renewal of doors and windows (if not under planned maintenance); or
- general minor repairs, including floors, garage roofs and guttering.

Reporting Repairs

For emergency repairs, contact Spire on **01384 884 040**, quoting the reference number you were previously given.

Emergency repairs: **01384 884 040**

All other repairs must be reported to the Society. Staff will categorise the repair and advise you on next steps. Repairs can be reported by email, phone or letter.

Whether you or someone is reporting a repair, whether to Spire or the Society, the following information will help to speed up your request:

- your name, address and telephone number (plus ID you were given previously if reporting to Spire);
- as much information about the fault as possible.

The staff team will raise a works order once a contractor has been identified. In certain situations, you may be requested to assist by identifying a local handyman. In such cases, quotations should be sent directly to the Society for approval. Tenants are reminded not to authorise repairs; the staff team have to go through stringent checks first.

Adaptations

The RMHS' object is to provide homes for retired ministers. Some ministers also retire on ill-health grounds. Over time, the ability to manage day to day tasks becomes difficult. The Society facilitates and supports your independent living by carrying out alterations to meet these special needs.

On adaptations that are likely to cost more than £1,000, we apply the following criteria:

- a) it must relate to the tenant or your spouse/partner; and
- b) you are registered disabled; or
- c) there is a written assessment/report from an occupational therapist. The Society helps the tenant to access this service to ensure there is no delay.

Some examples include, but are not limited to:

- access ramp
- lowering switches
- low access baths
- stair lifts
- walk-in shower
- ground floor toilet
- over-bath showers
- extensions
- widening doorways
- changes to the internal layout

Where adapting your home may not be the best option, we will discuss alternative longer-term solutions with you.

■ Annual Gas Safety Checks

By law, every 12 months, the RMHS must carry out gas safety test to make sure your central heating system and appliances are safe. It is therefore obligatory to give access to the Society or its agents to your premises, providing we give you adequate notice, unless it is an emergency.

If you suspect a gas leak or smell gas

- put out all visible flames;
- turn off the gas supply at the meter;
- do not touch or operate any electrical switch;
- do not smoke or strike matches;
- open all doors and windows;
- call the Gas Emergency Helpline number **0800 111 999**; and
- leave the property until help arrives.



Smoke Alarms and Carbon Monoxide Detectors

All the RMHS' properties are fitted with smoke alarms and carbon monoxide detectors for your safety. Surveyors visits show that some of you relocate the smoke alarms because they go off and cause annoyance. These are provided for your protection and should not be removed, relocated or painted.

Whenever possible, test the smoke detector regularly (or request a visitor to assist, if you are unable to reach it) by pressing the button on the panel. A high frequency, shrill sound will indicate that it is in a good working order.

The Society is increasingly wiring the smoke alarms to the electricity supply to avoid total reliance on batteries. If the smoke alarm in your home is battery operated and starts bleeping, it requires a battery change, and you are responsible for this.

Contact the office if your hard-wired smoke alarm or carbon monoxide detector starts bleeping.



Electrical Checks

By law, the RMHS is required to carry out electrical safety checks in your home every five years. This ensures that all the appliances and connections in your home are in good working order and where faults or potential problems are detected, they are resolved as soon as possible.

All our electrical installations and safety checks are carried out by qualified and registered National Inspection Council for Electrical Installation Contracting (NICEIC) service providers. We advise that you do not engage in DIY electrical works in your home because not only it is dangerous, but also will compromise the safety certificate we hold.

Insurance

The Society has set up buildings insurance for your home, which includes fixtures and fittings, such as windows, doors, boilers and fixed sanitary ware. The insurance does not cover your personal belongings, wall and ceiling decorations. If you do not have personal contents cover, we strongly advise that you do so to cover losses in case of theft, loss, fire and flood.

All damage due to vandalism, theft or attempted theft must be reported to the police. Damage to the property because of anything you, your family or visitors did or because of neglect will become your responsibility to make good. We advise that you report any damage to the Society immediately.

Tenant's Improvements and Alterations

You have the right to improve your home and in order to do so, you must write to the Society for consent.

The Society will not refuse a reasonable request, however, depending on the type of work you are planning to undertake, you may require other approval, such as planning permission or building warrant. If agreed, the work must be to a standard set out in the consent letter.

The Society reserves the right to refuse such requests if planning permission has been refused, the alteration would be detrimental to the fabric of the property or could compromise selling the property in the future. Please also see the note below about conservatories, which will not be permitted.

Where a tenant feels that the approved improvement/alteration to the property would increase the value of the property, they must get the property surveyed before and after the works. To eliminate disproportionate administration costs, qualifying works must cost more than £10,000.



Conservatories

Conservatories were once very popular and many householders wanted them. Even the Society was once seduced by them and used to refund, in shares, the cost of installing one. Because most conservatories were exempt from building regulations, the quality and standard varied. Many companies that installed conservatories in the last 20 years are no longer in business and therefore warranties and guarantees have become difficult to claim against.

Typical faults with many conservatories include:

- foundation problems;
- roof abutments and roof flashings;
- valley gutters and details;
- roofs;
- poor workmanship; and
- maintenance to existing buildings.

Because of repair costs associated with these, the Society no longer purchases properties that have conservatories and will not replace any existing ones when they become uneconomical for further repairs.

Energy and the Environment

The RMHS is a part of the URC family and has, therefore, adopted the [URC's Environmental Policy](#). This policy expresses the URC's commitment and determination to take care of, contribute to caring for, sustaining and nurturing God's creation. Our Board considered how it would apply this policy into workable solutions, ensuring that our housing stock wherever possible adopt environmentally friendly options. We are also looking at green electricity and similar cleaner alternatives longer term.

In our newsletters, we regularly provide energy saving and other relevant tips because we believe that every little helps in reducing our carbon footprints. Everyone has to play their part in ensuring that our actions and the way we live do not have adverse impact on the environment and the quality of life for the future generation.



Recycling

Consider the environment when you fill up your weekly refuse bags, which may end up in landfill or be incinerated. What could you recycle? Most local authorities provide recycling facilities. Your local council should be able to advise on recyclable items, such as paper, glass, textiles and cans.

Many people keep items for the future that may never be used, filling up loft space needlessly. If you have not used something for a few years, consider donating to family, charity or recycle.

Energy-saving Tips

From time to time, the staff team provide energy saving tips in our newsletters. Here are some excerpts from past editions:

Turning your central heating down by 1°C

could cut your heating bills by up to 10% and save you around £85 a year.



Turning off the lights

when they are not in use. Lighting accounts for about 12% of a typical residential utility bill.



Don't overfill your kettle; boil exactly the amount you need, and you could save up to £7 a year on your electricity bill. This is one of the easiest ways to conserve energy.



Don't leave the tap running while you're cleaning your teeth, shaving or washing your face or dishes. A running tap wastes more than six litres of water a minute.

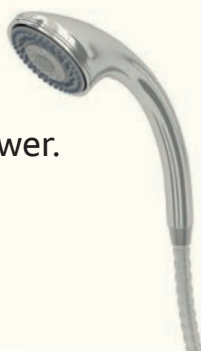


Did you know refrigerators and freezers operate most efficiently when full, so **keep your refrigerator and freezer as full as possible** (using water bottles if nothing else). Be careful about overfilling them, as this will reduce airflow and cause the appliance to work harder.

Whenever possible, **use a cold cycle in your washing machine**. It's a simple way to save money and energy. Unless your clothes are particularly greasy, it should work just as well as a hot wash. Most washing powders work better on a cold wash.

If your shower draws hot water straight from your boiler or hot water tank (rather than an electric shower), **get a water-efficient shower head.**

This can cut down the amount of hot water you use, but still feels like a powerful shower.



Turn off the oven a few minutes before cooking time runs out. Your food will continue to cook without using the extra electricity and will save you about 10% each time you cook.



Swap your incandescent light bulbs with energy-saving LED bulbs, which will save you money in the long run.



Don't peek in the oven while baking! Every time you open the door, the temperature can drop 25°F/5°C, making your oven use more energy to bring the temperature back up.

Dust and vacuum your radiators. Layers of dust stop heat from flowing freely.



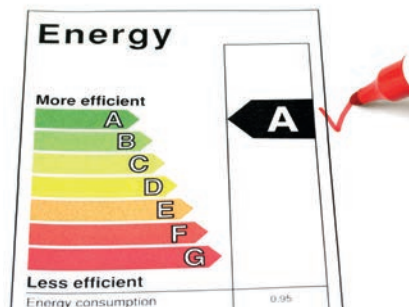
Closing curtains and blinds when you are using the heater stops heat from escaping through windows and can save you up to 5% on your heating bill.



Energy Performance Certificates

This is a rating scheme that assesses and provides details of the energy efficiency of your home. The Energy Performance Certificate (EPC) is required for properties when constructed, sold or let. From April 2020, it became mandatory for all landlords to ensure that their properties meet the minimum energy performance rating of E. Anything below E is inefficient and must be addressed.

Various energy efficiency initiatives are required to increase the energy rating. Our surveyors are trained to carry out this assessment and their findings inform our future planned works to improve your home.



■ Insulation

One of the first things the RMHS Board has approved is the insulation of all our properties that require it. This energy-saving improvement will contribute to the reduction in waste gases that damage the environment. Where insulation grants are available, the Society would encourage eligible residents to apply for them.

We will also explore low-cost cavity wall insulation schemes. Residents who have equity in the property will be expected to contribute their pro rata share of the cost.



Condensation and Mould

Condensation is a result of warm moisture in the air hitting a cold surface where there is inadequate ventilation. When air in the room gets colder, it cannot hold all the moisture, therefore it forms tiny droplets. These are noticeable on windows, windowsills, corners behind wardrobes and cupboards, and gradually lead to mould forming or may cause dampness.

While a small amount of water might seem harmless, if condensation is not dealt with immediately, it can lead to black mould or airborne spores (which appear as a cloud of little black dots) starting to grow on your walls, ceilings and around your windows. Not only is this unattractive, having a lot of it in your home could induce health issues, including sinus problems, skin rashes and even bronchitis.



Prevention is better than cure. You can limit condensation and mould growth by reducing moisture and increasing ventilation. The following tips are helpful:

- wipe down surfaces where moisture settles;
- avoid drying clothes on radiators and/or inside the house;
- if mould has already appeared, use bleach to remove the staining and, when dry, apply anti-fungal spray, always following the manufacturer's instructions;
- keep bathroom and kitchen doors closed when they are in use;
- keep all airbricks clear of obstruction;
- do not use portable gas and paraffin heaters – these are prohibited;
- where installed, use extractor fans in kitchens and bathrooms;
- use lids on saucepans when cooking, and ventilate the area;
- if using tumble dryers, connect the vent properly to the outside; and
- heat your home sufficiently in cold weather where possible.

Planned Maintenance

Planned maintenance comprises scheduled works carried out to keep the RMHS' properties in good working order, thus optimising efficiency and cost effectiveness. The servicing or replacement of all mechanical and electrical equipment is carried out on a periodic basis in accordance with regulatory and manufacturers' guidelines. These works are planned, usually over a 15- or 30-year period and involve the replacement of various components such as kitchens, bathrooms, rewiring, roof, windows and doors and the central heating system.

Our surveyors visit your home every five years to assess its condition, including the components. This is also called stock conditions survey and profiling. This information informs us about the lifespan of various constituent parts that feed into our planned works. Premature failure of these features fall under responsive repairs.

Residents who have equity in the property will be expected to pay their pro rata share of the costs of planned works.



Cyclical Works

Under our cyclical programme, the Society proposes to decorate the outside of your home every five years. We also undertake other planned annual works, such as gas appliance testing/servicing and gutter clearing/cleaning.

The Society's Contact Details

| | | Office hours |
|---|--|----------------------------------|
| All housing and re-housing enquiries | | 9am to 5pm Mondays to Fridays |
| Rent-related enquiries | Tel: 020 7916 8643 | |
| Tenancy-related enquiries | Email: rmh@urc.org.uk | |
| Purchases and sales enquiries | | |
| All repairs enquiries | Tel: 020 7520 2716 Email: rmh@urc.org.uk | |
| All adaptation enquiries and to contact surveyors | Tel: 020 7691 9868 or 07739 360 034 Email: rmh@urc.org.uk | 24 hours, 365 days a year |
| General Manager | Tel: 020 7916 8636 Email: rmh@urc.org.uk | |
| Emergency/out of hours enquiries (Spire) | 01384 884 040 | |

Other Useful Links

| Organisation | Contact |
|------------------------|--|
| Age UK | 0800 169 65 65 www.ageuk.org.uk |
| Samaritans | Freephone 116 123 www.samaritans.org |
| Citizens Advice | www.citizensadvice.org.uk |
| Gas Emergency Helpline | 0800 111 999 |
| National Grid | 0800 111 999 www.nationalgrid.com/uk |

Appendix 1

United Reformed Church

Retired Ministers' Housing Society

End of Tenancy Procedure



Ending your tenancy

There are several reasons your tenancy may end, including moving into a residential home. You also have the right to end your tenancy. If you want to end your tenancy, you must give the Society at least 28 days' notice in writing. If you do not give us this notice, rent will continue to be charged to cover the notice period.

Different procedures apply for different circumstances. These are outlined below.

On the death of a tenant/widow/ widower

Final date: the Society recognises that these circumstances can be difficult and will give the family or estate a maximum of three months to clear the property. Until the property is cleared and keys handed back to the Society, the rent will continue to be due from the estate of the deceased.

Estate agent: if the tenancy termination is because of the end of the tenancy line, the Society will be putting the house/flat on the market. It would be helpful to us if the family/estate can suggest the best local agent to use. We would then ask you to leave the keys with the agent we agree to use.

Equity share: if there is a share of the equity due to the estate, the Society will take the lead in marketing the property, but we will consult with the executor(s) concerning the asking price and any offers received. We will pay the estate a pro rata share of the proceeds, net of any costs, once the sale has completed. If it is decided not to sell the property, we will obtain a valuation in

agreement with the executor(s) and pay the equity share on the basis of that valuation, net of the pro rata share of the valuation cost. We will confirm who the executors are beforehand, and request copies of the Will and the deceased's death certificate.

Documentation: if, while clearing the house/flat, you come across any warranties or guarantees for major works carried out at the property, or Gas Safe certificates, electrical certificates, building regulations approval, FENSA certificates, etc., please send them to our office, as we may need them during the disposal process. Instructions for fixtures, such as the boiler, should remain in the property – perhaps in a kitchen drawer.

Utilities: the estate will remain solely responsible for utility bills until the keys are given up. When you take the final meter readings for gas, electricity and water and give them to the utility companies, please give us the same information, since we will be unable to take our own readings and advise us of the names of the current utility providers. You should give the Society's name *and our London address* to the utility companies as the organisation taking over responsibility.

Council tax: for utilities, please make sure that the local authority has the Society's name *and our London address* as the organisation taking over responsibility for council tax. The estate will remain solely responsible for council tax until the keys are given up.



Vacating to move to a residential home

Rent: the Society recognises that this is a difficult time for the family in organising the move and settling the tenant in the new environment. Please note that until the property has been cleared and you give up the keys, the rent will continue to be due. Do keep us informed of progress and let us know once you have a definite final date.

Estate agent: it is likely that the Society will be putting the property on the market. It would be very helpful if you can suggest the best local agent to use, if you know any. We would then ask you to leave the keys with that agent.

Documentation: if, while clearing the house/flat, you come across any warranties or guarantees for major works carried out at the property, or GasSafe certificates, electrical certificates, Building Regulations approval, FENSA certificates, etc., please send them to this office, as we may need them during the disposal process. Instructions for fixtures, such as the boiler, should remain in the property – perhaps in a kitchen drawer.

Utilities: the tenant will remain responsible for utility bills until the keys are given up. When you take the final meter readings for gas, electricity and water and give them to the utility companies, please give us the same information, since we will be unable to take our own readings, and also advise us of the names of the current utility providers. You should give the Society's name *and our London address* to the utility companies as the organisation taking over responsibility.

Council tax: as for utilities, please make sure that the local authority has the Society's name *and our London address* as the organisation taking over responsibility for council tax. Again, the tenant will remain responsible for council tax until the keys are given up.

Equity share: if the tenant has equity share in the property, the Society will confirm this to you or the person who has power of attorney if applicable. The Society will take the lead in marketing the property, but we will consult with you concerning the asking price and any offers received. We will pay the ex-tenant's pro rata share of the proceeds, net of any costs, once the sale has completed. If it is decided not to sell the property, we will obtain a valuation in agreement with the tenant and pay the equity share on the basis of that valuation, net of the pro rata share of the valuation cost.

Forwarding address: please let us know a correspondence address.* We can also pass these details on to the URC Pension Department.



Ending tenancy for any other reason

Final date: please let us know as soon as you decide on a definite final date for clearing the property and handing over the keys. Until that date, the rent will continue to be due. It will be deducted from your pension or you should continue to pay it by standing order.

Estate agent: if no retiring Minister wishes to move to the property, it is possible that we will be putting the property on the market. If that is the case, it would be very helpful if you can suggest the best local agent to use. We would then ask you to leave the keys with that agent.

Equity share: if you have equity share in the property, we will confirm it with you. The Society will take the lead in marketing the property, but we will consult with you concerning the asking price and any offers received. We will pay your pro rata share of the proceeds, net of any costs, once the sale has completed. If it is decided not to sell, we will obtain a valuation in agreement with you and pay you for your equity share on the basis of that valuation, net of the pro rata share of the valuation cost.

Documentation: if, while clearing the house/flat, you come across any warranties or guarantees for major works carried out at the property, or GasSafe certificates, electrical certificates, Building Regulations approval, FENSA certificates, etc., please send them to this office, as we may need them during the disposal process. Instructions for fixtures such as the boiler should remain in the property – perhaps in a kitchen drawer.

Utilities: you will remain responsible for utility bills until the keys are given up. When you take the final meter readings for gas, electricity and water and give them to the utility companies, please give us the same information, since we will be unable to take our own readings and advise us of the names of the current utility providers. You should give the Society's name *and our London address* to the utility companies as the organisation taking over responsibility.

Council tax: as for utilities, please make sure that the Local Authority has the Society's name *and our London address* as the organisation taking over responsibility for council tax. Again, you will remain responsible for council tax until the keys are given up.

Forwarding address: before you move out, please make sure we have your new address and telephone number.* We can also pass these details on to the URC Pension Department for you.

**We will send you a form/checklist to make sure that everything is covered, which you will send back to us.*

Appendix 2

United Reformed Church

Retired Ministers' Housing Society

Landlord and Tenant Responsibilities



Landlord and Tenant Responsibilities

| Repair Description | RMHS* | Tenant | Exceptions |
|--|-------|--------|------------|
| Roof | | | |
| Chimneys and stacks | ◆ | | |
| Roof structure and covering | ◆ | | |
| Guttering, rainwater pipes | ◆ | | |
| Fascias, soffits, barge board | ◆ | | |
| Conservatory repair (existing structures only) | ◆ | | |
| Conservatory cleaning | | ◆ | |
| Walls and Canopies | | | |
| External walls and render | ◆ | | |
| Foundations | ◆ | | |
| Concrete canopies | ◆ | | |
| Door canopies | ◆ | | |
| Coping stones | ◆ | | |
| Tenant's own garden features | | ◆ | |
| External Windows and Doors | | | |
| Window frames and sills | ◆ | | |
| Glazing | ◆ | | |
| Glazing, when damaged by tenant/visitor | | ◆ | |
| Window ironmongery | ◆ | | |
| Door frames | ◆ | | |
| External doors | ◆ | | |
| Threshold strips | ◆ | | |

| Repair Description | RMHS* | Tenant | Exceptions |
|-------------------------------|-------|--------|----------------------------|
| Door locks and ironmongery | ◆ | | |
| Damaged locks by tenants | | ◆ | |
| Additional keys | | ◆ | |
| Gaining entry (lost keys) | | ◆ | |
| Letter plates | ◆ | | |
| Staircase | | | |
| Stairs | ◆ | | |
| Bannister and handrails | ◆ | | |
| Gloss painting | | ◆ | |
| Kitchen | | | |
| Kitchen cupboards and units | ◆ | | Tenant to pay if negligent |
| Draws and doors | ◆ | | |
| Handles and plinths | ◆ | | |
| Catches and hinges | ◆ | | |
| Worktops | ◆ | | |
| Pipes and Drains | | | |
| Soil and vent pipes | ◆ | | |
| Drains and gully surrounds | ◆ | | |
| Gully grids | ◆ | | |
| Manhole covers | ◆ | | |
| Blocked drains | ◆ | | Tenant to pay if negligent |
| Underground bursts | ◆ | | |
| Gardens and Boundaries | | | |
| Garden maintenance | | ◆ | |
| RMHS' boundary walls or fence | ◆ | | |

| Repair Description | RMHS* | Tenant | Exceptions |
|--|-------|--------|----------------------------|
| Gates | ◆ | | |
| Paths, steps and other means of access | ◆ | | |
| Rotary lines | | ◆ | |
| Concrete line posts | ◆ | | |
| Garden shed and outbuildings | | ◆ | |
| Internal Windows and Doors | | | |
| Internal sills, uPVC or timber | ◆ | | |
| Skirting boards | ◆ | | |
| Window vents | ◆ | | |
| Door handles and latch | ◆ | | Tenant to pay if negligent |
| Easing and adjusting | ◆ | | |
| Walls | | | |
| Internal walls | ◆ | | |
| Major plaster repairs | ◆ | | |
| Minor plaster repairs | ◆ | | |
| Hairline cracks in plaster | | ◆ | |
| Wall tiles | ◆ | | |
| Regrouting | ◆ | | |
| Floors | | | |
| Concrete floors | ◆ | | |
| Vinyl flooring | | ◆ | |
| Floorboards and joists | ◆ | | |
| Carpets and laminates | | ◆ | |
| Door strips | | ◆ | |

| Repair Description | RMHS* | Tenant | Exceptions |
|---------------------------------|-------|--------|------------|
| Lighting | | | |
| Light bulbs | | ◆ | |
| Fluorescent light bulbs | | ◆ | |
| Security lighting | | ◆ | |
| Tenant's own security light | | ◆ | |
| Light pendants and fittings | ◆ | | |
| Fireplace | | | |
| Fire surrounds | ◆ | | |
| Chimney sweeping | | ◆ | |
| Replacement fires due to fault | ◆ | | |
| Tenant's choice fireplace | | ◆ | |
| Bathroom | | | |
| Bathroom suite | ◆ | | |
| Bath panels | ◆ | | |
| Airing cupboard shelves | | ◆ | |
| Internal pipe boxing | | ◆ | |
| Toilet roll holders | | ◆ | |
| Shower curtains | | ◆ | |
| Electrical Items | | | |
| Electrical wiring and trunking | ◆ | | |
| Hard wired smoke alarms | ◆ | | |
| Battery smoke alarms | ◆ | | |
| Plugs to appliances | | ◆ | |
| TV aerial sockets | ◆ | | |
| TV aerials and satellite dishes | | ◆ | |

| Repair Description | RMHS* | Tenant | Exceptions |
|---|-------|--------|-----------------------|
| Sockets and switches | ◆ | | |
| Consumer units | ◆ | | |
| Storage heaters | ◆ | | |
| Electric fires | | ◆ | Unless in place of CH |
| Immersion heaters | ◆ | | |
| Cookers | | ◆ | |
| Disconnection and reconnection of cookers | | ◆ | |
| Extractor fans | ◆ | | |
| Doorbells, if hard wired | ◆ | | |
| Battery doorbells | | ◆ | |
| Home Energy Efficiency | | | |
| Draughtproofing to windows and doors | ◆ | | |
| Hot water cylinder jackets | ◆ | | |
| Loft insulation | ◆ | | Possible grant |
| Cavity wall insulation | ◆ | | Possible grant |
| Energy efficient light bulbs | | ◆ | |
| Draughtproofing to windows and doors | ◆ | | |
| Redecorations | | | |
| Glossing and staining | | ◆ | |
| External redecoration (5-year programme) | ◆ | | |
| Internal redecoration | | ◆ | |

| Repair Description | RMHS* | Tenant | Exceptions |
|--|-------|--------|----------------------------|
| Plumbing | | | |
| Water service pipes, overflows and tanks | ◆ | | |
| Blocked sinks, baths, basins | ◆ | | Tenant to pay if negligent |
| Taps, stop taps and wheel valves | ◆ | | |
| Blocked toilets | ◆ | | Tenant to pay if negligent |
| Sink units | ◆ | | |
| Toilet flushing mechanism | ◆ | | |
| Toilet seats | | ◆ | |
| Shower trays | ◆ | | |
| Blocked level access shower | ◆ | | |
| Plugs and chains | | ◆ | |
| Showers, if owned by RMHS | ◆ | | |
| Tenant's own shower | | ◆ | |
| Silicone sealant | ◆ | | |
| Bleeding of radiators | ◆ | | |
| Shower heads and hoses | | ◆ | |
| Ceiling | | | |
| Repairs and renewals | ◆ | | |
| Hairline cracks | | ◆ | |
| Patch repairs | ◆ | | |
| Full ceiling decorations | | ◆ | |

***Where a tenant has a share in the property, they will pay their proportion of the repair**

Appendix 3

United Reformed Church

Retired Ministers' Housing Society

Complaints and Feedback



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■ Introduction

Our aim is to provide high-quality services to you and sometimes we may get it wrong. If this happens, we welcome your feedback on our services, whether positive or negative. This will help us to keep improving. We will handle your complaint as set out in our Complaints Policy.

We will actively listen to you to resolve any concerns or suggestions you may have, to make our services better. Please let us know also if we have gone the extra mile to help you.

■ What is an enquiry?

This is not a complaint. An enquiry seeks further information or clarification and should be directed to the member of staff responsible for that service in the first instance. An enquiry may also include a resident requesting the Society to do something for them or their home/tenancy within the Society's agreed remit. Failure to provide or clarify this information within five working days may result in a complaint.



What is a complaint?

A complaint is an expression of dissatisfaction or concern however made, about the RMHS' services. If you feel that the Society has provided a poor service or failed to provide a service, you have the right to complain. The Society operates two types of complaints: informal and formal complaints.

Informal complaint

This is a complaint that can be resolved at the point of contact. It is good and fair practice to give the member of staff the opportunity to resolve a complaint at the point of contact before it is escalated. It is only when this medium fails that the person complaining can make it a formal complaint.

Formal complaint

This covers issues relating to:

- a concern that has not been resolved informally;
- a failure to comply with policy, procedure or standard of service delivery;
- the behaviour of the RMHS' staff or contractors; or
- a decision deemed by you to be unfair.

■ How we manage complaints

You must make your complaint within six months of the matter occurring. The Society recognises that some people who wish to make a complaint may need support to do so, perhaps because of incapacity. In that case you may choose someone to represent you, but not a lawyer. Because of data protection requirements, you must provide us with written consent to deal with your representative.

When you make a formal complaint, the General Manager will respond to you in writing within 10 working days.

We will let you know beforehand if we are unable to meet this deadline.



■ How to make a complaint

You can make a complaint in the following ways:

| | |
|------------------|---|
| In writing to: | RMHS Church House 86 Tavistock Place London WC1H 9RT |
| By email to: | rmh@urc.org.uk |
| By telephone to: | 020 7520 2716, or 020 7916 8643 |
| In person to: | Any member of the RMHS staff |

■ Your right to a review

If you remain dissatisfied after the General Manager has responded to you, you can ask for an independent review within 25 days of our response. A Panel of three RMHS Board members will review the General Manager's response and advise you in writing within 30 calendar days. If there is going to be a delay, we will let you know. The Panel will also advise you how you can take your complaint to the Independent Housing Ombudsman if you remain dissatisfied with their response.

The Independent Housing Ombudsman
81 Aldwych, London WC2B 4HN
Tel: 0300 111 3000
Email: info@housing-ombudsman.org.uk

■ Exclusions

The following are not included in our Complaints Policy:

- a first request for service, information or an explanation of policies and procedures;
- services for which the RMHS is not responsible;
- if legal action has already been commenced on the same issue by you or the Society;
- complaints raised more than six months after the issue occurred;

- anonymous complaints;
- appeals against policy decisions;
- complaints relating to insurance that have been passed to the Society's insurers and the decision is unknown;
- neighbour disputes, which fall outside the Society's remit;
- complaints by a lawyer on your behalf;
- rents and rent levels;
- complaints by a staff member; and
- complaints about the conduct of a staff member, which is dealt with separately under internal procedures.

Complaint about serious staff misconduct

If your complaint is about serious staff misconduct, such as corruption, assault or verbal abuse, please write to or contact the General Manager separately. This will be dealt with in accordance with our internal staff disciplinary procedures.



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