

Tenants' Handbook



Housing People

18 Southernhay East, Exeter, Devon EX1 1QD
telephone 01392 273462
repairs 01392 424344
email mail@cornerstonehousing.net

www.cornerstonehousing.net 

Tenants' Handbook

Welcome to the Cornerstone Tenants' Handbook

The Exeter Housing Society Ltd was founded in 1926, changing its name in May 2008 to Cornerstone Housing Ltd. It is a non-profit making, charitable Housing Association registered with the Financial Services Authority as an Industrial & Provident Society. It is registered with the Housing Corporation and affiliated to the National Housing Federation.

The purpose of this handbook is to give you useful information about your home, Cornerstone's role as landlord and your rights and obligations as a tenant. It does not affect your legal contract with Cornerstone which is set out in the tenancy agreement itself.

Please keep it in a safe but handy place at all times for your convenience.

Your Tenancy

The tenancy agreement	4
Different types of tenancy	4
Single and joint tenancies	4
Relationship breakdown	4
Succession	5
Consultation	5
Right of Entry	5
If you have a second home	6
If you live elsewhere temporarily	6
Overcrowding	6
Lodgers	6
Operating a business from your home	7
Ending your tenancy	7
When Cornerstone can end your tenancy	7

Rent and Other Payments

How to pay your rent	8
How your rent is set	8
What your rent covers	8
Service charges	9
Other charges	9
Registered rents	9
Rent Assessment Committee	9
Housing Benefit	10
Arrears	10
Rent statements	10

Repairs and Maintenance

Cornerstone's responsibilities	11
Your responsibilities	11
How to report repairs	12
Repair response times	12
Category 1 - Emergency repairs	12
Category 2 - Urgent repairs	13
Category 3 - Routine repairs	13
Category 4 - Non priority repairs	13
Emergency repairs outside office hours	14
Charging for repairs	14
Gas servicing	14
Locks and keys	14
Communal areas	14
Right to repair	15
Complaints	15
Tenants' Improvements	15
Planned repairs and improvements	16
How repairs are checked	16
Information about repairs	16
Internal and external decoration	16
Problems with new buildings	16

Your Home

You and your neighbours	17
Noise	17
Nuisance	17
Mediation	18
Harassment	18
Illegal use of home	18
Complaints procedure	18
Compensation	18
Police protocol	18
Insurance	19
Pets	19
Gardens	20
Fences and Gates	20
Outbuildings	20
Parking	21
Refuse	21
Loft spaces	21
TV aerials	21
Cable & Satellite TV	21
CCTV cameras	22
Vermin and pest control	22
Aids and Adaptations	22
Smoke detectors	22
Condensation	22

Good Neighbour Schemes

The role of a Good Neighbour	23
What jobs the Good Neighbour cannot do	23
Exeter City Council Home Call service	23
Repairs	23
Laundry	23
Refuse	24
Television	24
Fire doors in communal areas	24
Standard of service	24
Complaints	24

Getting Involved

How you can get involved	25
Tenants' Associations	25
Cornerstone Tenants' Association	25
Residents' Associations	25
Residents meetings	25
How you can learn more about tenant involvement	25
Consultation	26
Satisfaction surveys	26
Tenants' newsletters	26

Moving On

Choice Based Lettings	27
Mutual exchanges	27
Buying your own home	28
Terminating your tenancy	28
Moving out	28

Useful Contacts – addresses and telephone numbers

29

The tenancy agreement

The tenancy agreement is the legal contract between you and Cornerstone which you signed before moving into your home. It is an important document which describes your rights and responsibilities, and those of Cornerstone as your landlord. It is divided into two parts; the main agreement, together with the rules and regulations. You must conduct your tenancy so as to comply with both parts. There are two copies of your agreement; one that we hold as landlord, and one you would have been given to keep in your tenancy pack. If you have lost your copy please contact the office.

Different types of tenancy

The majority of tenants will be either 'secure' or 'assured' tenants. Secure tenants have many of their rights detailed in legislation, while assured tenants' rights are listed in the tenancy agreement. However in most circumstances we treat both types of tenancy in the same way.

All residents who have tenancy agreements dated prior to 15th January 1989 are secure tenants. Such tenants who transfer from one of Cornerstone's properties to another remain secure tenants. Tenants taking up residence since 15th January 1989 have assured tenancies.

In December 2007 Cornerstone introduced Starter Tenancies. These will apply to all new applicants being housed. The only exceptions will be existing Cornerstone tenants and tenants joining through mutual exchange. The Starter Tenancy will convert to a full Assured tenancy provided the initial qualifying period of 12 months has been successfully completed by the tenant.

Single and joint tenancies

The tenancy may be held by an individual, but often married couples or partners who live together will have a joint tenancy.

Each joint tenant will be liable both jointly and separately for all the duties and obligations under the tenancy. For example, one joint tenant will be liable for all of the rent owed on the property, not just his or her perceived share of it.

We will consider requests in writing from sole tenants asking for a partner to be added to the tenancy, subject to our lettings policy and eligibility criteria. To add a spouse to the tenancy we will need a copy of the marriage certificate. If you wish to add a partner to the tenancy we will need proof of their residence for at least the previous 12 months.

Relationship breakdown

If your relationship breaks down please contact your Housing Officer to discuss the implications for your tenancy.

Either party to a 'matrimonial dispute' may apply to the County Court for an order to transfer the tenancy to their name.

Your solicitor will advise you on the details of such an application. Cornerstone will consider a sole tenancy provided the outgoing joint tenant is in agreement and the remaining tenant satisfies Cornerstone's letting and occupation criteria.

There must also be no rent arrears or other debts outstanding or other breaches of the tenancy agreement otherwise Cornerstone may refuse the request.

Succession

When a tenant dies his/her partner or a member of the family can succeed the tenancy under certain circumstances and therefore take on all the rights and obligations of the tenancy. The person who takes over the tenancy is known as a 'successor'. Only one 'succession' of the tenancy is allowed. If you have a joint tenancy and one of you dies, this counts as one succession.

Where the tenant dies who has already been a successor there is no further right to pass on the tenancy to any other family member. We would consider each case individually, subject to Cornerstone's lettings policy and eligibility criteria.

If the property is larger than required by the successor, or has been specially adapted to suit an elderly or disabled resident, we may ask them to move to more suitable accommodation.

Any claim to a tenancy must be made in writing to Cornerstone within one month of the tenant's death. The person claiming the tenancy will be asked to provide evidence of the conditions listed above.

Please contact your Housing Officer if you have any queries concerning rights of succession.

Consultation

As a tenant of Cornerstone, you will be consulted about matters of housing management and maintenance which significantly affect you, such as changes in tenancy conditions, estate services or the arrangements for rent payment.

With the exception of changes in rent, services, and other charges, we can only change the terms of your tenancy agreement after consultation with you. If the terms of your tenancy agreement are to be changed, we will tell you in plenty of time and also give you the chance to comment on the intended changes.

Further details on tenant consultation can be found in the section of this handbook called 'Getting Involved'.

Right of Entry

As a tenant, you are obliged to give access to your home to Cornerstone staff or its representatives to carry out repairs, servicing, and in connection with other tenancy matters. We will try to give at least 24 hours notice of intended visits and visit at a reasonable time during the day.

If reasonable access is refused, or appointments not kept, we will charge you any costs that are incurred.

Access may be required immediately in an emergency, for example if a leak is causing damage or threatening someone's safety. Should we be unable to gain access in an emergency we may need to force entry into the property.

Cornerstone's staff and contractors will carry identity cards, so it is important to ask to see them when someone calls at your home.

If you have a second home

As a general rule our property is let to you to use as a home for yourself and your family.

If you do not live in the property as your only or principal home, you will lose your security of tenure and we may take legal action against you which could result in the loss of your home.

If you live elsewhere temporarily

If you want to live away from your home for one month or more you must inform your Housing Officer in writing of your circumstances. If we agree we can then discuss arrangements concerning the payment of rent, home security and when you intend to return.

As the tenant of the property, you will still be responsible for all your tenancy obligations.

If you do not tell us about your absence we may assume that you have abandoned the property and take steps to end your tenancy and re-let the property.

Overcrowding

Your home has been designed for a certain number of people. You should not allow more than the permitted number to occupy your home unless this is caused by family growth. If you have any questions about overcrowding please contact your Housing Officer.

Lodgers

A lodger is someone who lives with you as a member of your household, sharing the facilities of your home such as the kitchen and bathroom, and is usually provided with meals. Lodgers do not have any rights of tenancy.

Although you do not need our permission to take in a lodger, you must ensure that you meet the following criteria.

- Ensure that it does not cause overcrowding.
- Tell us the name, age and sex of your proposed lodger.
- Everyone must keep to the terms of the tenancy agreement, but as the tenant you will be held responsible for their behaviour.
- If you receive housing benefit or any other benefit you will need to inform the council or Benefits Agency.

It is important to note that if the property does not remain your principal home it is a breach of your Tenancy Conditions and may result in Cornerstone applying to Court for possession of your home.

Operating a business from your home

Your home is your own. You are entitled to privacy but we ask you to remember that your home is to live in, rather than being business premises.

Some business activities which will not disturb your neighbours may be acceptable, but you will still need to get our written consent first. Cornerstone's consent will not be given where the business is illegal or immoral or would in the opinion of Cornerstone be likely to cause a nuisance or annoyance to neighbours or other residents in the area.

Car repairs will not be permitted.

If agreement is given, and your business disturbs your neighbours, perhaps due to the level of noise or because of an increase in visitors or vehicles to your home, our consent will be withdrawn. You will then have to stop using your home for your business. Failure to do so may lead to action being taken to repossess your home.

Any business you carry out from your home should not restrict the use of the property in its normal function as a home. You must not display or show on the premises or in the grounds any advertisements or business signs relating to the trade, business, or your profession.

Ending your tenancy

Details of how to end your tenancy are given in the section of this handbook called 'Moving On'.

When Cornerstone can end your tenancy

You have what is known as 'security of tenure'. This is the most important of the rights connected with your tenancy and generally means that you have the right to stay in your home as long as you keep to the conditions set out in your tenancy agreement.

If you no longer use your accommodation as your main or only home, you will lose your security of tenure and it will be possible to end your tenancy.

However, as long as you are living in your home your tenancy cannot be ended unless we give you proper notice and obtain a court order.

We can only apply to the courts to have you evicted on certain specific grounds. The main grounds are:

- Non-payment of rent or breaking any condition of the tenancy agreement.
- If you, people who live with you, or your visitors have caused a nuisance or have used your home for illegal or immoral purposes.
- If you have caused your partner to leave through violence or the threat of violence.
- If you have seriously damaged your home.
- If you made a false statement to acquire your tenancy.

In exceptional circumstances we may need possession of your home if we intend to carry out major repairs or improvements, or if it is a special property required by someone with a specific need and you no longer have such a need. In both these cases suitable alternative accommodation will be provided.

Paying your rent is one of your most important responsibilities.

You should make sure your rent is paid promptly and on time so that you may continue to live in your home.

How to pay your rent

Under the terms of your tenancy agreement, your rent is due calendar monthly in advance on the 1st day of each month.

It can be paid in the following ways:

- By Direct Debit or Standing Order through your own bank or building society. Please ask the office for the appropriate form. The rent will automatically be paid from your bank account at monthly intervals.
- By swipe card payable at the Post Office or a number of other available outlets. When you sign your tenancy agreement a swipe card will automatically be sent to you with a detailed list of instructions. This swipe card must only be used for rent payments, not for other charges such as repairs or court fees.
- Direct from Housing Benefit. If you are in receipt of full housing benefit you may be eligible to have your rent entitlement paid directly to us by the Council.
- At the office. In exceptional cases you can post a cheque to the office or visit the office and pay cash or a cheque.

How your rent is set

Cornerstone uses a rent points system to set rents for its older properties. Points are allocated to each property on the basis of type, size, age, features and facilities.

A schedule showing the points for your home is handed out in the tenancy pack or available on request from the office.

In such cases the total points for your home are multiplied by the rate per point to calculate the monthly rental charge.

The rate per point is set by Cornerstone following the government target rent policy.

On some properties particularly newer ones, initial rents may be determined by government guidelines or Local Authority conditions.

Rent increases are usually effective from 1st April and will normally increase by the same percentage for all tenants. We will write to you at least one calendar month in advance to inform you of any change to your rent.

If you would like further information about your rent please contact your Housing Officer.

What your rent covers

Your rent covers Cornerstone's costs including:

- Management costs including the cost of staff and offices, and rent collection.
- Maintenance costs including routine repairs and external painting.

Your rent does not include the following items which you are responsible for paying separately:

- Water charges, gas, electricity, telephone bills.
- Council tax.
- TV licence.
- Insurance of your possessions.

Service charges

Some properties may have a service charge. A service is an additional part of the total rental charge, for 'extras' not covered by the basic rent and only applies to your estate or home.

This charge could include items such as:

- Estate staff.
- Maintenance of communal garden areas.
- Cleaning of shared halls, landings, stairs or paths.
- Cost of maintaining a lift, laundry, door entry system etc.
- Building up a fund to cover the cost of the replacement of equipment, for example a lift.

We will review your service charge every two years with any changes usually effective from the 1st April. We will give you at least one calendar month's written notice. It is Cornerstone's policy to keep service charges to a minimum whilst maintaining a good standard of service.

Other charges

You may pay other charges in addition to your rent. These depend on your circumstances and could include:

- Licence fees for garages or parking spaces.
- Communal TV licence in certain schemes.
- Costs recharged to you including repair invoices and court fees.

Registered rents

Residents who have tenancy agreements dated prior to 15th January 1989 are secure tenants who have the right to have their rent set by the Rent Officer, an independent official employed by the Government.

Cornerstone cannot charge a secure tenant more than the registered rent set by the Rent Officer.

Cornerstone may apply to the Rent Officer every two years for the registered rent for secure tenancies.

The Rent Officer will ask you for comments, and he or she will then inform you of their decision.

Cornerstone will charge a secure tenant the lower figure of either the registered rent or the rent calculated using the rent points system.

Rent Assessment

You have the right to appeal to a Rent Assessment Committee if you think your rent has been set too high by the Rent Officer (if you have a secure tenancy) or by Cornerstone (if you have an assured tenancy). Contact Cornerstone for further details.

Housing Benefit

If you are on a low income you may be eligible to claim Housing Benefit. The Housing Benefit scheme is one of the services offered by your local council. If you wish to apply you should contact the Council who will send you an application form and further information. The Council's Housing Benefit department will be able to assist you in completing the form.

If your circumstances change in any way, you must write to the Housing Benefit department immediately to inform them. As a landlord, Cornerstone is legally required to report changes in circumstances where they know about them and believe that they have not been reported by the tenant. Cornerstone will endeavour to contact you if a change of circumstances has been noted before contacting the Housing Benefit department.

If you receive 'full' Housing Benefit then we may agree to have this paid directly to Cornerstone by the Council. Whatever the amount of Housing Benefit you receive, you are required to pay the full amount of monthly rent. This may mean that you will need to make an extra monthly payment in addition to your Housing Benefit payment in order to make it up to the full monthly rent.

It is important to remember that even if you receive Housing Benefit it remains your responsibility to pay the rent.

Arrears

Rent arrears are not acceptable to Cornerstone. If you are about to experience or are having any financial problems that may affect your payment of rent you must contact your Housing Officer immediately. At that stage we can discuss your situation to try to understand the underlying cause of your difficulties and will offer constructive suggestions and advice on how to deal with the situation. This could include a formal financial arrangement to suit both parties and clear the debt. By doing this, you can safeguard your tenancy and prevent us from commencing legal proceedings which could result in you losing your home.

Once we have agreed an arrangement you must adhere to it. If you do not, we can take legal action and issue a Notice of Seeking Possession, which could eventually lead to you losing your home.

If you leave your home owing us rent or any other monies we will take action to recover the debt.

Rent statements

Tenants may obtain printed statements of their rent account at any time upon request. Statements are automatically sent out twice a year to all tenants. This will show how much we have charged you and how much you have paid.

If you think there is a mistake or have any queries about the statement please do not hesitate to contact the office.

Cornerstone employs its own workforce to carry out most maintenance work. We aim to provide a friendly, effective service and work to a high standard with the minimum of inconvenience to you.

You should be careful about whom you allow into your home. Cornerstone staff and contractors will carry identity cards, so it is important to ask to see them when someone calls at your home.

If you have any cause for complaint concerning the way in which a repair is carried out you should write to the Building Manager at Cornerstone's office.

Cornerstone's responsibilities

It is Cornerstone's responsibility under the tenancy agreement to maintain the exterior of the dwelling and its basic structure in good repair and to maintain in good working order installations such as central heating, water heating and supply of gas, electricity etc, where these are provided by Cornerstone.

You are required to report the need of repairs as they arise.

Your responsibilities

It is your job to take care of your home and to make sure that members of your household and visitors to your home do not damage or misuse the property. You also have responsibility to ensure that the condition of the property does not get worse because of carelessness, general neglect or condensation.

You must repair or replace anything that needs to be replaced because you or anyone else has either damaged or not taken proper care of the property. If you do not do the repair within a reasonable time, or we have to do the repair urgently because of safety issues or to protect the structure of the property, we will have the work done and charge you the costs.

You are responsible for the internal decoration of your home and for the repairs of any fixtures and fittings which are damaged through carelessness, vandalism or misuse. These include breakages of windows, doors, locks, keys, washbasins, bath, WC pan and seat, kitchen units etc. You are also responsible for damage to meters and meter boxes which are the property of the utility provider. Any damage caused by the emergency services (police, fire brigade etc), for example forcing an entry to the property, may be recharged to you depending on the circumstances. Cornerstone will consider each case individually.

As a tenant, you are obliged to give access to your home to Cornerstone's staff or representatives to carry out repairs, servicing, and in connection with other tenancy matters. We will try to give at least 24 hours notice of intended visits and visit at a reasonable time during the day.

Access may be required immediately in an emergency, for example if a leak is causing damage or threatening someone's safety. Should we be unable to gain access in an emergency we may need to force entry into the property.

How to report repairs

Any repair to your property must be reported immediately no matter how urgent or non-urgent it may be.

The category deadlines below come into force when the repair request is first reported.

You should report all repairs directly to the depot by telephone or alternatively to the office by post, fax, e-mail or in person. Emergencies should only be reported by telephone or in person. Please note you are not permitted to visit Cornerstone's works depot. For out of hours repairs please see the relevant section below.

Please give clear details of exactly what repairs need doing together with your name, address and contact telephone number. It is vital that you let us know when access will be available or where a key will be obtainable.

If you are out when we call, we will leave a card for you to arrange another visit. If you do not acknowledge this, we will cancel the order without any further correspondence.

Repair response times

Cornerstone aims to give you an efficient and responsive repair service. There are a wide variety of requests for repairs every day and some are more urgent than others.

To make sure that urgent jobs are dealt with first, each repair is given a priority code.

The priority code sets out the target time when the work should be finished.

You will appreciate that in some circumstances it may not be possible to abide by the times given, for example where a spare part is not available, in extreme weather conditions, or where unforeseen circumstances have led to a backlog of work. However, every effort will be made to respond within the times stated below.

The following sections show the 4 categories of repairs. Please note, the following lists do not include every possible type of repair, but it is a guide to our general policy.

Category 1 - Emergency repairs

Emergency work to be carried out within 24 hours (or immediately where there is a danger to life or limb or serious damage to the property). **These are repairs which, if not carried out, will present a danger to you or to the public, or would jeopardise your health, safety or security.**

- Gas leaks or blocked flues.
- Major water leaks or burst pipes which cannot be controlled by using the stopcock.
- Complete loss of power supply if not due to power cut (you should check with your neighbours).
- Unsafe/dangerous electricity fittings unless it is your own electrical appliance causing the fault (you should check the trip switch first).
- Central Heating - complete breakdown but only during the winter season (usually 1st October until the 31st March unless stated otherwise).
- Blocked or overflowing main drains or sewers where there is a health risk.
- Broken WC pan if unusable and no other WC available.
- Missing manhole cover if dangerous.
- Damaged external door or window which leaves your home insecure or is a danger to life.
- Serious roof leaks.
- Breakdown of lift (contact your good neighbour who will contact the relevant contractor) or stairlift.
- Communal fire alarm systems.
- Other items where there is danger to life, limb or property.

The workmen or contractors who are called out to an emergency repair may only be able to do a temporary job that makes the property safe until a more permanent repair can be done.

Category 2 - Urgent repairs

Urgent work to be dealt with within five working days (normally one week). **These are repairs which, if not carried out, will cause serious inconvenience to you.**

- Minor electrical defects, lampholders, flexes, sockets, switches.
- Partial loss of electrical power (where not caused by one of your own appliances).
- Faulty smoke detectors (you should check the batteries before reporting the repair).
- Partial loss of water supply.
- Essential plumbing repairs for example minor water leaks, overflows, taps which cannot be turned off, blocked sink, wash hand basin or bath.
- No hot water.
- Heating repairs (for all cases other than those specified in category 1).
- Broken WC.
- Communal alarm systems, TV systems.
- Extract ventilation for enclosed bathrooms and kitchens.
- Faulty intercom system/entry phone.
- Loose or broken stair bannister, handrail or stair tread.
- Temporary glazing repairs which are Cornerstone's responsibility and not emergencies.

Category 3 - Routine repairs

Routine work to be dealt with within twenty working days (normally four weeks). **These are repairs which are non-urgent and will not cause serious inconvenience to you.**

- Defective roof tiles, chimney pots and leaking gutters etc.
- Non-urgent defects in heating.
- Defective flooring.
- Damp penetration.
- Minor plumbing repairs, e.g. dripping taps or shower units (if supplied by Cornerstone).
- Ceiling and wall plaster defects.
- Joinery works e.g. repair to kitchen fittings, easing doors and windows.
- Re-fix bathroom fitting e.g. wash hand basins, baths, toilets.

Category 4 - Non priority repairs

Non priority work to be dealt with within three months. **These are repairs which are not routine and we may need to inspect the problem to find out what needs to be done.**

- Remedial works to garden wall, paths and handrails.
- Non-urgent masonry work including inspection pit defects.
- Fencing.
- Some non-urgent work in Category 3 may fall into this group.

Some repairs involving large scale replacement or improvement works may be outside of the "prioritising" of works and will be done under a separate programme.

Emergency repairs outside office hours

Cornerstone's emergency repair service operates outside office hours, weekends and Mon-Fri 5.00pm through to 8.00am. Please only ring if it is an emergency or if you are unsure, speak to the member of staff and they will be able to advise you further. Please do not abuse this system - use it wisely, or you will be charged if the call is found to be of a non-urgent nature.

You should always have an alternative form of heating to use in case of failure.

Charging for repairs

Cornerstone will not charge for repairs due to damage arising from defective materials and equipment or fair wear and tear. You may, however, be charged for repairs due to damage to the basic structure of the building caused by negligence or misuse. You will be recharged for any work that is your responsibility (as detailed), emergency calls of a non-urgent nature (as detailed) or if you fail to leave the property in a good condition. If reasonable access is refused, or appointments are not kept, we will also charge you any costs that we incur.

Typical items that you will be charged for include:

- Damage to fixtures and fittings through carelessness or misuse.
- Damage to walls, plaster or the fabric of the property, including glazing.
- Damaged electrical fittings.
- Cracked bathroom fittings.
- Clearance of blocked waste pipes, WC pans, drains.
- Redecoration not as a result of normal wear and tear.
- Putting back walls, doors and other fixtures which have been removed without our written permission.
- Removal of rubbish (including garden rubbish) and cleaning.

Gas servicing

Cornerstone has a statutory obligation to annually service all gas pipework and appliances under its ownership. For your own safety it is essential that this work is carried out. If you fail to allow us access inside the property, Cornerstone will take legal proceedings to gain entry and you will be liable for any costs associated with any such action.

Locks and keys

All keys are handed to you when you take up your tenancy. You are responsible for your keys and Cornerstone does not hold spares. The only exception is where, on certain schemes, there is a good neighbour who may hold a master key for emergency use only. We strongly advise that you leave a spare key with a relative or friend so you can obtain a replacement easily. If you lose your key it is your responsibility to arrange and pay for any lock change. Cornerstone would only replace the lock in exceptional circumstances and this would then be rechargeable to you.

For certain schemes Cornerstone holds blank keys which need to be taken to a locksmith for a copy to be cut providing you have an original to copy it from. The blanks are available from the office at cost price.

Communal areas

It is the responsibility of Cornerstone to maintain communal areas, hallways and staircases. Any defects in such areas should be reported to Cornerstone's offices.

You must not clutter up or allow the communal areas to become untidy.

Where internal communal areas are not covered by a cleaning service charge you must arrange and agree responsibilities between yourself and the other tenants to look after and keep clean the different parts.

Right to repair

You have the right to carry out repairs which are Cornerstone's responsibility where you have reported the need for repair in writing and where Cornerstone has, without good reason, failed to carry out the repair within the repair response times referred to previously. This right may only be exercised in accordance with legal requirements. Cornerstone will refund to you the agreed cost of repairs carried out in accordance with these regulations.

Complaints

You have the right to complain to your local Council's environmental health department if you believe your home is unfit for inhabitation or if you believe it is harming your health.

If you have any cause for complaint concerning the way in which a repair is carried out you should write to the Building Manager at Cornerstone's office. Our full complaints procedure is detailed in the section of this handbook called 'Household and Neighbourhood Advice'.

Tenants' Improvements

You may make improvements or alterations to your home provided you obtain our written consent before you carry out any work. **The sort of improvements for which you need to get permission include:**

- Any addition to or change in Cornerstone's fixtures and fittings such as kitchen units, sinks, baths, showers, etc.
- Any changes in the provision of services in your home such as changing the position of gas, electrical or water supplies.

- Structural alterations e.g. construction of porches and other extensions.
- Knocking down walls, inside or outside your home.
- Installing laminated wood flooring.
- Painting the outside of your property.
- Construction of hardstandings, car ports or garages.
- Landscaping or other major works to your garden including fishponds.

You should inform us in writing before undertaking any work. We will need confirmation that you have obtained all the necessary permissions for example, planning consent and building regulations, and we will insist on most works of alteration being carried out by a named qualified contractor. We will visit your home once the works are completed, to inspect the workmanship.

Should Cornerstone refuse permission it will give its reasons in writing.

You will be responsible for paying for any additional alteration or improvement that you make to your home. You will also be responsible for the cost of maintaining or repairing any item you have added to your home, and making good any damage caused by this alteration. Cornerstone accepts no liability due to alterations made by you.

We will not take the value of any improvements you make into account when we review your rent. Any permanent alteration becomes the property of Cornerstone by law and cannot be removed when you vacate the accommodation.

Planned repairs and improvements

Cornerstone maintains a continuous programme of modernisation of its housing stock.

If your home is due to be modernised you will be advised of the nature of the works due to be undertaken at least 6 months in advance and you will be invited to put your views forward. You may have to move out of your home whilst the work is being carried out. If so, Cornerstone will arrange alternative accommodation for you and your household. We will also organise and pay for your removal expenses and give you a removal allowance (subject to current policy).

Neither you or any other unauthorised person may enter the work site without permission from the Senior Site Officer.

How repairs are checked

A sample of repairs are inspected by either the Building Manager or Maintenance Officer after completion to check the quality of the works.

Cornerstone issues random maintenance questionnaires to ensure that we are satisfying our customers. You will be asked a number of questions about work that has been carried out, the standard to which it was done, the manner of the workperson who carried out the work etc.

If you do not receive a questionnaire, and you would like to make any comments or suggestions about recent work that has been carried out to your home, you can put it in writing to Cornerstone at any time.

Information about repairs

We publicise our repairs response times and comments in our regular tenants newsletters. We also include details of major improvement works programmes.

Internal and external decoration

We will keep the external decorations of your home in good order, including painting the outside on a regular basis. You must not paint the exterior of your home without our permission.

You are responsible for the internal decoration of your home, but you must not paint any fixture and fittings i.e. kitchen units, gas fires, windows without prior written permission. You need to ensure that your home is decorated to a reasonable standard. Upon vacating, if found to be in poor decorative order, Cornerstone will redecorate the property and charge you for the cost.

Problems with new buildings

Every effort is made to ensure we hand over new properties in good condition but there may be some unavoidable teething problems.

The contractor who undertook the building work is responsible for repairing any faults that might occur, while the property is under guarantee. A full inspection of the property will be carried out after this period to pick up on any outstanding defects.

Internal redecoration should not be undertaken until the final inspection has been carried out, and all defects rectified.

We all share a concern to ensure that our homes and neighbourhoods remain peaceful and agreeable places in which to live. Cornerstone is committed to making sure that your local environment is safe, tidy and clean.

Housing staff carry out regular estate inspections to monitor this and will also speak to you if for instance, it is felt that your garden is not being maintained to an acceptable standard. For example, when this happens you will be asked to rectify the problem. If you fail to do this, Cornerstone will consider what further action is necessary so that the matter is addressed.

Caring for the neighbourhood is a joint responsibility between you and Cornerstone, but the most important people involved in this responsibility are the people who live there - you and your neighbours.

You and your neighbours

Be a considerate neighbour.

The way that you live and use your home, your garden, the shared areas and the way you control your pets and keep noise down are all very important. No-one can choose their neighbours and everyone feels differently about what levels of noise and behaviour is acceptable.

Noise

No home is completely soundproof and households will always make a certain amount of noise just through day to day living. To be a considerate neighbour you should consider the following:

- Carpet your floors (due to the possibility of increased noise levels, laminate flooring is not recommended in flats).
- Do not use noisy appliances, e.g. washing machines, stereos etc. late at night.

- Loud speakers should be placed on brackets or stands.
- Avoid banging doors - they can sound louder than you think.
- If you are planning a party or family celebration either warn your neighbours - or invite them!

Nuisance

If a neighbour is causing a nuisance then whenever possible you should try to resolve the problem by talking to one another to try to see each other's point of view.

If you have approached your neighbour and had no success you should let your Housing Officer know. They will try to make an early appointment to see you at home or in the office to discuss the situation in more detail and so gain a better understanding of the problem. We will discuss a number of options with you, and if appropriate, will involve other agencies such as Environmental Health and the Police. We will also advise you if we feel the situation does not justify further action being taken.

Cornerstone takes allegations of nuisance and harassment very seriously and what action is taken will depend on the nature and severity of the nuisance and what evidence is available. Any action taken by Cornerstone will depend largely on the information and support given to us by residents. Tackling nuisance is a joint effort.

In most cases it will not be necessary to take legal action. However, in severe cases of nuisance or harassment and with appropriate supporting evidence, Cornerstone will consider applying to the Court for either an Injunction, a demoted tenancy or a Possession Order.

Cornerstone cannot take action on anonymous complaints.

Please note that as the tenant you are ultimately responsible for the behaviour of all the residents and visitors to your home.

Mediation

It is better to try and resolve disputes early before a situation gets out of control.

There may be times when the problem is more of a disagreement between two parties rather than a nuisance or breach of tenancy. In these circumstances we cannot get involved but we can assist.

In certain cases we may agree to fund an independent mediation service, to help resolve the problem. Mediation is a way of coming to an agreement without going to Court.

A mediator will be able to work with you and your neighbour to try and solve the issues concerned. It is not a legally binding process and can give an alternative to confrontation in Court.

Harassment

We take harassment very seriously, harassment being a deliberate act targeted at a person or group for reasons of prejudice. We will take no action without your agreement, and all details will be kept confidential. We will support the victim as much as possible whilst taking action (with the police if necessary) against the people doing the harassing.

If a partner has to leave the home because of domestic violence we may go to Court to gain possession of the property.

Illegal use of home

If we are aware that someone is using their home for illegal or immoral purposes, or has committed an arrestable offence in the property we may take legal action and seek possession of the property.

Complaints procedure

Cornerstone aims to provide good quality services to all its customers and to ensure that everyone is treated fairly and equally.

If you are unhappy with our service, we want you to let us know so we can make sure that our standard of service can be corrected and improved in the future.

We have a three stage complaints procedure for looking into and responding to our customers complaints concerning the performance of Cornerstone. We aim to sort things out informally at first, so please contact your Housing Officer or Maintenance Officer. If you are not happy with the outcome you can use the formal stages of our complaints procedure.

If you have exhausted every stage of our complaints procedure and you are still unhappy with the outcome, you have the right to take your complaint to the Independent Housing Ombudsman whose address can be found in the complaints procedure leaflet available from the office.

Compensation

Cornerstone will consider payment of compensation for any damage to tenants' personal property as a result of negligence by Cornerstone staff or its contractors. Cornerstone will also consider compensation for failure of Cornerstone staff to attend a pre-arranged appointment (unless reasonable notice of cancellation has been given), if this has led to you suffering any loss of earnings.

Any claim for compensation must be in writing to the Housing Manager and accompanied by supporting evidence as to the value of items damaged or confirmation of loss of earnings by the tenants' employer. No damaged items should be disposed of until inspected by Cornerstone staff.

The amount of compensation will usually be as agreed between you and the Housing Manager and approved by the Chief Executive. In certain cases the matter will be referred directly to the Chief Executive for a decision.

Police protocol

Cornerstone has signed up to Police protocols for the exchange of information. Enquiries may be made to or by the Police about any persons housed or applying for housing by Cornerstone.

Insurance

As your landlord Cornerstone insures the structure and permanent fittings of your home. We do not insure your furniture, furnishings or your personal possessions. We strongly advise that you take out your own household contents insurance.

If a water pipe or tank bursts and damages your belongings, we will not pay for the damage, unless it is proved that we have been negligent or it was our, or one of our contractors' fault. If you are flooded by your neighbour's washing machine, for example, you cannot claim from our insurance. Similarly, you are not insured for damage to your possessions or decoration caused by fire.

Pets

Cornerstone understands that many people wish to have pets but as a landlord we need to consider all residents. The emphasis of this policy is on consideration for neighbours.

If you live in a flat or a scheme with communal entrances and corridors you must have written permission in advance to keep a pet at your home. We will only give permission for dogs or cats in exceptional circumstances. We will consider the personal circumstances of each request, such as a tenant who has a registered guide dog for the blind.

For all other properties you have permission to keep up to 2 pets in total i.e. 2 dogs, or 2 cats, or 1 dog and 1 cat. If you wish to keep more than the specified number you must have Cornerstone's written permission in advance. This permission is scheme specific so that if there are communal entrances in the scheme then no tenant will be allowed dogs or cats.

If you want to keep another type of pet Cornerstone grants permission for small domestic animals on certain conditions.

There is a detailed policy about pets. Pets are only permitted if they are not causing a nuisance, or a risk to the health or safety of other residents, staff or agents of Cornerstone. Tenants will not be permitted to keep pets where there are previous convictions for cruelty to animals.

Each case will be considered on its merit but the Housing Manager has discretion to decide what is an acceptable pet. These rules apply to pets kept on the premises or visiting the premises.

If the rules are not followed Cornerstone will ask you to stop or prevent the pet from causing a nuisance. If the problems continue Cornerstone will withdraw its permission for you to keep the animal in your home and you will have to find an alternative home for it.

If the animal is still kept at the property and is still causing a nuisance this is a breach of your tenancy agreement and we may apply to Court for possession of your home.

This is a summary of the policy but a full copy is available from the office, including details on a scheme by scheme basis.

Gardens

You are responsible for looking after your own garden or yard; this includes;

- Keeping it clean, tidy and free of rubbish.
- Keeping the grass regularly cut and not letting the garden get overgrown.
- Not keeping any scrap materials in it.
- Not cutting down trees or remove fencing without Cornerstone's written permission.
- Ensuring that if you have a dog or cat you clean up after them, particularly in the summer months, or it could become an Environmental Health issue.

Some communal and landscaped areas are maintained by Cornerstone. You pay for the cost of maintaining the communal areas in your service charge, so if for instance plants are damaged and need replacing, the cost of this will have to be added to the service charge.

If you do not look after your garden or if you allow rubbish to build up, we may tidy it up and charge you the costs of the work, or we may take legal action as you would be in breach of your tenancy agreement.

Only main access paths to the front and rear of your home will be maintained by Cornerstone. You will need Cornerstone's written permission if you want to lay a concrete path or patio area in your garden.

Hedges, shrubs and trees must not be allowed to grow to an extent which is likely to reduce the natural light for adjoining properties, cause a nuisance, reduce 'sight lines' or restrict the footpath. Trees must be at least 3.6m away from the structure of the property. If trees damage the drains then you will be liable. You must maintain and trim any trees including your neighbours side, if you are asked to do so.

If you do not maintain your hedges, we may tidy them up and charge you the costs of the work.

Fences and gates

Cornerstone will only supply and maintain fencing where it:

- Adjoins a Right of Way.
- Is privacy fencing e.g. approaches to garage site.
- Prevents danger.

Elsewhere Cornerstone may provide post and straining wire boundaries but not fencing. Tenants wishing to erect a fence must first apply for permission from Cornerstone.

You are responsible for any paths, fences, hedges, trees etc. built or planted by previous tenants and for any future repairs or trimming.

Outbuildings

Tenants must apply for written permission before erecting any outbuilding, e.g. sheds, greenhouses, aviaries, etc.

Details of conditions imposed on design and construction are available from Cornerstone's office. Consent will not be given for the structure to be erected within 3.6 metres of the property, nor for structures in unsound condition or poor appearance. Consent would not normally be given for a structure exceeding 2.4m x 1.8m.

If greenhouses, sheds or other outbuildings have been put in and left by previous tenants then the incoming tenant accepts future repair responsibility.

Particular conditions apply to the erection of porches and canopies. Such structures are not permitted at the front of dwellings and elsewhere must not normally exceed 1.2m x 0.9m. Details of the limitations on such structures are available from Cornerstone's office.

Parking

Cornerstone owns parking areas in many locations. Some of these are shared parking areas and no resident has a reserved space or the right to park in a certain spot. Please park carefully and be reasonable in the use of the parking areas to ensure that emergency vehicles can get through.

Parking areas should not be used for the following:

- Unroadworthy, untaxed or abandoned vehicles. Where vehicles are abandoned or untaxed we will try to find the owner and take steps to remove it. We will then recover the costs from the owner. Any vehicles that are found to be unsafe or a danger will be removed immediately.
- You should not carry out any work other than weekly safety checks (tyres, fluid, etc.) and the topping up of water, lubricants etc. Any excess spilt onto the surface of the parking areas or garage must be cleaned up immediately.
- Spray painting and welding is strictly prohibited.

Parking areas should not be used for the following without Cornerstone's written permission:

- Commercial vehicles and vans.
- Boats, trailers and caravans.

In certain areas the parking spaces and garages are allocated to specific households and residents are able to apply for a licence for a space or garage. If you are unable to obtain a licence the alternative is to park on the public highway. Cornerstone has no jurisdiction over the public highways. Please note that you are not permitted to park your vehicle in your front garden without written permission, nor on pavements, footpaths, verges and grass areas.

Refuse

Refuse should be stored in either your own dustbin or a Council 'wheelie bin'. These should be kept in the allocated place if one is provided and only brought out on collection day.

Do not leave bin bags outside where cats or dogs could get at them and cause a mess. No rubbish container should be permanently visible at the front of the property.

If you have any large items of rubbish, contact the refuse department at your Council who can arrange to collect it from you.

Loft spaces

Loft spaces should not be used as a storage room because you must not overload the joists.

TV aerials

If your television is serviced by a communal TV aerial and a fault occurs check to ensure that your own set is not at fault ie. check with a neighbour. If your neighbour has a problem as well, please contact the office and we will get an engineer to come and rectify the problem. Please note that this repair falls into Category 2 on the maintenance response times.

If your home is not serviced by a communal TV aerial you will need to provide one yourself, unless it has been left in situ by the previous tenant.

In either case, maintenance or providing a replacement is your responsibility.

Aerials are not permitted to be positioned on chimney stacks.

Cable and Satellite TV

Most of Cornerstone's properties have the facility to be connected to cable TV. If you have any queries please contact the office.

You will need Cornerstone's written consent if you wish to install a satellite dish. An information sheet is available from the Cornerstone office which will give more detailed guidance particularly in respect of dishes being placed on blocks of flats.

Where dishes are permitted, they must comply with the Council's Planning Regulations (details available from the City Council). Whilst every care will be taken, Cornerstone will not be responsible for any damage caused to these by our Maintenance staff or contractors.

CCTV Cameras

If you wish to place a CCTV camera at your home, you will first need to ask Cornerstone for written permission before proceeding. As a rule we allow one fixed camera per property as long as the camera only covers your entrance door or garden area. On no account must the camera be sighted on or pointed at communal areas or at any other person or property.

The only exception where Cornerstone would consider allowing additional cameras to be installed would be by a formal request from an external agency such as the police.

Vermin and pest control

If you are troubled with any kind of vermin or pest e.g. rats, mice, ants, wasps, etc., please contact the Environmental Health Department at the Exeter City Council.

There may be a charge for this service, one that Cornerstone is not responsible for reimbursing.

Aids and Adaptations

Before any adaptation is carried out we must have the request in writing (usually from an Occupational therapist or Doctor) for consideration. Please note that we reserve the right to refuse certain adaptations if the property is deemed unsuitable for that particular adaptation.

Cornerstone has an annual budget to allow us to do minor adaptations (up to a maximum cost) to properties such as

handrails, lever taps etc. If major work needs to be carried out to allow a resident to remain in their own home then if possible funding will need to be sought elsewhere, usually from a grant assisted scheme. Please contact your Housing Officer for further advice.

Smoke detectors

Many of our properties are fitted with mains operated smoke detectors with battery back up and the first battery is provided by Cornerstone. After this it is your responsibility to replace the battery as and when necessary. This could be a matter of life or death. If batteries are missing during a safety check we will advise you but you will be responsible for replacing it.

Cornerstone strongly advises residents to install a smoke detector if your property has not got one already.

Condensation

Every property gets condensation at some time, especially when the weather is cold and when lots of moisture and steam are being produced e.g. at bath times and when cooking.

To reduce condensation and prevent mould growth, you should do the following:

- Keep your home reasonably warm most of the time.
- Provide ventilation by keeping some windows open. In winter, open windows a little but only for as long as they are misted up.
- Whenever possible, dry your clothes outside.
- Keep kitchen and bathroom doors shut, especially when cooking, washing or bathing.
- When cooking, always keep lids on pans and do not allow pans or kettles to boil any longer than is necessary.
- Avoid putting beds or wardrobes against outside walls.
- Do not use liquid propane gas heaters.
- Ensure that tumble dryers have adequate ventilation.

Certain schemes have a resident Good Neighbour. This section of the tenants' handbook only covers these schemes.

A Good Neighbour is employed by Cornerstone to maintain and clean the communal areas, and if an emergency arises, they are on hand to deal with the problem.

The role of a Good Neighbour

The Good Neighbour is not a warden. The primary duty is to act as a good neighbour to each of the tenants and to look after the building. In an emergency the Good Neighbour will try to assist as much as possible and summon a relative or to call a doctor or any other professional help that may be required.

The Good Neighbour normally has a master key to enable them to enter a flat in an emergency, and a tenant accepts this arrangement when a tenancy is accepted. It is important that no secondary lock or device is fitted which would prevent access in case of an emergency.

The Good Neighbour is not on duty twenty-four hours a day (although they will deal with emergencies at any time that they are available) and you will appreciate that if the Good Neighbour is to carry out their duties effectively, they must have adequate time to themselves to live their own family life.

What jobs the Good Neighbour cannot do

The Good Neighbour is not expected to undertake day to day care of any tenants. These include:

- Shopping, collect pensions/ prescriptions or do household chores.
- Administer drugs/medicines.
- Provide personal services such as bathing, cooking, etc.

Exeter City Council Home Call service

If you require a higher level of care but wish to maintain your independence, you may want to consider an external alarm call service such as Home Call. Exeter City Council provides this facility and you will need to pay them a small service charge. The call centre is staffed 24 hours and day 365 days a year. More information can be obtained from Cornerstone's office or by contacting Exeter City Council.

Repairs

If you have any repairs or wish to report a problem with any of the communal areas or the lift, you can either speak to your Good Neighbour or contact the office directly.

Laundry

Some schemes have a laundry room on the premises where an automatic washing machine and tumble drier are provided (fee payable).

Refuse

Disposal chutes or dustbin areas are provided at convenient points in most buildings and you are asked to make sure that these are kept clean and tidy. All kitchen refuse should be wrapped up before it is placed in a bin or rubbish chute. Cardboard boxes and other large items should be taken to the refuse collection points and not placed in the chutes.

Television

Some elderly person schemes have a communal TV aerial which is connected to each flat so that there is no need for a separate aerial.

Certain schemes are eligible for concessionary TV licences which Cornerstone arrange and administer.

Please contact the office if you want to discuss this further.

Fire doors in communal areas

Never tamper with the self closing mechanism on any door or wedge the door open. The closers have been fitted so that fireproof doors will contain fire within a small area, giving you time to escape.

Standard of service

Cornerstone's objective is to meet, in full, the quality of services set out in the schedule of duties prepared for each Good Neighbour scheme. At the same time it is our aim to provide such services in the most economical way possible, consistent with our policy of keeping service charges to a minimum level.

Copies of the above mentioned schedules are available from the office.

Complaints

If you have any complaints regarding the service you are receiving then please contact your Housing Officer at the office. Our full complaints procedure is detailed in the section of this handbook called 'Household and Neighbourhood Advice'.

Cornerstone is committed to working in partnership with residents, local people, and other agencies to create lasting and successful communities.

How you can get involved

There are several ways that you can get involved with Cornerstone. You have the right to become involved in our work whether as part of the Cornerstone Tenants' Association, or through a Residents' Association

Tenants' Associations

Any group of tenants may form themselves into a Tenants' Association. This is a body, independent of Cornerstone, which represents tenants and exists to provide a means of presenting tenants' collective views, concerns and ideas to Cornerstone.

Cornerstone will only recognise a Tenants' Association if it is a properly constituted body and satisfies certain criteria. Details of criteria for official recognition are available upon request from the office.

It should be noted that Tenants' Associations do not exist to deal with individual problems or complaints and these should always be directed to Cornerstone.

Cornerstone Tenants' Association

There is currently one recognised Tenants' Association in existence, namely Cornerstone Tenants' Association. The Tenants' Association has regular meetings with Board members and staff to discuss current issues.

If you would like further information, please contact the office for details.

Residents' Associations

Residents' Associations are local groups of residents, who may or may not be tenants of the Cornerstone, and are set up for a wide variety of reasons. Some may have started because there was a need for better facilities in the area, crime issues, and others to provide social events and outings for residents.

Residents' Associations provide an opportunity for residents to meet collectively to discuss issues that affect you, your neighbours and your home. Residents' Associations also help people to get to know each other and to build a sense of community.

There may be opportunities for the Tenants Association or Cornerstone staff to attend occasional meetings.

Residents' meetings

Cornerstone is increasingly using residents' meetings (small groups of residents, staff, and any interested people) as a method of consultation. They enable people to give their views without necessarily formally standing for election or making a significant time commitment. They allow issues to be explored in a less formal environment in which people are confident to express their opinions.

How can you learn more about tenant involvement?

When you initially sign up for your tenancy, you will find a letter from the Tenants' Association introducing themselves. If you wish to find out how you can get involved you can speak to your Housing Officer.

Consultation

Cornerstone believes that it is highly important to consult residents on a regular basis. We are committed to consulting with residents on all matters that might affect the way your home is managed. This would include repairs procedures and major improvements.

We also assess the services that we provide by using the consultation process. We will give you straightforward and detailed proposals of major changes in order for you to form an opinion. We will ask for your views, take them into account before making any decisions, and inform you of the outcome.

We will notify you in one of the following ways:

- By letter.
- A Newsletter.
- The Annual Report.
- Through a public meeting/ Tenants' Association meeting.

Satisfaction surveys

Cornerstone also carries out a number of surveys of various areas of operation. If you receive such questionnaires then we want to hear your comments.

Tenants' newsletters

Cornerstone produces a newsletter twice a year and the Cornerstone Tenants' Association produces its own newsletter, several times a year. Both newsletters are designed to give useful information about rent levels, survey results, repairs service, staff changes etc.

If you are interested in contributing to the Cornerstone Tenants' Association newsletter, please contact the office and we will give the relevant details.

At some stage you may wish to move elsewhere, either to a different size or type of accommodation or to another location. This booklet explains what options are open to you, and what the procedures are.

We can help you with some of the options below but you will have to initiate others on your own. We can give you general advice and point you in the right direction even when we can't help.

Choice Based lettings

The majority of social housing providers in Exeter including Cornerstone now allocate their property vacancies through Exeter Home Choice which is a choice based lettings scheme administered by Exeter City Council. If you would like to move to another Cornerstone property, it is important to note that Cornerstone does not operate its own transfer policy. If you would like to apply for rehousing to either Cornerstone or another social landlord, you will need to fill in an Exeter Home Choice application form which will be assessed by them and they will respond to you directly.

For further information about this scheme or an application form please either contact the Cornerstone office or Exeter Home Choice, The Civic Centre, Paris Street, Exeter, EX1 1RQ, Tel: 01392 265889.

Mutual Exchanges

You have the right to exchange properties with another Cornerstone tenant or with a tenant from another Registered Social Landlord or Council. You are responsible for advertising your home for exchange, although your Housing Officer will be able to advise you how to do this.

Once you have found a person to exchange with the process may take up to six weeks. It is important that you do not take any positive action concerning the exchange until you receive written confirmation from both Cornerstone and the other Landlord. We will refuse an exchange request if there are grounds under the Housing Act, such as legal action being taken against either tenant for rent arrears or any other breach of tenancy conditions. We would also refuse an exchange request if the move would result in overcrowding or substantial under occupation.

An exchange is a private arrangement between two tenants. Cornerstone has no liability for the state of the property i.e. decoration or items/rubbish left at the property. If you have exchanged into one of Cornerstone properties then you accept the property as it is left by the previous tenant; indeed, you are liable for remedial costs incurred by Cornerstone caused by the previous tenant.

If you wish to consider this option please contact the office to discuss this and for a copy of our lettings policy.

Buying your own home

A small number of Cornerstone properties have the Right to Acquire which enables tenants to buy their own homes with the assistance of a grant. This only applies to certain newly acquired properties with grant funding after the 1st April 1997. To qualify you must have rented from a public sector landlord for a minimum period of two years. If you wish to find out whether your home is eligible please contact your Housing Officer.

Shared Ownership is a way of buying a home by part owning and part renting. You usually need to buy a 50% share in the property and you pay rent to a housing association for the other 50%. If you would like to know more about this type of scheme and whether Cornerstone has any properties available, please contact your Housing Officer for further information.

Terminating your tenancy

You may find accommodation yourself and want to give notice. You may terminate your tenancy at any time by giving Cornerstone one month's notice in writing. In addition to the 'moving out' procedures, we will confirm in writing the date that your tenancy will end and the monies that you owe up to this date.

Moving out

Before you move out your home will be inspected to check if any work needs to be done before it can be re-let. We will advise you of what needs doing before you vacate. We will also inspect after you have moved out to ensure that no damage has been caused.

You will be charged for any work that is necessary, for example, the removal of any possessions or rubbish left in the property, or garden or repairing damage to fixtures or fittings or in the property. You should be aware that even rubbish removal is expensive and, where necessary, you will be charged the full cost for removal and disposal.

All the keys to the property must be returned to the office by noon on the day that your tenancy ends, unless other arrangements have been made with Cornerstone staff.

It is your responsibility to notify your utility providers i.e. gas, electric etc. and to have your mail forwarded by the Post Office.

Cornerstone Housing

Office Tel No.
01392 273462

18 Southernhay East,
Exeter
EX1 1QD

Maintenance Tel No.
01392 424344

Emergency out of hours repairs Tel No.
07899916301

Exeter City Council

Civic Centre
Paris Street
Exeter
EX1 1QD

(All departments)
Main Switchboard Tel No.
01392 277888

Police

Central Switchboard Tel No.
08452 777444

Transco Gas

Emergency Tel No.
0800 111 999

Western Power

(Electricity emergency) Tel No.
0800 365 900

Water

Emergency Tel No.
0800 169 1144

Citizens' Advice Bureau

Tel No. **08444 994101**

Wat Tyler House

3 King William Street
Exeter
EX4 6PD

Tel No. **0844 4994101**

Devon County Council

General Enquiries Tel No.
0845 155015

Social Services

County Hall
Exeter

Tel No. **0845 155015**

The Rent Service

Hawthorn House
Emperor Way
Sowton
Exeter

Tel No. **01392 441020**

The Independent Housing Ombudsman

81 Aldwych
London
WC2B 4HN

Tel No. **0845 7125973**

*Please note these numbers are subject to change.
Always keep a telephone directory handy for new numbers.*