Family Housing Association

(Birkenhead & Wirral) Limited



Tenant's Handbook

This Version - March 2023 Check the website at www.familyha.org for the latest version

Introduction to the Tenant's Handbook

Welcome to Family Housing Association. This is your Tenant's Handbook which tells you all the basic information you need to know to live in our accommodation.

For example, this will help you to understand how to report a repair, enquire about your rights as well as any responsibilities which you should know about. Our staff will be pleased to assist you if you need anything explained. We are here to help.

We are pleased that you have chosen a Family Housing Association property as your home. This Handbook is our commitment to you to provide the highest quality service, and to ensure that you feel you have made the right choice.

Neil Moffatt CHIEF EXECUTIVE

All residents should be aware that we have arrangements with various agencies to provide interpretation, translation and signing services. We can also supply this handbook in large print & braille. Please contact us if you require further information.

أي شخص يريد مساعدة بخصوص التريجب عليه أن يتصل بالشركة السكانية فاميلي هاو سين أسو سياشين و سيتم اتخاذ التدابير اللازمة لتوفير هذه الخدمة.

কোন সাহায্যের প্রয়োজন হলে ফ্যামিলি হাউসিং এসোসিয়েশনের যোগাযোগ কর্মন, তারা আপনাকে সহায়তা করবে।

任何人需要翻譯協助,應該與家庭住房協會聯繫並且這項 服務將被安排。

जिस किसी को भाषान्तर की सहायता की आवश्यकता है उसे फैमली हाउसिना ऐसोसीएशन से सम्पर्क करना चाहिये तथा इस सेवा का प्रबंध किया जायेगा।

اگرکسی کوبھی ترجمان کی ضرورت ہے تو وہ فیملی ہاؤ سنگ ایسوسی ایشن سے رجوع کرے اسکابند وبست کر دیا جائے گا

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GETTING IN TOUCH

You can contact any member of staff who will be able to help you with any enquiry - from rents to repairs - or offer you further advice.

Office Hours - Monday to Friday 9am to 5pm

We can be contacted during normal office hours by;

Telephone: 0151 647 5000

E-mail: admin@familyha.org
Website: www.familyha.org

You can also call in person or write to our office at; Family Housing Association Marcus House Marcus Street Birkenhead CH41 3NY.

Fairness and Equality

Family Housing Association has a Equality, Diversity & Inclusion Policy, which aims to ensure that direct or indirect discrimination does not occur on the grounds of disability, gender reassignment, race including colour, nationality, ethnic or national origin, being pregnant or on maternity leave, being married or in a civil partnership, age, sex, sexual orientation, religion or belief. This policy covers all aspects of our work.

We ask for some personal information that is only used to ensure that we are providing the same standard of service to all groups. No sensitive information is ever shared with a third party.

We deal robustly with any behaviour that is considered hate crime or harassment. Any tenant found guilty of such behaviour could face losing their home.

About us

Family Housing Association was founded in 1968 to provide homes for people in housing need in Wirral, mainly centred around Birkenhead, Wallasey and Port Sunlight.

We are a charitable organisation and our only form of income is the rent collected from our tenants. We do not make a profit. Any surplus funds are re-invested in our homes or used to purchase new homes.

All of our homes meet the Decent Homes Standard. We have a Planned Maintenance Programme that ensures key property components such as kitchens and bathrooms are replaced at the end of their useful lives.

Our Board

The activities of the Association are overseen by our Board. Each member of the Board serves in a voluntary capacity and they are ultimately responsible for the affairs of the Association.

Each Board Member brings relevant skills and experience and together them form a formidable team.

Involving Tenants in our Work

Tenants are at the heart of everything we do. Listening to our tenants' views and understanding their experience of our services is vitally important. For this reason, Family Housing Association aims to have two tenants on the Board to ensure that tenants' views are taken into consideration. We also have a Customer Panel that reviews our customer orientated Policies and Performance and provides advice to the Board on tenant issues.

MOVING IN

Be Prepared

Make sure you know where the following are:

- · Gas meter & Electric meter
- Lever to turn gas on/off (normally next to gas meter)
- · Electricity fuse box and isolation switch
- Mains water stop tap (usually under the kitchen sink)

If you cannot find any of the above, please contact the Family Housing Association Office on 0151 647 5000 and we will locate them for you.

Fire Safety

- You must take responsibility for Fire Safety in your home to protect you and your family from fire.
- Carry out a Fire Drill in each room in your house with all of your household. Imagine there is a fire in different locations in the house and plan how you would escape without going past it. Make sure there are keys available for any windows or doors you would need to escape through. Repeat your Fire Drill at least once each year.
- Test your smoke alarms regularly as they could save your life.
 Report faulty smoke alarms immediately. Do not remove them.
- Don't keep combustible items such as paper or plastic near to common sources of fire. This includes tumble dryers, washing machines, fridges, freezers, electric heaters, power sockets, cookers and electric cupboard containing the fuse box.
- Don't overload sockets. Avoid using extension leads for items that use lots of electricity such as heaters, irons or kettles.
- You must tell us if you store oxygen in your home.
- Barbecues or other open fires are not permitted in any of our properties, including balcony areas.
- You must seek our permission before installing security measures that would delay or prevent escape in the event of a fire, such as metal gates or window bars.
- Communal areas must not be used to store items without getting our permission first.

Who To Inform When You Move In

It is your responsibility to ensure that the gas and electricity are connected when you move in. Utility companies usually need 3-4 days notice to switch the supply on if it has been turned off. You should read your meters immediately and inform your chosen supplier. If the property is equipped with a prepayment meter, do not use the previous tenant's key as it may be set up to pay off a debt.

On the first day at the property a Gas Safe Registered Contractor will call to turn on and test the gas supply, and you will be issued with a Gas Safety Certificate. Whilst they are there they will also explain how the boiler and central heating system work.

You will also need to tell the Council and the local water company that you are moving in. If you do not contact them immediately, you may receive a large bill. Likewise, if there is a telephone in the property, you may want it transferred into your name.

There will be a list of people who will need to know your new address. The list below might be useful. You should also consider speaking to the Post Office about re-directing your mail.

- Gas supplier
- Electricity supplier
- Water supplier
- Telephone company
- Internet provider
- Job Centre / DWP
- Local council
- Schools
- Doctor
- Dentist
- DVI A
- Bank and/or Building Society
- · Credit and store cards
- Catalogue companies
- Friends and family

Remember to change your Driving Licence and Registration Document if you have a car as it is an offence for them to show incorrect

Contents Insurance - Family Housing Association insures the building you live in, we do not insure your possessions, including your decorations. Make sure you find out about contents insurance and get quotes from different companies. Contents insurance will cover your possessions for damage caused by fire, burglary and flooding. It will even cover you if the flooding comes from your neighbour's home.

RIGHTS AND RESPONSIBILITIES

Starter Tenancy

New tenants are given a Starter Tenancy. This is an Assured Shorthold Tenancy that is monitored over the first twelve months. If the new tenant breaches their tenancy agreement, such as cause serious anti-social behaviour, the Association can end their tenancy and require the tenant to leave. For some minor issues a Starter Tenancy can be extended for a further period to give them time to demonstrate they can be a good tenant. If their conduct is reasonable they are granted an Assured Tenancy after 12 months.

Monitoring Starter Tenancies

During the first year of a new tenancy, the Association will carry out home visits after 8 weeks and 10 months. Any complaints regarding a tenant's conduct will be recorded and taken into consideration when their tenancy is reviewed.

Right of Appeal

When a Starter Tenancy is reviewed, if the Association decides to end the tenancy or extend it for a further period, there is a right of appeal against the decision.

Assured Tenancy

Unlike an Assured Shorthold Tenancy, an Assured Tenancy has more rights and increased security for the tenant. Tenants rights are explained in more detail in the Tenancy Agreement. An Assured Tenant cannot be evicted from their home unless they have broken some of the conditions set out in their Tenancy Agreement and we have obtained a court order.

We can only terminate your tenancy by applying for a Court Order using the reasons (or grounds) detailed in your Tenancy Agreement. These grounds include; Non-payment of rent, harassing or causing a nuisance to neighbours, failing to look after your home, carrying out or allowing illegal activities in your home or providing false information when you were re-housed.

If you are evicted, Family Housing Association will not offer you another property. Eviction could also lead to a County Court Judgement (CCJ), which may make it difficult for you to be rehoused or be given credit in future.

As an Assured Tenant, as long as you abide by the terms of your tenancy agreement, you can stay in the property for as long as you wish.

Assignment

An 'Assignment' is when a tenancy is passed from one living person to another. This can be to add or remove a Joint Tenant or to swap with someone. This allows the original tenancy to be continued by another person/s. No new tenancy is created when an assignment takes place. This can happen due to:

- An assignment by way of a mutual exchange with another Family Housing Association tenant or a tenant of another social landlord such as a Local Authority or another Registered Provider.
- By a court order following a relationship or matrimonial breakdown or orders relating to children. For example, a County Court Property Adjustment Order were an instruction is given by the courts to assign the tenancy from one parent to the other
- General Assignment, which is usually assignment to a potential successor.

Succession

If you are the sole tenant and you die, your tenancy can be passed either to your partner, who was living with you at the time of your death or another close relative, who has been living with you for more than twelve months at the time of your death. This is called succession and you can rest assured that we will do all we can to help in these circumstances. The tenancy can only be passed on through succession once.

Family Housing Association will consider Assignment & Succession requests under our Assignment & Succession Policy.

Joint Tenants

Joint tenants have equal rights and responsibilities for the tenancy. Both tenants have the same right to stay in the property. One cannot evict the other without a court order. Both are responsible for paying the rent on time.

Pets

The Association recognises that pets can be beneficial for our tenants' quality of life. The Association has a Pet Policy that explains what Pets are allowed and what is expected of tenants. To keep a pet you must apply to the Association for permission. For more information or to see a copy of our Pet Policy please contact the office.

Taking in Lodgers

You have the right to take in a lodger, provided that you tell us their name, age and sex and which part of your home they will occupy. You cannot have a lodger if it results in your home becoming overcrowded. Your tenancy agreement tells you how many people are allowed to live in your home. Before deciding to take in a lodger, remember:

- Your Housing, Universal Credit and Council Tax benefits may be affected
- Your lodger will have no security of tenure.
- You are responsible for the behaviour of your lodger in you home. Your tenancy will be at risk if your lodger causes a nuisance to neighbours or breaks any other of your tenancy conditions.

You are not allowed to move out of your home and sub-let the premises to somebody else.

Providing Access

Your tenancy requires you to provide access for us to carry out repairs and service any gas appliances. We will always try to give you plenty of notice and arrange a time that is convenient for you. However, in an emergency situation we can give a minimum of 24 hours notice that we need access.

Help for Disabled Tenants

Tenants have the right for Reasonable Adjustments to be made in order to access our Landlord Services if it puts them at a substantial disadvantage. This could be adjusting the way we work or communicate with tenants or physical adjustments to the office or tenants accommodation. We are not required to make adjustments that are unaffordable or impractical.

Family Housing Association will also look to support requests for adaptations wherever possible, to allow disabled tenants to remain safe and to enjoy their homes. This could include additional grab handles or installation of a stairlift. If adaptations are a significant cost, we may ask tenants to seek a referral to an Occupation Therapist and then look to access a Disabled Facilities Grant. Please contact the office for advice and support on adaptations or reasonable adjustments.

Minimum Housing Standards

To comply with law and regulations, your home must meet certain minimum standards. You can expect the following:

- A Gas Safety Certificate if you have a gas installation, less than 12 months old.
- A Electrical Safety Certificate less than 5 years old.
- A home free from health and safety hazards (including damp) that is fit for human habitation.
- A home in a reasonable state of repair.
- A kitchen with adequate space and layout, 20 years old or less.
- An appropriately located bathroom, 30 years old or less.
- Adequate insulation against noise in noisy environments.
- A home that has effective insulation and efficient heating.
- Asbestos in homes and communal areas to be safe and its condition monitored.

You can expect us to give reasonable notice when access is required to your home.

LEAVING YOUR HOME

If you decide to leave your home, you must tell us four weeks in advance. We will contact you to arrange the hand-over of your keys. If you do not return your keys, you may be charged for replacement locks.

During the four-week notice period, you may be asked to let prospective tenants in to view the property or contractors in to do work. We will always contact you before we send somebody round.

Before you leave, you should remember to:

- Make sure your rent is up-to-date
- Make sure the property is clean and tidy: if you leave a lot of things, we may have to charge you for their removal
- Inform the council, water, electricity, gas and telephone companies that you are leaving: Use the same check-list as for moving in to remind you who needs to know you are moving.

Transfers

We recognise that people's circumstances change and sometimes they need to move. If you would like to apply for a transfer, please contact our office. Your request will be placed on a list, which contains other transfer applicants.

You must have been a tenant with us for more that 12 months before we will accept your request for a transfer. We do not accept applications from people who have broken their tenancy agreement. For example, you will not be allowed to join the list if you are in arrears or are responsible for Anti-Social Behaviour.

MUTUAL EXCHANGES

A Mutual Exchange is a when two tenants swap homes. Mutual Exchanges within the Mersey Region can be facilitated through Property Pool Plus. If you want to look to exchange to a different part of the country, Family Housing Association is a member of House Exchange. If you are interested in a Mutual Exchange please contact the office for advice and support. When you exchange, you simply swap homes with the other person, with you taking on their tenancy and them taking on yours.

Once you have found someone to exchange homes with, you will need to obtain permission from both landlords. We will not unreasonably withhold permission for an exchange, however there are circumstances when we will not allow an exchange to take place. For example;

- If either you or the person you intend to exchange with are in arrears
- If either you or the person you intend to exchange with have been given a court order for breaching your tenancy agreement
- If the home you are leaving is too big or too small for the person or family you intend to exchange with.
- If either you or the person you intend to exchange with has a history of anti-social behaviour.
- If either property shows evidence of tenant neglect. This could be damage to the property, very poor decoration or excessively dirty.

When you exchange with another tenant, you sign a document to 'assign' your tenancy to them.

LOOKING AFTER YOUR PERSONAL DATA

We take the safety and security of your personal information very seriously. We make sure that your information is kept securely and we never share with 3rd parties, such as contractors, to help us deliver your services. Family Housing Association is registered with the Information Commissioners Office (ICO). To find out more about the information we collect about you and what it is used for, please refer to our Privacy Notice, which is available on our website or on request from our office.

Your rights in respect of your Personal Data

The Data Protection Act gives you certain rights in respect of information held about you. This applies to all companies and public bodies, including Family Housing Association.

- 1) Right to be Informed. You have the right to be informed when your personal data is collected and what will be used for.
- 2) Right of Access. You have the right to see a copy of the personal data that we hold about you.
- 3) Right of Rectification. You have the right to have errors in the information we hold about you corrected,
- 4) Right of Erasure. You have the right to ask for information that is not longer needed to be erased.
- 5) Right to Restrict Processing. You have the right for your data not to be used whilst requests to correct errors, requests to erase data or other objections are considered.
- 6) Right to Data Portability. You have the right for your personal data to be transferred to a 3rd party, such as another housing association you were transferring to.
- 7) Right to Object. You have the right to object to your personal data being retained and used. Any objection will be carefully considered. Family Housing may have a legitimate reason to retain the information, despite your objection.
- 8) Rights related to Automated Decision Making (profiling). You have the right not to be subject to a decision based solely on automated processing.

CONSULTING RESIDENTS

Formal Consultation

If we change the way in which we deliver landlord services, or carry out major refurbishment or improvement works, we will consult you. For example, we will consult you on:

- · Demolition or improvement works
- · Colours for painting any communal areas
- The provision of new services
- · Any changes to our working practices

We will always consult when something affects a number of tenants. We take particular care to consult our older residents We always write to you to confirm the outcome of any consultation.

For simple matters we will write to you. The letter provides full and accurate information about the matter and, where appropriate, outlines any options or alternatives. You will have at least 28 days to comment, either in writing or by phone. We will provide a prepaid envelope in case you need to write to us, and we will discuss any queries individually or collectively.

For matters that affect your home, we may also hold a General Meeting. The meetings will be held in an appropriate venue either at, or close to, your home, and at a time that in convenient to most residents. We will tell you about the meeting 14 days in advance. We may bring relevant literature or displays to illustrate the matter in hand. You will have a chance to ask questions and express opinions both during the meeting and, if appropriate, on an individual basis afterwards.

If necessary, we will hold individual meetings. These supplement letters and/or General Meetings. The meeting will give you the opportunity to discuss the issue in detail, and how it is likely to affect you personally. We will write to you following the meeting to confirm what was said and agreed.

What Standard of Service can you expect?

We have developed our Service Standards with our Customer Panel to ensure we are delivering services our customers want to a the standard they expect. Our Service Standards are in three parts.

Part 1 - Tenant Involvement and Empowerment

- 1) We will support and service a Customer Panel made up of a cross section of tenants; Involve Tenants in monitoring, evaluating and reviewing services, with a minimum of 3 meetings each year.
- 2) Provide a menu of involvement options, including surveys, phone, e-mail, meetings and online consultation; Involvement options to be publicised in Newsletter, to all tenants at sign up and at home visit to new tenants.
- 3) Consultation on major changes to service delivery; Consult with all tenants affected giving a one month consultation period and provide feedback on outcome.
- 4) Consult on Business Plan proposals; Involve Customer Panel and all tenants who have expressed an interest in being involved.
- 5) Consultation on new customer service or tenant related policies; Policies will be reviewed by the Customer Panel and interested tenants.
- 6) Ensure tenant representation on the Board; Tenant representation on the Board to be between 1 and 3 members.
- 7) Provide choice during planned maintenance works; Provide options for tenants on colours for flooring and kitchens.
- 8) Provide feedback on Tenant Surveys undertaken; Publish feedback on all surveys undertaken so that it is available to all tenants.
- 9) Maintain a high standard of Customer Care; to appoint staff with a track record of delivering high standards and provide regular training.

- 10) Offer a straight-forward and clear Complaints Procedure;
- Stage 1 Investigated by member of the Management Team
- Stage 2 Investigated by a different member of the Management Team

If you remain dissatisfied you can contact the Housing Ombudsman for an independent review.

11) Provide a fair, equal service to all and ensure our services do not directly or indirectly discriminate against anyone. Carry out Equality and Diversity Impact Assessments on policies and procedures

Part 2 - Home Standard

- 1) Ensure a variety of methods for reporting repairs are available; Allow repairs to be reported by telephone, e-mail, text message, in person or through our website.
- 2) Provide an out of hours emergency repairs service; Emergency repairs can be reported 24 hours a day, 365 days a year.
- 3) Prioritise repairs so that those that are most urgent are dealt with first; Attend within: Emergency 24 hours; Urgent 5 working days; Routine 21 working days
- 4) Ensure our customers are satisfied with our repairs service. For each repair a questionnaire is sent out to the tenant either digitally or by mail depending on tenant preference. To encourage responses, a monthly prize draw will be held.
- 5) Ensure repairs are carried out to a good standard; Repairs are carried out to the appropriate technical standard by Contractors with a track record of delivering repairs to a good standard.

(Continued on next page)

Part 2 - Home Standard (continued)

- 6) Ensure all properties are in a good state of repair and maintained through on ongoing Planned Maintenance Programme; All properties will meet the decent homes standard and will be periodically inspected to ensure compliance.
- 7) Test gas and electrical installations in all our homes regularly; Test gas installations every year and electrical installations every five years.
- 8) Ensure communal services such as cleaning and gardening are to a good standard. Communal services will be regularly inspected to ensure work is being carried out to a high standard.
- 9) Carry out aids and adaptations to assist residents with disabilities; All applications for adaptations will be considered and a decision made within 28 days. Depending on the level of work required, the tenant may be asked to contact an Occupational Therapist or may be referred to Wirral Council to apply for a Disabled Facilities Grant

Part 3 - Neighbourhood and Community Standard

- 1) All new tenants will be made aware of their responsibility in relation to acceptable behaviour; acceptable behaviour will be discussed with all new tenants during tenancy sign up.
- 2) All new tenancies to be monitored for the first twelve months and Starter Tenancies used where appropriate; Starter Tenancies will only be converted to Assured Tenancies after 12 months where behaviour has been acceptable.
- 3) We will make it easy to report Anti-Social Behaviour; We will accept reports of Anti-Social Behaviour however they are reported to us. This might include, but is not limited to; letter, phone, e-mail, text message, in person, via our website, through the ASB app or through our out of hours Anti-Social Behaviour services.

- 4) We will thoroughly investigate reports of Anti-Social Behaviour, support victims, work with other agencies as necessary and take proportionate action using the tools available to us and based on the evidence gathered.
- 5) We will work to improve poor local environmental standards; Environmental issues will be identified during scheme inspections, estate visits and home visits and will be raised with the appropriate authorities.
- 6) We will carry out communal area / estate inspections and encourage residents to take part; Tenants will be invited to take part where possible. Any resulting actions required will be completed promptly.
- 7) We will carry out annual home visits. A database within the Housing Management System is maintained by staff to ensure we attempt to visit every tenancy once a year.
- 8) We will ensure offensive and other graffiti is removed; If the graffiti is on one of our properties, one of our approved Contractors remove it. Otherwise we will work with Streetscene to remove graffiti within 28 days or 24 hours if offensive.
- 9) We will secure abandoned or insecure properties with 24 hours.
- 10) We will rapidly remove syringes or other drug related equipment within 24 hours.
- 11) We will work to encourage recycling of household waste.
- 12) We will work with residents and partner agencies to improve the local environment; We will support and promote events such as clean ups, skip days, scrutiny panels and neighbourhood action plans.

MAINTAINING YOUR HOME

Repairs

All repairs should be reported to our office on 0151 647 5000 or the out of hours emergency service. Please report all repairs, no matter how minor. Even if there are other issues with your Tenancy such as rent arrears or anti social behaviour, please report repairs and allow access. You will not be treated any differently. It is very important that you report problems straight away as any delay could make it much more expensive for us to carry out the repair.

When you report a repair to our office we will try to arrange an appointment for one of our contractors to attend. We aim to complete repairs as quickly as possible. There are three different priorities for repairs:

Emergency

We will attend within 24 hours. These are repairs that need to be carried out or made safe straight away, because they present a danger to you or your property. Some examples are:

- Total loss of water or burst water main
- Flooding
- Severe storm damage
- Total loss of electricity supply
- Major fault with electricity supply
- Unsafe electricity fittings
- · Breaches of security to outside doors and windows
- Total loss of gas supply
- Gas leak
- Blocked Flue
- Blocked main drains, soil pipe or sole WC
- Heating loss for elderly/vulnerable tenants or during the period 31 October— 1 May
- Hot water loss for elderly/vulnerable tenants or during the period 31 October—1 May
- Failure of warden alarm/call system
- Fire damage
- · Offensive or racist graffiti

Urgent

The work will be carried out within 5 working days. These are repairs that cause the loss of an essential facility and may cause further damage if not attended to. Examples are:

- Minor plumbing leaks/defects
- Blocked drains, sinks, basins, bath, WC
- Defective cistern or overflow
- · Heating faults or breakdown
- Hot water faults/breakdown
- Minor electrical faults
- Roof leaks
- · Blocked gutters
- Severe dampness
- Security of internal doors and windows
- Failure of entryphone
- Repairs to void property
- Graffiti
- · Faulty extractor fan
- · Defective flooring
- Faulty communal TV aerial
- Damage to stair treads or hand rails/banisters

Routine

The work will be carried out within 21 working days. They include:

- General joinery repairs
- Repairs to door, windows and floors
- Repairs to external walls, fences and paths
- Repairs to walls, brickwork and slates/tiles
- Repairs/clearing of gutters and down pipes
- · Repairs to kitchen fittings
- · Repairs to plaster work
- Dripping/leaking taps or shower units
- · Other minor plumbing repairs
- · Repairs to tiling
- Easing doors and windows
- Other minor "day-to-day" repairs/replacement

Appointments

We always strive to make an appointment that is convenient for you. Wherever possible, we try to give you morning or afternoon appointment so that you don't have to wait in all day. However, during busy times or for emergency repairs, we may not be able to be this specific.

Our Contractors

We do not employ our own tradesmen but use independent contractors to carry out repairs on our homes. All of our contractors carry identification. If you are unsure, do not let them in, call our office and find out who is doing the work and when they are supposed to be coming.

Please do not ask our contractor to do anything other than the work ordered. If you would like an additional repair done, or you would like the works order changed, please call our office.

If you are not happy with any of the work carried out, you should call us straight away.

What we expect from you when we carry out repairs

We ask you to:

- · Make arrangements for access to be given by an adult.
- Be co-operative about making appointments and give 24 hours notice if you really must cancel.
- Clear the work area of any belongings (Contractors may be willing to help you with any heavy furniture).
- Keep your children away from the work area and away from the contractors tools.
- Ensure young children are not left on their own while contractors are on site.
- Complete the Customer Satisfaction Questionnaire and return it to us online or in the replied paid envelope, when the work has been completed.

Inspections

We will arrange for a Surveyor to inspect complex or expensive work. For example, we will usually inspect when you have problems with damp, structural problems or anything of a technical nature. A random sample of repairs are inspected after the work has been completed to ensure that the work has been carried out to a high standard.

Decorating

You are responsible for maintaining a good standard of decoration inside the property. You can choose any colour of paint or wallpaper that you like. All we ask is that you refrain from painting ceilings in dark colours as they can be difficult to cover with white paint if you decide to leave.

If your decoration is damaged when a repair is carried out we will provide you with a decorating voucher so that you can buy paint and materials to re-decorate with your own choice of colour.

Right to Repair

You are entitled to receive compensation if we fail to complete a repair within our stated time periods. Your entitlement only arises after we have failed for a second time to do the repair.

This right does not apply when there are exceptional circumstances beyond our control. Nor does it cover repairs that cost more than £100 or are part of our Planned Maintenance Programme of improvement work.

Tenants Right to Make Improvements

You have the right to make improvements to your home, however, there is a process to follow and you must first write in telling us what you propose to do. We will inspect the property before and after the work is carried out to ensure it has been done safely and to a good standard. We will not unreasonably withhold permission for any work you want to carry out on your property. Any work carried out must be completed by a suitably qualified person. This is especially important for gas and electrical work.

Going on Holiday

You should tell us when you are going on holiday and leave a key with a friend or family. If there is an emergency whilst you are away, such as a fire or flood, we will be able to contact the keyholder to arrange access rather than forcing entry. When you get back from your holiday, especially if its for more than a week, you should run all the water outlets before using the water to clear out any bacteria. You should also disinfect the shower head before using it.

DEALING WITH ELECTRICAL PROBLEMS

Your electrical installation is fully tested every five years to ensure it is safe. It is fairly unusual to experience problems with the electrical installations in our homes. However, if you have any concerns, always contact the office to discuss them.

Circuit Breakers Tripping

Your home is equipped with a modern fuse board that has a number of switches. There is a master switch, normally red, that switches off all the electricity in your home.



There is an RCD unit. This is a larger switch with a test button situated next to it. The RCD unit protects a number of circuits in your home and automatically switches them off if an electrical fault is detected.



Finally, there are a number of individual circuit breakers for each circuit in your home such as sockets, lighting, smoke alarms etc. There should be a label under each switch explaining which circuit it protects.



Circuit breakers trip when an abnormally large amount of electricity has been used by that circuit. If the RCD or circuit breaker trips this is normally caused by a tenant's faulty electrical appliance. Before reporting it to us, carry out the appliance test described on the next page.

If a circuit breaker will not reset do not try and force it as this could damage the circuit breaker and risk causing a fire. Check everything on that circuit is switched off. If you have done this and are still unable to reset it, report it to the office.

Testing Your Appliances

To test if you have a faulty appliance that is causing your circuit breaker or RCD to trip, do the following;

- 1. Turn off and unplug all the appliances on that circuit. If you are not sure which circuit is affected, unplug everything. Don't forget fridges, freezes, washing machines, irons and TVs.
- 2. Try and reset the switch. If it won't reset then double check you have not left something plugged in or switched on.
- Plug in and switch on your appliances one by one until the RCD or circuit breaker trips. When it trips, you have found your faulty appliance. The appliance should be professionally repaired or replaced.
- 4. If you can't find a faulty appliance, report the problem to us. Please remember you may be charged if our electrician calls to repair a fault which turns out to be your faulty appliance.

Electrical Safety for Tenants

If you wish to make changes to the electrical installation in your home (such as light fittings, switches or sockets) including those in sheds or outhouses, you must first get permission from us.

We will not unreasonably withhold permission for any work you want to carry out to the property, provided that the work is carried out by a competent electrician who is "Part P Compliant". If you don't wish to use our approved contactor, you will need to provide evidence that your nominated electrician is suitably qualified and you must ask them to provide a certificate for the work and provide a copy to us.

Changing Gas Appliances

If you wish to change a gas fire or gas cooker it is vitally important that the work is carried out by a Gas Safe registered engineer. You must always ask for our consent before changing a gas appliance. We can arrange for our contactor to change the appliance for a small fee. If you wish to use your own Gas Safe engineer, you must ask them to provide a certificate for the work and provide a copy to us.

ASBESTOS

Asbestos was widely used in construction until the 1980s. Although use of asbestos reduced after this, any building built or refurbished before 2000 may contain asbestos. This means that some of our homes may contain Asbestos. If asbestos is in good condition and undisturbed, it poses no risk to tenants. It is very important that you do not disturb, break, saw, sand or drill into materials that could contain asbestos.

If in any doubt, you should contact us before carrying out any DIY in your home and we will check to see if Asbestos is present in the areas you are proposing to work in.

Why is Asbestos Dangerous?

When disturbed or in poor condition, asbestos can release tiny fibres that can get lodged in the lungs. This can cause a number of serious health conditions including asbestosis & lung cancer. The greater the exposure, the greater the risk. Over 4000 people die each year from asbestos related illness, most of which worked in heavy industry or the construction industry from 1950 through to 1980.

What should you do if you think you have Asbestos in your home?

Asbestos in good condition poses no risk if it is undisturbed. If you are concerned you should contact us and we will arrange for the suspected items to be tested to see if they contain asbestos. Under no circumstances should you disturb it, including removing, breaking, drilling, sanding or sawing.

Where could you find things containing Asbestos?

Asbestos can be found in many things but is most commonly found in: vinyl floor tiles, wall & ceiling artex, boards around roofing such as soffits and facias, water tanks, rain water pipes, inside fire doors, behind electric & gas meters, inside chimneys, wall boards, spray coatings to metal, spray coatings to the underside of roofing and roof sheeting.

What does Asbestos Look Like



Asbestos Pipe Insulation



Asbestos Fire Door



Asbestos Soffit Board



Asbestos Artex



Vinyl Floor Tiles with Asbestos

How do we manage Asbestos

We keep a Register of all the Asbestos that we are aware of in our Properties. All the Asbestos in the Register is regularly inspected to monitor its condition.

If you would like to know if your home has Asbestos on the Register please contact the office. We have surveyed a sample of our homes in the past. We use this information to understand which of our homes may contain asbestos. If your home has been surveyed in the past we can provide you with a copy of the survey on request.

If you are worried that any part of your home may contain asbestos please get in touch and we will consider whether a Asbestos Survey is necessary.

If an asbestos survey has not been carried out before, we will always carry out a survey before carrying out work that could disturb materials that might contain asbestos.

Always contact us before carrying out work in your home if there is any possibility asbestos may be present.

Maintaining your Water Quality

Bacteria, known as Legionella, can grow in water systems when it is not used regularly. This bacteria can become airborne when the water is used and can cause serious illness. To reduce the risk of bacteria growing in your water system you should:

- Regularly clean shower heads and taps
- Make sure your hot water is hot enough. If you can comfortably leave your hand under your running hot water then it is not hot enough.
- Tell us if your hot water is not working or is not hot enough.
- The lid on any water tank should be tight fitting and should not be disturbed.
- If you have been on holiday, or part of your water system
 has not been used for a week or more, you should clean
 your taps or shower head and run water for a few minutes
 before using it.

GAS SAFETY

We have a legal duty to carry out an Annual Gas Appliance Service and Gas Safety Check on every property, to ensure that all appliances and systems are operating safely.

For your own safety it is essential that you allow our Contractors access to your property to enable them to carry out this important work. They will normally call to your home around a month before the work is due. If it is convenient for you they can carry out the check there and then. If it is not convenient, you will be able to discuss and agree a convenient time for them to return.

It is very important that you provide access for this work to be done, after all it is for your own safety and is done at no cost to you. If you fail to provide access you will be in breach of your Tenancy Agreement and we will have to explore the appropriate legal avenues available to enable us to carry out the work.

Painting Gas Fires

Please do not paint the casing of your gas fire. The chemicals used in paint are a fire hazard when applied to a gas fire casing and can also give off poisonous fumes. If a fire is found to have been painted, it is noted on the Gas Servicing Certificate as 'At Risk' and the fire will be disconnected. If you have painted your gas fire and it has to be disconnected, it is your responsibility to pay for a replacement.

Air Vents

Please do not cover any Air Vents in your property. All of the Air Vents installed (whether or not they are in the same room as a gas fire or boiler) are part of the ventilation system for your property. Ventilation is important because the right amount of oxygen has to be drawn into the property to ensure that dangerous levels of Carbon Monoxide are not produced when gas is burned in your fire or boiler and to prevent condensation and mould growth.

Ceiling Fans

Gas fires produce fumes that are safely drawn away by the flue in the property. Ceiling Fans can pull these fumes into the room instead of allowing them to go safely up the flue. When these fumes 'spill' into the room they pollute the atmosphere and can cause serious health problems. For this reason we do not allow ceiling fans to be installed in our properties that are equipped with Gas Fires.

Fire Surrounds

If you decide to put a fire surround in your property, our engineers must be able to access the Closure Plate behind it when carrying out the Gas Service. Although care will be taken when removing the Closure Plate, neither Family Housing Association nor our heating engineers will be responsible for any damage that may be caused to the surround during this process.

Bottled Gas Heaters

Using a Bottled Gas Heater in our homes is not permitted. Unlike a gas fire or boiler, the fumes from a bottled gas heater are allowed to pollute the air in the room. This pollution can lower the oxygen level in the room to dangerous levels. Bottled Gas Heaters should only ever be used in well ventilated areas.

They also release a large amount of water into the air that is contained within the gas. This significantly increases the humidity of the air in the room causing condensation to form on walls and windows. This can cause damp patches and mould growth.

Contrary to popular myth, Bottled Gas Heaters are also more expensive to run than electric heaters.

PLANNED MAINTENANCE

We have a Planned Maintenance Programme where we carry out improvements to a selection of our properties each year. Work often included in the programme includes;

- Window and door replacement
- New kitchens
- New bathrooms
- Exterior Painting
- Roof works
- Gutter replacement
- Paving

The programme is designed to ensure all our homes continue to meet the Decent Homes Standard where;

- The property must be maintained in a reasonable condition including walls, roof, windows, doors, heating, plumbing and electrics.
- A reasonably modern kitchen, 20 years old or less with adequate space and layout.
- A reasonably modern bathroom, 30 years old or less that is appropriately located.
- Free from serious hazards.
- Adequate insulation against external noise for property in noisy locations.
- Have effective insulation and efficient heating.

The planning for the programme starts early each year and if your home is included you will be visited by our surveyor to carry out an inspection. You may then have visits by a number of contractors who will be quoting for the work. The work itself starts around March each year and is normally complete by the Autumn.

If you would prefer for some of the work not to be carried out please inform the Surveyor and contact the office right away. The success of our programme is dependant upon your support in providing access to your home. Please do everything possible to help us carry out this work to improve your homes.

PREVENTING CONDENSATION AND MOULD

Many of our properties, particularly older homes, are prone to suffering from condensation and mould growth during winter months. Often this is not caused by a fault with the property but is a natural occurrence where warm air meets a cold surface. By taking some simple steps the problem can be significantly reduced if not eliminated all together.

Dos

- Keep the property as warm as you can.
- Clean of any mould as soon as it appears using mild bleach.
- Leave a gap between furniture and walls.
- Don't over fill cupboards leave an air gap around clothing.
- Use kitchen extractor fan whilst cooking and leave on for at least 20 minutes afterwards.
- Use lids on pans whilst cooking and keep kitchen door shut.
- Use bathroom extractor whilst using the bath or shower and leave on for at least 20 minutes afterwards.
- Dry clothes outdoors or in the bathroom with the window slightly open and the door shut.
- Open windows slightly for at least an hour each morning to let moist air out.
- Try to cross ventilate your home by opening a window slightly at opposite sides of the building, so that fresh air can flow through.
- Drill breather holes in the backs of wardrobes to allow air to circulate.

Don'ts

- Don't dry clothes on radiators or in bedrooms.
- Don't use bottled gas heaters.
- Don't use tumble dryers without venting them through a window.
- Don't use a gas cooker to heat your kitchen as the moisture contained in the gas increases humidity.
- Don't over-fill wardrobes and cupboards, keep items away from the sides so that air can circulate.

DEALING WITH DAMP AND MOULD

Damp and Mould poses a risk to the health and wellbeing of our tenants and we take these matters very seriously. We expect tenants to take reasonable steps to prevent damp and mould as described on the previous page. Where this has not been successful, tenants should report the problem to us so that we can investigate the cause and take appropriate action.

Reporting Damp and Mould

Where damp or mould has become a persistent problem, tenants should report it to us so that we can investigate. Where damp and mould is due to a property defect, this will be attended to at the earliest opportunity. Where the problem is due to excess moisture in a property, the following steps will be followed to attempt to resolve the issue.

- Offer advice on ventilating the property.
- Install additional trickle vents or upgraded extractor fans.
- Consider whether property requires additional ventilation such as a loft mounted fan that draws fresh air from the loft, filters it then pushes it into the property to displace moist air.
- · Consider installing additional insulation.
- Consider whether the property is suitable for the tenant and whether a transfer is appropriate.

Whilst these steps are generally followed in order, we will consider the circumstances of the household and any vulnerabilities and may look to implement a number of stages at once.

Monitoring

For 12 months after a tenant reports damp or mould, we will contact the tenant regularly to see if there are any further issues. Where the problem has reoccurred we will carry out further works necessary to resolve the problem.

Access

Due to the seriousness of Damp and Mould issues, we will need your support in providing access for us to carry out repairs and need you to follow the advice given. Where tenants do not comply we may have to resort to the legal options available.

YOUR RENT

Your rent is the only form of income that the Association receives. We use your rent to pay for improvements, carry out repairs and buy additional homes for those in housing need. It is very important that we collect all the rent due from our tenants as without it we would be unable to maintain your homes.

Methods of Payment

Your rent is due every Monday, one week in advance. We offer you a number of ways to pay. You can pay by Direct Debit and Standing Order or with a Rent Payment Card. The Rent Payment Card service is provided by Allpay and allows you to pay your rent at the Post Office, at local shops with a PayPoint as well as over the Telephone and the Internet. You can also pay using your mobile by downloading an application that Allpay provide. To find out more about Allpay services contact the office or visit www.allpay.net

Rent Statements

Every three months, you will receive a rent statement showing how much you have paid and how much we have actually received. If you have any questions about your statement, or you would like one sent to you at any other time of year, please let us know.

You should also keep your own record of payments made to us on your rent account. Remember it is your responsibility as a tenant to make sure that your rent is paid on time.

How Rents are Set

Your rent is set using a Government formula that generates a Target Rent for each property. The formula includes the number of bedrooms, the property value and average local earnings. The rent is recalculated each year to take account of inflation. Your rent is increased each year during the first week in April.

SERVICE CHARGES

Some of our properties have communal facilities or additional services provided beyond routine repairs and maintenance. These are normally relate to flats. Services are typically in relation to maintaining communal facilities, so could include lighting of communal halls and stairs, exterior lighting, external window cleaning, cleaning of communal halls and stairs, maintenance of communal gardens and occasionally maintenance of CCTV systems.

Calculating Service Charges

Tenant's receiving services are responsible for meeting the full cost of providing these services. Each year, we review the cost of providing the services in the year before, and calculate the service charge for the year ahead. This is then applied from April when the rent is reviewed. Family Housing Association does not make a profit from providing services, but does make a small 10% Management Charge to cover our costs in providing, monitoring and paying for the services provided.

Changing Services

In order to add new services, or change the provision of existing services, the majority of tenants must be in favour of the change. Where it becomes clear that there is support for changing the services provided, we will carry out a formal consultation.

Opting out of Services

Some tenants may feel that a service does not benefit them and may wish to opt out of receiving the service and the related charge. It is not possible to opt out of the services provided as part of your tenancy. Your are contractually obliged to pay the Service Charge.

Quality of Services

Tenants can expect services to be provided to a good standard. Where they are unhappy with the standard of services provided as part of their service charge they should contact the office and make a complaint.

HOUSING RELATED BENEFITS

You are responsible for paying your rent but if you are on a low income you may get help from the Government with your rent costs. Tenants of working age will need to apply for Universal Credit. Tenants above retirement age will need to apply for Housing Benefit. It is important to remember that regardless of what benefits you receive, or how it is paid, you are responsible for ensuring your rent is paid each week. If your rent is not paid on time, you could lose your home.

We can provide help, advice and support with claiming Housing Benefit or Universal Credit..

Housing Benefit can be paid directly to us if you prefer. Universal Credit will only be paid directly to us if you have significant rent arrears or if you are vulnerable. For most tenants claiming Universal Credit, they will need to make arrangements with us to pay their rent each week.

It is important that you tell the relevant department and us if your circumstances change as this may affect the amount of benefit you receive. For example:

- If your household income changes
- If anyone leaves or moves into your home
- If a member of your household turns eighteen years of age

Don't be tempted to put off telling the relevant department about any changes as this could be considered fraud and could be treated as a criminal offence. Not only would they demand any over-paid benefit back, but you could also face a prison sentence.

RENT ARREARS

We rely on the money we receive from rent payments to enable us to provide services to our tenants. If you have problems paying your rent you must contact us immediately. We will be sympathetic and will be able to help you by:

- Helping you to apply for all the benefits you are entitled to
- Working with you on better ways to manage your money
- Putting you in touch with a specialist benefits or debt advisory service
- Coming to an agreement with you to pay off what is owing in arrears over a reasonable period of time

Wherever possible, we will try to come to an agreement with you to clear your arrears. However, if you keep on getting behind with your rent and fail to keep to your agreement to pay, we will take legal action against you. This could ultimately result in you losing your home.

Rent arrears can mean losing your home, so they should be treated as a priority debt. Other priority debts include essential services, such as gas, water and electricity. Credit cards and other non-priority debts should be paid only if you have money left over.

It is important that you use your money to pay priority debts first.

Remember

We do not want you to lose your home; we want to help you. Please contact us immediately if you are struggling to pay your rent.

If you are struggling with your rent, don't simply give up the keys: it could affect your rights to being re-housed by the Local Authority. In all cases, you must terminate your tenancy in writing.

LEGAL ACTION

The first step in the legal process is when we issue a 'Notice Seeking Possession'.

This gives you four weeks notice of our intention to apply for a possession hearing at the County Court. When the notice has expired, we will immediately apply for a hearing, unless:

- You have contacted us and started to repay the arrears
- You have cleared the arrears in full

The Notice will remain in force for one year and if, during the year, you fail to keep to your agreement to pay, we can apply immediately for a Court Hearing.

At the Court Hearing a Judge will decide whether;

- You can stay in the property provided you pay your rent and an amount off your arrears. This is know as a Postponed Possession Order.
- You are required to leave the property, in which case the Judge will grant a Possession Order.

If you break the terms of a Postponed Possession Order and continue to fall behind with your rent, we can apply immediately for a 'Warrant of Execution'. If the warrant is granted, we will attend with a Bailiff to evict you from your home. You will also receive a County Court Judgement (CCJ), which remains on the courts' register for six years. During that time:

- · It will be difficult for you to get credit or a loan
- We will not be able to supply you with a reference for other landlords or mortgage lenders
- If you leave owing rent, we will instruct a debt collector to recover the money owing from you.

COURT HEARINGS

If your receive a Court Summons, it is in your interests to complete and return the court papers and attend the hearing. You do not have to have legal representation although it is advisable.

The Court needs information from you about your circumstances to conduct a fair hearing. Hearings are generally dealt with in private. The only people present are you, an Officer from the Association, the District Judge and Legal Representatives.

At the Court, we normally apply for a 'Suspended Possession Order'. The judge will usually order you to pay a set amount each week. You must keep up with payments agreed at Court.

The Court Order remains in force until your arrears have been cleared. If you find that you cannot keep up with the payments the Court has ordered, you must contact us. We can agree to vary the Court Order in certain circumstances.

OUR CUSTOMER PANEL & RESIDENT INVOLVEMENT

The Association takes its residents views very seriously, after all, you are the best judge of how well we are performing.

We aim to have two tenants on our Board who help ensure residents views are taken into account right at the top of our governance structure.

We also have a Customer Panel who are involved in all aspects of the Associations work from development of our Planned Maintenance Programme to reviewing our Policies and Performance. The Customer Panel meets at least three times a year.

Panel Members don't have to attend meetings if this is not convenient. They can give feedback by telephone, email, online or postal questionnaires.

Together with Tenants Charter

Family Housing Association aims to comply with the Together with Tenants Charter. The Charter was developed by the National Housing Federation, which is the trade body that represents all Housing Associations. The Charter is intended to strengthen the relationship between Housing Associations and their tenants in six key areas:

- 1) Relationships
- 2) Communication
- 3) Voice & Influence
- 4) Accountability
- 5) Quality
- 6) 'When things go wrong'

You can keep track of our work to comply with the Charter and our efforts to involve tenants in our work by following Family Housing Association on Social Media or by monitoring our website at www.familyha.org.

HELPING YOUR NEIGHBOURHOOD

Family Housing Association recognises that good Neighbourhood Management is an integral part of its role as a landlord and that well managed neighbourhoods provide a better quality of life for residents and can act as deterrent to anti-social behaviour, neighbour nuisance, and crime.

We have a Neighbourhood Management Policy that guides our work in this area. The Policy is available on our website or by contacting the office.

Dealing with incidents in your neighbourhood

When an incident or behaviour is reported, we will triage it and determine the correct approach to deal with it. This could involve treating it as Anti-Social Behaviour, Neighbourhood Management, Domestic Abuse, Safeguarding or Harassment / Hate Crime. Each of these areas has its own policy that will guide our response.

Risk Assessment

We will carry out a Risk Assessment to help determine how urgently we need to respond and act. We have a harm centred approach to prioritise cases where there is a risk of harm and to involve support services to reduce the risk of harm wherever possible.

Investigation

We will thoroughly explore all Neighbourhood Management issues raised and work with tenants, other residents and partner agencies to try to find a solution. Investigations could involve interviews, identifying witnesses, gathering evidence, inspections and requesting information from other agencies, such as Merseyside Police or Wirral Borough Council.

Action

We will determine the appropriate action to take which could include phone calls, letters, visits, formal warnings, mediation, Good Neighbour Agreements, Acceptable Behaviour Contracts, Parenting Agreements, Restorative Justice, Acceptable Behaviour Contracts, community events or referrals to Support Services.

BEING A GOOD TENANT

Many people believe that the most important way to be a good tenant is to pay your rent on time. Whilst this is still an important factor, at Family Housing Association we believe there are other things that are arguably more important.

Having respect for your neighbours and the local community is possibly the most important way you can be a good tenant. A good tenant will;

- Be polite to their neighbours and local community
- Ensure their family and visitors are well behaved.
- Keep noise to a minimum, especially at night.
- Keep the outside of their homes clean and tidy.
- Put the wheelie bins out on collection day and store them out of the way once they have been emptied.
- Keep any pets under control and clean up after them.
- Avoid confrontations and will seek to resolve a peaceful solution to any problems.
- Look after the property and report repairs promptly.

Bad tenants take up valuable Association resources and if they refuse to mend their ways they often end up facing eviction. Features of bad tenants often include;

- Being rude and abusive towards others.
- Being noisy and inconsiderate.
- Not reporting repair problems.
- Deliberately damaging the property.
- Being involved in criminal activity.
- Use of illegal drugs or excessive alcohol consumption.
- Allowing the outside of the property to become untidy.
- Allowing their family or visitors to behave anti-socially.
- Park inconsiderately, blocking access to others property.

ACCEPTABLE NOISE GUIDE

Possibly the most common cause of arguments between tenants is noise. This is particularly true in flats where noise can have a big impact on other tenants nearby.

What we expect

Residents should strive to ensure that they make as little noise as possible that could be heard by their neighbours. This is particularly important overnight (between 9pm and 9am) when other residents could be trying to sleep.

During the day we expect tenants:

- To keep music and televisions to a reasonable volume so that it would not disturb other residents.
- To politely advise other nearby residents in advance if they need to make a lot of noise, for example when doing DIY or having a birthday party.
- To take care when closing doors as noise from doors slamming travels through the structure of the building and can easily be heard by neighbours.

During the night (9pm to 9am) we expect tenants:

- To keep the volume of music or televisions to a minimum and for those who are hard of hearing to consider using headphones.
- To avoid using washing machines, dishwashers or tumble dryers.
- To avoid doing any sort of DIY that creates noise.
- To close doors carefully and quietly.

ANTI-SOCIAL BEHAVIOUR

Anti-Social Behaviour is one of the most difficult challenges faced by the Association and local communities. Those responsible often have no idea about the devastating effect it can have on other members of the community, particularly elderly or vulnerable residents.

Often those who commit Anti-Social Behaviour do not deliberately set out to upset other residents. They just don't take the time to think about what they are doing and whether if could affect others. There is of course a small proportion of cases were the behaviour is deliberate and calculated.

What is Anti-Social Behaviour?

Any behaviour that has potential to offend, frighten, annoy or intimidate other members of the Community would likely be considered Anti-Social Behaviour. This can range from fairly minor issues such as littering to major issues such as physical assault. Some examples of Anti-Social Behaviour include;

- Playing excessively loud music, especially at night
- Using washing machines or doing DIY at night
- Shouting, screaming or using foul language
- Slamming doors
- Nuisance caused by children of tenants or visitors
- Nuisance caused by animals
- Vandalism
- Dumping litter or rubbish
- Rowdy, unruly or threatening behaviour
- Racial or sexual harassment
- Criminal activity
- Excessive alcohol consumption
- Threatening or abusive language
- Illegal drug use
- Drug dealing

Reporting Anti-Social Behaviour

It is important that any Anti-Social Behaviour that you witness is reported to the Association, even if you don't want any action taking at that time. This enable us to have a good understanding of neighbourhood issues and this information can prove valuable if the situation were to deteriorate at a later date.

We will accept reports of Anti-Social Behaviour however they are reported to us. This might include, but is not limited to; letter, phone, e-mail, text message, in person, via our website, through the ASB app or through our out of hours Anti-Social Behaviour services.

Initially we will listen to your concerns, make a note of what you have reported and carry out a risk assessment. You do not have to give your name or address but it will help us if you do.

We will discuss the problem with you and agree a course of action. This could include;

- Doing nothing at present but keeping a record on file
- Speaking to those responsible
- Writing to those responsible
- Bring in mediators to resolve disputes
- Provide noise recorders
- Involving the Police
- Involving Social Services
- Involving Environmental Health
- Involving the RSPCA
- Consider legal action including Anti-Social Behaviour Orders, Court Injunctions, or applying to end their tenancy.

We will often provide you with paperwork so that you can record the incidents of Anti-Social Behaviour. This paperwork can be very important if we need to seek a legal solution at a later date.

We will continue to monitor the situation until we agree with the person who has complained that the situation has been resolved.

Harassment & Hate Crime

At Family Housing Association we expect you to treat your neighbours (whether Family Housing Association Tenants or not) with dignity and respect regardless of their personal circumstances.

Hate crime is a broad term used to describe harassment and/or abuse against an individual or a group, which is motivated by hatred of someone's race, disability, transgender identity, religion, or sexual orientation.

Harassment is a behaviour that is unreasonable, unwelcome, and offensive. Harassment is defined by the impact of the behaviour, not the intention of the perpetrator.

Examples of harassment include:

- Insensitive comments, jokes and pranks including name calling.
- · Any sort of damage to property
- Repeated instances of minor harassment acts.
- Speculation about a person's private life and or sexual activities.
- Threatened or actual violence.
- Bullying. Bullying is defined as any form of a physical or verbal attack and/or threat of such, in order to attack or undermine the confidence or ability of another.

Reporting Harassment

If you feel you have been a victim of harassment, report the details to our office. If it is a serious incident (e.g. broken window, physical assault) then contact the Police first. We will take action to stamp out harassment or discrimination regardless of whether it has been committed by a Family Housing Association tenant or not. We will discuss all available options with you, including notifying the police (if this hasn't been done already) and taking court action to protect you, your family and your belongings. Those guilty of harassment may find themselves evicted from their homes.

Domestic Abuse

Family Housing Association believes that none of its residents should live in fear of abuse from a spouse or partner, former spouse or partner, or other member of their household. We are committed to offering assistance to any of our residents who are suffering from domestic abuse or threats of violence from someone within their home, or from someone outside their home.

We realise that every case of domestic abuse is individual and the remedy may be different in each case. We will work with victims to ensure that they are aware of all the options open to them so that they can make an informed decision about their future. It is important that the victims are aware of the voluntary and statutory support available to them.

Definition of Domestic Abuse

Domestic abuse is any abuse between current or former partners in a close relationship, or a current or former family member, wherever and whenever the abuse occurs. Domestic abuse may include physical, sexual, emotional, psychological and financial abuse.

Examples of domestic abuse include:

- Physical abuse slapping, pushing, kicking, punching and stabbing, attempted murder or murder.
- Sexual abuse rape and non-consensual sex acts.
- Emotional or psychological abuse intimidation, isolation, verbal abuse, humiliation, degradation, etc.
- Financial abuse denial of rights or restriction of personal freedom, withholding money or financial help.

We will adopt a victim-centred approach. This means that we will take all reports of domestic abuse seriously and that a victim's report alone will be sufficient for them to be given advice and assistance as a matter of priority. Strict confidentiality will be maintained at all times and will only be shared with other agencies with the victims consent. For more information on this subject please contact the office.

HOW TO COMPLAIN

If you are unhappy with the service you have received from us you have the right to make a complaint. You can complain about anything, for example: If appointments are not kept, if repairs are completed poorly, if communal gardens are overgrown, if you do not like the attitude of our staff, if communal cleaning is of a poor standard or if contractors miss appointments.

We consider any expression of dissatisfaction as a complaint. The first step if you are not happy about something is to contact the office to discuss the matter. It may be that we can resolve the situation to your satisfaction without you making having to take the matter further. If you are not satisfied then you can follow our complaint procedure set out below.

Stage 1 - Complaint

Please contact the Office. Explain what your complaint is and if you can, say what you think needs to be done to put things right. We will investigate your complaint and will respond to you within 10 working days. Your complaint will be managed by a member of our Management Team.

Stage 2 - Complaint

If you are not happy with the response, you can escalate your complaint to Stage 2. A different member of the Management Team will investigate your complaint and will respond within 20 working days. Where a final decision can't be made within 20 days, you will be informed within this timeframe when the decision will be made.

Housing Ombudsman

If you are dissatisfied with the handling of your complaint under this procedure, you may ask the Housing Ombudsman to investigate.

You can contact the Housing Ombudsman Service for advice and support throughout the complaints process, not just at Stage 3.

Housing Ombudsman Service

The Ombudsman will seek to resolve complaints of tenants or applicants once the Association's own procedures have been exhausted. This is a free service. They also provide advice and support throughout the complaints process.

Housing Ombudsman Service PO Box 152 Liverpool L33 7WQ

Telephone: 0300 111 3000

e-mail: info@housing-ombudsman.org.uk

If you feel that Family Housing Association's procedures are too difficult, or taking too long, the Ombudsman may accept your case earlier.

You can also seek advice from Housing Aid Centres, your local MP or Councillor, Citizens Advice, or Law Centres.

COMPENSATION POLICY

We recognise that all customers have a right to expect a specified standard of service from the Association. Compensation may be claimable, when the Association fails to meet those standards.

With specific regard to tenants, this will include any loss or damage to their personal belongings, where such loss or damage was caused by the Association's failure to act within stated timescales or by its negligence, or that of its contractors. Where no loss or damage is alleged, but where inconvenience has been caused an appropriate sum may be claimable to compensate tenants.

Any claims for compensation should be made within 28 days of the loss, damage or inconvenience and will be dealt with by the Association within 21 days.

Some Useful Contacts

Our Office

Family Housing Association (Birkenhead & Wirral Ltd) Marcus House Marcus Street Birkenhead CH41 3NY 0151 647 5000 www.familyha.org

National Debtline Freephone

0808 808 4000 www.nationaldebtline.co.uk

Age UK - Advice Line 0800 055 6112 www.ageuk.org.uk

Citizens Advice

0300 33 00 111 www.citizensadvice.org.uk

Birkenhead 50 Argyle Street CH41 6AF

Wallasey 237 Liscard Road CH44 5TH

New Ferry 57 New Chester Road CH62 1AB

Universal Credit - DWP

0800 328 5644 (Full Service) 0800 328 9344 (Live Service)

Emergency Repairs

(out of hours)
Call the office on 0151 647
5000 and follow instructions

Multi Cultural Organisation

111 Conway Street Birkenhead Wirral CH41 4AF 0151 666 4547

Electricity

Manweb Scottish Power

Emergency Service - 24 hours 0845 272 2424

Accounts & Meter Enquiries 0845 273 4444

Gas

Gas Escape—24 hours 0800 111 999

Accounts 0800 048 0202

Pay as you go 0800 048 0303

DWP - Job Seekers Allowance, Income Support, Incapacity Benefit or ESA 0800 169 0310 Textphone 0800 169 0314 Property Pool Plus
Housing Enquiries

0151 691 8518

Automated bidding line 0300 777 0322

Housing & Council Tax Benefit 0151 606 2002

Wirral Housing Advice 0151 666 5511

Wirral Council
One Stop Shops

Birkenhead

Conway Centre Conway Street CH41 6JD

Seacombe

Wallasey Town Hall Brighton Street CH44 8ED

Liscard

Jobcentre Plus Dominick House St Albans Road CH44 5XS

Bebington

Pennant House The Village CH63 7PL Social Services

Adult Social Services 0151 666 2006 Childrens Social Services 0151 606 2008

Public Health / Pest Control
Pest Control
0151 606 2010

Waste Management
Dustbins etc. (including ERIC)
0151 606 2004

Police

Emergency 999 None Emergency 101

Crimestoppers 0800 555 111

Water Supply (United Utilities)
Leakline
0800 33 00 33



Family Housing Association (Birkenhead & Wirral) Ltd Marcus House Marcus Street Birkenhead CH41 3NY

Tel: 0151 647 5000

E-Mail: admin@familyha.org

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