



## **Tenants' Handbook**



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## **Section 1**

### **Introduction to Eden Housing Association**

#### **Welcome to your new home**

Thank you for choosing Eden Housing Association as your landlord. We hope you will be very happy in your home.

This handbook has been designed to introduce you to our services and policies and provide useful advice to assist you in your home and to make the most of your tenancy.

It might prove useful to you in the months ahead and we would encourage you to keep it in a safe place so that you can refer to it at a later date.

#### **Introduction to Eden Housing Association**

Eden Housing Association (EHA) was established in 1997 with the transfer of Eden District Council's 1500 homes. Since then we have grown and spread our operations and now provide accommodation across North Cumbria.

Over one half of our homes are located in Penrith, where our head office is located and from where our operations are directed.

#### **What are we about?**

Homes and Communities – supporting the sustainability and growth of rural and market town communities in Cumbria.

#### **What do we aspire to?**

Homes – provide an affordable housing product and service that exceeds our customers' expectations.

Communities – working in partnership, create a lasting, positive impact for residents of rural and market town communities close to our roots.

## **Our contact details**

Eden Housing Association  
Blain House  
Bridge Lane  
Penrith  
Cumbria CA11 8QU

Tel: 01768 861400

Fax: 01768 861401

Repairs Hotline: 0800 3581401 or 01768 861434

Housing Hotline: 0800 1833948 or 01768 861470

Email: [enquiry@edenha.org.uk](mailto:enquiry@edenha.org.uk)

Website: [www.edenha.org.uk](http://www.edenha.org.uk)

## **Our structure**

EHA is a not for profit organisation run by a voluntary Board of Management. A number of the Board are tenants of the Association. The Board is responsible for taking the major decisions that affect the organisation.

The work we do is regulated currently by the Tenant Services Authority, which is in the process of transferring its regulatory function to the Homes and Communities Agency. We also receive grant funding from the Homes and Communities Agency to help us build new homes.

A team of professional and dedicated staff, led by the Managing Director and the Leadership Team, carries out the day-to-day running of EHA.

## **Our core values and principles**

Integrity – we will work to high ethical standards

Openness – we will be as transparent as the law/regulation allows

Customer focus – we will listen to and involve customers and communities in our work and be accountable to them

Diversity – we will embrace and promote equitable treatment

Dynamism – we will be energetic and flexible in working to achieve our objectives

Teamwork – we will work in a way that the ‘team’ delivers more than the sum of its parts

Continuous improvement – we will seek to draw learning from every opportunity

Enjoyment – we will seek to make what we do memorable and enjoyable

Involvement – we will positively engage with staff, customers, partners and people interested in our work

## **Our customer care standard**

You will:

- Be treated with courtesy and respect
- Be treated fairly, whatever your age, nationality, ethnic origin, gender, sexual orientation, disability, religion, belief or marital status
- Have your confidentiality respected
- Be able to receive clear, accurate and truthful information

We will:

- Offer you a mutually convenient appointment
- Let you know the name of the member of staff dealing with your query
- Have reception staff wearing name badges
- Issue staff and contractors with identity cards that will be worn or shown on request
- Keep appointments we have made or let you know in advance if we need to rearrange

When you telephone us, we will:

- Answer your phone call within 5 rings
- Tell you the name of the person you are talking to
- Phone you back using our line if you would prefer and it is appropriate to do so
- Take a message where appropriate and get the right person to phone you back



Our staff will:

- Help you to complete our forms
- Explain information or documents
- Help to provide a translator if you do not speak English as a first language
- Take seriously a complaint made about our services and inform you of the outcome

Our Offices will:

- Have disabled access to our services, wherever possible
- Provide rooms where you can discuss issues with us in private
- Provide information about Eden Housing Association's services

### **What if we do not meet this standard**

If you wish to express your dissatisfaction about the standard of service or lack of action taken by us, tell us and give us the chance to put it right.

- Take up the issue with the staff member you have been dealing with
- If you are still unhappy, ask to speak with the manager
- If you cannot resolve the issue, you may make a formal complaint under our Complaints Procedure

For more detailed information about how to make a complaint, please refer to the 'Your rights' section of this handbook.

## **Section 2 Your Rights**

### **Your Tenancy Agreement**

Please ensure that you read your Tenancy Agreement.

Your Tenancy Agreement is a formal legal document, which tells you what you must do as a tenant and what Eden Housing Association must do as your landlord.

## **Confidentiality**

Personal information is held by the Association in strict confidence. It will not be given to third parties without first obtaining the individual's permission to do so, unless it falls within one of the valid exceptions below:

- Where you have signed a Housing Benefit information disclosure form or Data Protection Act Disclosure of Information form
- Where you have asked a Local Council Member or Board Member to act on your behalf
- Where information is required by the Police and other relevant agencies

## **Access to Information**

You have the right to see information held by us about you, that is on computer or in manual records, for example your rent account, tenancy details and applications for re-housing. The Association however, cannot give out information provided in confidence by a third party. You will need to provide us with reasonable notice so that we can make the necessary arrangements to provide any information you request. We reserve the right to charge for this in accordance with the Data Protection Act.

Any published policy or procedure of the Association is available to you on request.

## **Security of Tenure**

You have the right to occupy your home as your 'only and principal' home. If you break a condition of your tenancy however, the Association has the right to take proceedings to repossess your home, for example not occupying the property as your principal home, not paying rent or causing neighbour nuisance.

In any such instances, following initial warnings you will receive a Notice of Seeking Possession. If no improvement is made on your part, then the Association has the right to apply to the County Court, who will decide if you can remain in your home, according to the grounds set out in the relevant Housing Act(s).

## Joint Tenancies

If you have a joint tenancy you and the other joint tenant(s) are equally entitled to share possession of the whole of the property. In the same way, you are **each** liable for the **whole** rent of the premises. The Association can therefore recover any rent arrears from either of the joint tenants. You should also be aware that either of the joint tenants could give notice and bring the tenancy to an end.

If you have a sole tenancy and someone comes to live with you who you want to make a joint tenant, you need to request this in writing to the Association. We normally ask that the person has to live with you for a year before we will consider making them a joint tenant.

## Rights of Succession

If your partner dies, then you may have the Right to Succeed to the property (ie take on the tenancy) if:

- You and your partner lived in the property at the time of the death
- There has been no other succession to the property since 22 September 1997

If there is no partner, but another close family member has lived in the property for twelve months up to the date of the tenant's death, then they may be able to succeed to the tenancy.

If there is more than one relative who is eligible to succeed, then the Association will decide who the tenant will be, depending on the circumstances.

If the property you succeed to is:

- adapted for the disabled, or
- too large for your needs

then we may ask you to move to more suitable accommodation, provided by us, so that the property can be used for its intended purpose.

The Right of Succession only applies once. For former Eden District Council tenants who transferred to Eden Housing Association however, the right to succession will begin afresh from 22 September 1997. Any successions before this date will be ignored. To apply to succeed to a tenancy, you must put your request in writing to the Association within one month of the death of the tenant.

## **Right to Take In a Lodger or Sub-let your Home**

A lodger is someone who:

- has use of a bedroom in your house;
- is provided with meals and cleaning services;
- complies with the Association's conditions; and
- does not overcrowd your home.

To sub-let your home means to allow a person/s (a sub-tenant) to have exclusive use of part of your home, for example a bedroom, meals and other services will not be provided.

You must apply to us in writing for permission to have a lodger or to sub-let your home. You do not have a right to let your entire home to someone. This is a breach of your tenancy conditions.

If you want a lodger or sub-tenant to leave, you must arrange this yourself. If you were to leave your home, then your lodger or sub-tenant must also leave.

## **Right to Buy**

If you were a tenant of Eden District Council before transferring to the Association on 22 September 1997 you may have the right to buy your home. To exercise this right you must have been a tenant for at least two years. You will not be able to buy a property specifically designed for occupation by the elderly or disabled.

Under the Right to Buy scheme, discounts are available on the market value of your property. The discounts are calculated according to how many years you have been a tenant. In assessing your discount, the period you were a tenant with Eden

District Council is added to the period you have been a tenant with the Association. If you have been a secure tenant of another Council or Housing Association you will be able to count these years.

If you are considering buying your home please contact us and we will provide you with the necessary application forms and assistance.

## **Right to Acquire**

If you do not have a Right to Buy your home, you may be able to buy your home under a scheme called the Right to Acquire.

In general, homes in rural areas, ie everywhere in the Eden District outside of Penrith, and selected properties in Penrith, are **excluded** from the scheme.

The scheme offers a grant (a Voluntary Purchase Grant) to help you buy your home. If your tenancy commenced prior to 17 January 2005, you need to have been a tenant for two years to qualify. If your tenancy commenced on or after 18 January 2005, you need to have been a tenant for five years to qualify. Contact us if you are interested in buying your home under this scheme, or would like further details about this.

## **Right to Carry out Improvements**

Before carrying out any improvement or alteration to your home, you must obtain written permission from us. This is to ensure the work will:

- Not damage your home;
- Not have an effect on your neighbours; and
- Not break any planning or building regulations

Provided any improvements you make have been approved, you may be entitled to compensation for them on giving up your tenancy. For further details please contact our office.

## **Right to be Consulted**

We must consult you on any proposals we may have to change the way we manage your tenancy, home or estate. The views of tenants individually and collectively have to be taken into account before any changes are introduced.

## **Right to Repair**

If you have reported an urgent repair to us and the repair is not carried out within the target time stated on the repair receipt sent to you, you can request the use of a second contractor to carry out the repair.

If the repair is not then carried out within the target time stated on the second repair receipt sent to you, you may claim compensation from us. We will pay compensation at the rate of £10 plus an additional £2 for every days delay, to a maximum of £50.

This only applies to repairs up to a value of £250 and classed as urgent by the Association. Compensation will not be paid if you have not allowed reasonable access to your home.

A guide on this right is available from the Association's offices.

## **Right to Exchange**

You have the right to seek an exchange of your home for another Eden Housing Association home, or for another Local Authority or Association home in the United Kingdom, through the HomeSwapper Scheme ([www.homeswapper.co.uk](http://www.homeswapper.co.uk)) or by registering your details on Cumbria Choice ([www.cumbriachoice.org.uk](http://www.cumbriachoice.org.uk)).

Once you have found another tenant to exchange with, you should have a good look at each other's properties, as we will not carry out any decorating or repairs which are your responsibility. We will investigate each request for a mutual exchange by carrying out a home visit.

If you undertake a mutual exchange with the tenant of another Housing Association, you may lose certain rights that you have in your current accommodation. This is because you take on each other's tenancies in a mutual exchange.

Should you decide to proceed, both you and the other tenant should apply in writing to the Housing Officer. Each case will be looked at individually and a decision will be made within 14 days in writing. If you are in rent arrears or have any outstanding recharges, we will only approve a mutual exchange request on the condition that the debt is cleared. If your request is refused you will be informed of the reasons why.

## **Right to Transfer**

If you have a desire to move to another Eden Housing Association home you can complete a Cumbria Choice application, which is available online at [www.cumbriachoice.org.uk](http://www.cumbriachoice.org.uk) or from our offices.

The following reasons would normally be taken into account when you are being considered for a move:

- If your home is overcrowded
- If you need to move for medical reasons
- If you need to move for social reasons
- If you need to move to smaller accommodation
- If you need to be nearer family or your job

Before a transfer takes place you must show that:

- Your rent is paid up to date; and
- You have kept to the terms of your tenancy agreement

If it is not possible to arrange a transfer for you, you will be informed in writing.

## **Under-occupation**

If you live in a property which is too large for your needs, we can help you move to a smaller sized property through our Incentive to Move Scheme. The scheme offers financial assistance to current tenants who wish to move to a smaller property. To qualify, you must:

- Have been an Assured Tenant for at least 1 year
- Have had a clear rent account for at least 3 months before applying for the scheme

- Have a clear rent account when an offer of new accommodation is made to you
- Have kept your home and garden in a clean and reasonable condition
- Have kept to the terms of your tenancy agreement
- Have not had a previous payment under the Incentive to Move Scheme
- Be under-occupying your current home by at least two bedrooms

We will pay for:

- Furniture removals
- Disconnection and reconnection (telephones, computers, cookers, washing machines and other items requiring plumbing in)
- Redirection of mail (for first six months of the new permanent address)
- Removal and re-erection of TV aerials and satellite dishes (subject to any necessary planning permission being obtained)
- Removal, alteration and re-fitting/fixing of soft furnishings (eg flooring, curtains, blinds and curtain rails)
- Removal/refitting or replacement of personal support aids
- Replacement flooring and curtains in the new home (where these cannot be altered to fit the new home)
- Redecoration of the new home (using emulsion and paint only)

We will make a contribution to each household who moves using the Incentive to Move Scheme. However, if the current property is left in a poor condition and we need to do work to bring it up to our minimum void standard, the cost of this work will be deducted from this payment.

Please contact our Housing Hotline on 0800 1833948 or 01768 861470 if you would like more information on our Incentive to Move Scheme.



## **Complaints and Compliments**

We hope that you will be happy with the service we provide but understand that, despite our best efforts, we sometimes make mistakes. If you wish to make a complaint about any aspect of our service please contact any member of staff. You can use the telephone, send us an email or letter, fill in one of our complaint forms or call into our offices and talk to somebody in person. You will be given a copy of our complaints leaflet and a reference number that relates specifically to your complaint.

We would also like to hear from you if you have any compliments about our service.

## **Section 3 Your Responsibilities**

### **Moving into your new home**

You must make sure that you notify the relevant organisations of your change in address. Some examples are:

- Your gas supplier
- British Telecom or your telephone service provider
- United Utilities or Northumbria Water
- Your electricity supplier
- Your local council
- TV Licensing (call 0300 555 0286 or [www.tvlicensing.co.uk](http://www.tvlicensing.co.uk))
- Post Office to re-direct mail

Failure to inform these providers that you have moved could result in you having to face larger bills at a later date or even you having to pay for a service that previous tenants have used.

## **Conditions of Tenancy**

Tenancy Agreements are different in certain respects, between former tenants of Eden District Council who transferred to Eden Housing Association, and new tenants of the Association. The main difference is that as a new tenant of the Association since transfer you do not have the 'Right to Buy' your home. If you were

a tenant before transfer then you will have the 'Right to Buy'.

However, all of our tenants have the following basic responsibilities:

- To occupy the dwelling as your only or main home
- To pay the rent regularly and promptly
- To repair or replace items damaged through your neglect or your carelessness
- At the end of the tenancy to leave the dwelling in good decorative condition and to leave any fixtures and fittings in good order
- To report promptly any problems with the gas, water or electricity services, or any repair that is the responsibility of the Housing Association
- To keep the interior of the dwelling, the garden and fencing (where appropriate), in good order
- To park vehicles only in authorised places and not to cause an obstruction
- Not to cause nuisance to neighbours or people in the neighbourhood
- Not to use the dwelling for illegal or immoral purposes
- To be responsible for the replacement of missing or damaged keys

## **Ending Your Tenancy**

You must give at least four weeks' notice in writing, to expire on a Monday. You should inform us of your new address and make sure that your rent is paid up to date. We will continue to charge rent until the keys are returned and the property is vacant. You should return your keys to us no later than 12 noon on the Monday your tenancy terminates; if you return your keys later than this, you will be charged 1 weeks' rent.

## **Minimum Lettable Standard**

When we receive your written notice, we will contact you to arrange a visit to your home. This is so that we can check the condition of the property, and advise you of any action you need to take to

bring the property up to our Minimum Lettable Standard. This will include putting right any damage, any decoration needed, and ensuring the property is left clean, tidy and free of all rubbish. You should ensure that garden sheds and lofts are also cleared.

If the property does not meet our Minimum Lettable Standard when you leave, we will charge you for the removal of any items you leave behind and any decoration, repairs or cleaning which is required to bring the property up to standard.

## **Nuisance, anti-social behaviour and harassment**

The Association views anti-social behaviour as unacceptable and will take action to assist affected tenants and residents. We take all reports of anti-social behaviour seriously, act promptly and will ensure that we keep in regular contact with the complainant whilst the investigations are being carried out.

Your tenancy agreement clearly states that you or your visitors must not perpetrate harassment or anti-social behaviour.

The types of conduct, which could be classed as ASB include:

- Noise nuisance
- Intimidation and harassment (on any grounds, including gender; marital status; racial group; disability; age; religion; sexual orientation)
- Aggressive and threatening language or behaviour
- Actual violence against people and property
- Using a property to sell drugs or for other unlawful purposes
- Misuse of public areas
- Rubbish
- Abandoned Vehicles
- Dogs/animals

***Please note this list is not exhaustive.***

The Association will employ a broad range of measures to tackle anti-social behaviour including:

- Encouraging tenants and residents to settle matters amicably as an initial step

- Housing Officer intervention
- Referral to an independent mediation service
- Liaising with other relevant agencies such as the Police and Environmental Health
- Use of 'Acceptable Behaviour Contracts' and Parental Guidance Agreements or Contracts
- Demotion of tenancies
- Use of injunctions
- Applying to the County Court for a possession order, which may lead to eviction
- Pro-active preventative measures such as security lighting and door entry systems

These lists are not exhaustive; you can obtain a copy of the full anti-social behaviour procedure by contacting our Housing team. Please help us by reporting incidents to enable the necessary action to be taken.

## **Racial Harassment**

The Association considers racial harassment to be distinct from neighbour disputes and other forms of harassment and anti-social behaviour. We therefore operate a separate policy and procedure. Copies of this procedure are also available on request.

We consider racial harassment to be violence, which may be verbal or physical and which includes attacks on property as well as on a person. This violence may be suffered by individuals or groups because of their race, colour, nationality or ethnic or national origins, when the complainant believes the perpetrator was acting on racial grounds and/or there is evidence of racism. We will adopt a victim-orientated approach to dealing with reports of racial harassment. Investigations will be carried out in a sensitive manner, and a strategy for meeting the support needs of the victim will be discussed and agreed with the complainant.

Again, we will implement a range of measures for tackling racial harassment such as possession proceedings and injunctions.

## **Domestic Abuse**

Eden Housing Association adopts the Cumbria Multi Agency Partnership definition of domestic abuse: “Any incident of threatening behaviour, violence or abuse (psychological, physical, sexual, financial or emotional) between adults who are or have been intimate partners or family members, regardless of gender or sexuality”. Eden Housing Association believes that domestic abuse is unacceptable and should not be tolerated. Domestic abuse occurs in all communities and affects people of all backgrounds. We aim to:

- Protect people who have experienced domestic abuse or are at risk of abuse
- Support people who have experienced domestic abuse or are at risk of abuse
- Prevent domestic abuse happening in the first place and to prevent repeat victimisation if it has already occurred

We will consider taking eviction action against tenants whose partner has fled the home because of domestic violence perpetrated by the tenant. The exception to this might be where there are children living in the property with the perpetrator. The National Domestic Violence Hotline is 0808 2000 247.

## **Running a Business from Home**

The Tenancy Agreement prohibits the running of a business from your home. The Association may, at its discretion, however allow certain types of activity which do not cause any nuisance or offence. Please ensure that you have our consent before considering this possibility. You should also be aware that the running of a business will have implications for your home insurance policy.

## **Pets**

Your Tenancy Agreement states that you must keep under control any animals kept at your home and not to keep any animal that may damage your home, cause a nuisance to your neighbours and other residents. The Association will not normally allow the

keeping of pets in flats with communal access and corridors, for example supported housing schemes, where this is not appropriate. The keeping of livestock and the breeding of animals is prohibited.

## **Ball Games**

Please remember that ball games outside of designated areas can annoy others. Besides being noisy, they can also result in damage to property. For the safety of your children, please ensure that they play in appropriate, safe locations, well away from areas being used by vehicles and that they do not disturb other residents.

## **Gardens and Household Rubbish**

If you have sole or shared access to a garden, you are responsible for keeping it well cultivated and tidy. If you are elderly or disabled and are struggling to maintain your garden, agencies such as Cumbria Probation Services may be able to help.

Household rubbish should be stored carefully and safely on a day to day basis. Large items of household refuse should not be allowed to litter gardens or communal areas. In the interests of hygiene, it should only be put out for collection in the appropriate bags on the day refuse collectors are due. Your Local Authority can usually be contacted to take away large items of household refuse, and there may be a charge (see 'Useful Contacts').

Garden rubbish should be packed in appropriate bags available from the Council, or in the special recycling bins provided in some areas and put out for the refuse collectors and not dumped.

You will be recharged if we have to remove any rubbish from your garden or shared area.

## **Vehicles and Parking**

Only taxed and road worthy private cars can be parked on the Association's land. Untaxed vehicles will be towed away. Vehicles can only be parked in garages or a designated parking area.

Written permission must be obtained from us if you want to park commercial vehicles, a trailer or caravan on your property or on a designated parking area.

## **Home Contents Insurance**

You are responsible for insuring the contents of your home. It is not our responsibility to replace any personal possessions lost, or damage caused to the decoration to your property through burst pipes, fire or burglary.

These misfortunes happen, so do not get caught out by not having a home contents policy. Most reputable insurance companies will give you a quote for this kind of insurance, which need not be too expensive. We can offer you favourable terms through the Insurance Brokers that deal with our property insurance. Please contact our office for further details on 0800 1833 948 or 01768 861470.

## **Protection Against Frost Damage**

Severe frosts can result in serious damage to your home and your possessions if water freezes in pipes, and then expands causing them to burst, and then leak when they thaw out. Most burst pipes can be avoided by taking the following precautions in a cold spell:

- Keep your home as warm as you reasonably can throughout the day and night. It is better to keep the heating on a low temperature all the time during severe frosts than to put it on for only short periods at high temperatures.
- If possible, check that your water pipes and tanks in the roof space or in exposed places are fully lagged. If not, contact our Repairs Desk and we will arrange for the work to be done.
- Do not allow taps to drip, and keep the plugs in the sink or basin/bath. Slow drips or runs of water quickly freeze in outside waste pipes.
- In very cold weather, regularly run cold water through your taps as it brings less cold water in from external underground pipes and helps prevent freezing.

- Keep the door to your sink unit open, as this will allow the heat to circulate
- Find out where your mains water stop tap is, and ensure it works. If you cannot find it, or it does not work properly, tell our Repairs Desk and we will advise you or arrange a visit/repair.
- If you leave your home empty in the winter, leave the heating on at a low temperature twenty-four hours a day, or contact our Repairs Desk to arrange for a drain down of the system.

If you turn the water off while you are away (via the stop tap), on your return make sure that water runs through all the taps etc, before turning on the heating.

If you do have a freeze up, try and gently thaw the pipe by directing a fan heater or hair dryer onto the affected area – do not use blow lamps. Do not light boilers or fires with back boilers, as this may cause an explosion if they are frozen. Contact our Repairs Desk on 0800 3581401 or 01768 861434 for advice.

**Remember, you have a responsibility to take care of your home. If damage is caused through negligence, you may be recharged. You should also insure your possessions against loss, theft or damage.**

## **Section 4**

### **Your Rent**

#### **Paying your rent**

All rent is due on a weekly basis and is payable in advance. We will accept fortnightly and monthly payments of rent provided it is in advance.

The main ways you can pay your rent are:

- By a swipecard, which will enable you to pay at any 'PayPoint' outlet, which can be found in some shops and garages, and Post Offices
- Via the internet
- Over the telephone to our office, using your debit card



- By standing order, where you go to the bank and set up regular payments
- By direct debit. We will sort everything out for you so you know your rent is paid on time every week. We offer payments of weekly, first of the month and fifteenth of the month, whichever is most convenient.
- Text Payments - to use this service you must register on the [www.allpayments.net/textpay](http://www.allpayments.net/textpay) website, providing your debit and swipe card details. You will then receive a text password to use with your debit card. Once registered you can make payments and check your account history at the touch of a button.

Payment by direct debit is the cheapest method to administer, costs are kept down making funds available for providing other services such as repairs and improvements.

You will receive notification of your new rent each April. **If your account is kept up to date, you will receive four free weeks each year.**

## Rent Statements

You will receive a rent statement periodically throughout the year. These are purely for your information only, and details all transactions on your account. The last line of the statement will tell you if your account is in credit or arrears. If you are in arrears you must contact the office so that we can help.

## Housing Benefit

If you have a low income, whether you receive income support or a low wage, you should fill in a Housing Benefit form available from the Local Authority Housing Benefit Department, Benefits Agency or the Association's offices.

The Local Authority who process the form will tell you how much benefit you are entitled to, by way of a letter which you should keep. If you do not receive this letter within 21 days, you should contact them immediately. Eden Housing Association will hold you responsible for repaying any arrears arising because of unclaimed

Housing Benefit, late claims, or overpayments of Housing Benefit that the Local Authority has claimed back.

It is important that you keep the Housing Benefit staff at the Local Authority informed of any changes to your circumstances, such as changes in income, savings or people living in your home, as this may affect the amount of benefit you receive.

You have agreed as part of your Tenancy Agreement that you will arrange for your Housing Benefit to be paid directly to us, for ease of administration. This method also avoids unnecessary late payment of rent.

## **Rent Arrears**

Eden Housing Association has a firm policy with regard to tenants who do not pay their rent promptly. Recovering rent arrears increases the costs of running the housing service, which are then paid by tenants who do not pay regularly and on time. This is neither fair nor acceptable.

We recognise that there can be times when you may find it difficult to pay your rent. When you realise that you are facing difficulties please do not hesitate to contact our office to discuss the problem in the strictest confidence. We will be sympathetic towards your situation and will try to help. The Association is committed to give as much advice and support as possible to those facing difficulties with their rent. If you do not contact us, we cannot even start to help.

If you fail to contact us or to keep agreements to repay your arrears, we will take legal action against you to recover the debt. The first step we will take towards repossessing your home is through serving a Notice of Seeking Possession. This document informs you of our intentions to take you to court because of your arrears. If no attempt is made to clear the arrears the Association will request a Court Hearing. You will be informed of the date of the hearing and given an opportunity to explain your circumstances to the County Court Judge. Eden Housing Association will ask the judge to pass a Possession Order, requiring you to give up possession of your home. In most cases the judge will suspend this order and allow

you to remain in your home provided you keep to a payment order. If your case is heard in court, you will be required to pay the costs of the hearing, and your name will be entered into the County Court Register which may affect your credit rating. If you fail to keep to the order to repay your arrears, Eden Housing Association can request the Court Bailiff to take possession of your home without a further court hearing being necessary.

## **Help with charges not covered by Housing Benefit**

If you have any personal service charges, it is possible that you may be able to claim assistance with your payments. Please ask staff for further information.

## **How we calculate you rent**

Your rent is calculated using the Rent Restructuring Scheme. This was a Government policy that was brought in to calculate a target rent charge based on various factors, including the market rent of the property.

## **Former Tenant Arrears**

When leaving an Eden Housing Association property, we ask you to leave us with a forwarding address so that we can contact you if necessary. We will attempt to trace any former tenant who has left the property with arrears on their account. If after attempts to contact the former tenant without response or payment, we will pursue to recover the debt through the Small Claims Court until the debt has been fully paid. Court action will incur costs which are added to the outstanding arrears on the account.

## **Section 5**

### **Repairs and Maintenance of your Home**

#### **Reporting a Repair**

Call us on **0800 3581401** or **01768 861434**; these numbers are available 24 hours a day. Outside of office hours (9am – 5pm), please report **emergencies only** on this number. See below for types of emergency repairs.

For non-emergency repairs, you can also write to us at Blain House, Bridge Lane, Penrith, Cumbria CA11 8QU. Please describe the repair needed as clearly as possible, and give us some access details, including a contact telephone number if you can. Or you can e-mail us, giving the same details as above, on [repairs@edenha.org.uk](mailto:repairs@edenha.org.uk), or complete the on-line form on our website [www.edenha.org.uk/repairs](http://www.edenha.org.uk/repairs). You can also report a repair in person, by calling in at reception during office hours, or to any of our Officers visiting your estate or locality.

All repair requests will be acknowledged by post, and you may receive a form asking you to make your comments on the work done. Please return these forms in the pre-paid envelopes provided, as your comments help us to monitor the service provided by both ourselves, and our contractors.

## **Emergency Repairs**

Emergency repairs are defined by the Association as the following:

- Any fault which could lead to death or injury of occupants, visitors or public
- Any fault which could seriously endanger the health of occupants, visitors or public
- Any fault which could cause extensive damage to our property or your belongings
- Any fault which could cause serious inconvenience to you and/or your household or other residents

Examples of emergency repairs:

- Collapsed floors or ceilings
- Blocked WC (when only one in the property)
- Total loss of heating (winter months)
- Total loss of electric power (not caused by utility services)
- Renewal of lock when door cannot be secured
- Burst pipes or tanks (but not weeping/leaking pipes or dripping taps)
- Blocked drains where effluent is overflowing within the property

Emergency works will normally be restricted to the immediate rectification of the fault ('make safe'), or protection of the residents and/or the dwelling, unless the defect can most efficiently be rectified at that time. The current response time for emergency repairs is attendance within 2 hours of you telephoning us, 24 hours a day.

Outside office hours, you will be able to telephone emergency repair requests directly to our standby service, which will respond appropriately as stated above. Any further work will be ordered and carried out within the appropriate timescales.

**You may be recharged when an emergency repair request is made which is clearly not an emergency.**

## **Appointments**

During 2012 we intend to introduce a new process that will no longer be target-led, ie the resident will be able to choose a specific date for their repair to suit their requirements instead of being told it will be done within a set timescale.

Our objective is to ensure we provided a simple repair reporting process giving customers either a same day emergency service or a specific date when other repairs would be done.

From the end of 2012 our simplified repair service will consist of only two categories which cover all types of repairs. The categories under the new repairs contract will now be:

- Emergencies - make safe or emergency repair
- Appointments - offered for all other repairs

A repair appointment within 21 working days will be offered for all other repairs, from the day the repair is reported to us. Qualifying Repairs under the Right to Repair legislation will have their appointments made in accordance with the specified timescales.

We will offer an appointment slot that is available during the normal working week. If this is not suitable, we will offer an appointment outside what is seen as the normal working week, eg early mornings or late evenings.

In addition to the above, appointments will be offered for an inspection where repairs require additional technical/specific advice or the replacement of major components.

## **The Right to Repair**

If you have reported an urgent repair to us and the repair is not carried out within the target time stated on the repair receipt sent to you, you can request the use of a second contractor to carry out the repair.

For further details on this, please see Section 2.

## **Rechargeable Repairs**

We are not responsible for repairs which are your responsibility. In addition, we are not responsible for repairs when the damage is caused by you, any member of your household or any visitor to your home.

If you request us to do a repair which is either your responsibility or has been caused by wilful damage or negligence, you will be informed of this at the time of reporting. You can organise for any such work to be done yourself, although this must be to our standards. Advice on this can be obtained from our offices.

If you wish us to carry out the work, you will be given a fixed price to pay (based on contractor charges plus VAT and administration). A list of current charges for the most common rechargeable repairs is available from our offices. Once the work has been completed, an invoice will be sent to you and you must arrange full payment or payment by instalments.

Remember that when you leave your home, someone else will move in. You are responsible for ensuring that all your personal belongings, furniture and any rubbish are removed before you leave. If you fail to leave the property and all the Association's fixtures and fittings clean and in a good and lettable condition, you will be recharged the costs of decorating, cleaning, clearance and any works done to rectify damage. Don't forget to clear outhouses, sheds and loft spaces as well.

If any damage is caused by vandalism or burglary, you should always get an incident number from the Police. We will not recharge you if you can provide us with this number.

## **Pest Control**

We are not responsible for pest control in or around your home. You can find various firms in the Yellow Pages who will come and treat the pests, for a charge. You may also contact your local Environmental Health department for advice.

## **Who is responsible?**

<b>Eden Housing Association</b>	<b>You</b>
Non-adopted drains, rainwater gutters, pipework and gullies	
External fabric of dwellings, including roofs, walls, doors and windows	Cracked/broken glass to doors and windows caused by negligence, misuse or wilful damage
Chimneys, chimney stacks and flues	Surface defects and minor cracks in plasterwork
Garages within the curtilage	Items such as furniture, electrical appliances or garden sheds accepted as part of a mutual exchange or provided by us
Footpaths, steps, ramps and handrails within the curtilage where they form the principal means of access to property	Footpaths, steps, ramps and handrails within the curtilage where they do not form the principal means of access
Boundary walls and fences where dangerous to the public	Wooden sheds and outhouses
External painting	All internal decoration

Sanitary ware and fittings	Plugs and chains for sinks, wash basins and baths. Toilet chains and pulls, wc seats
Solid fuel bunker where solid fuel is principal means of heating, and outhouses	Damage to fire bars, ash pans, fire stool and frets, enclosed solid fuel fire glass and grates caused by negligence, misuse or wilful damage or incorrect use of fuel
Trees and large shrubs within curtilage of dwelling if dangerous to the public	Maintenance of gardens in a tidy and weed free condition, and to maintain the good visual amenities of the neighbourhood and to maintain the height of shrubs and small trees
Installations for the supply of water, electricity and gas (where available) and sanitation	Light bulbs, fluorescent tubes and starters, and provision of electric plugs for your own equipment, including fuses
Electrical fittings and wiring which have been provided by us	Telephone, television and radio aerials, satellite dishes and cable installations, including associated wiring and fittings, unless provided by us
Fitted water and space heating appliances including open fires	Your own electrical, gas and water fittings, including the fitting of your own cooker and washing machine
Kitchen units and sink where provided or adopted by us	Regular testing of battery operated smoke alarms, where provided by us, and replacing batteries



Internal joinery items, fixtures and fittings provided or adopted by us	Infestation by insects or vermin
Showers where provided or adopted by us	Regular cleaning of shower heads to prevent build up of residue
Washing line posts	Washing lines & whirly gigs

In addition, you are responsible for any work necessary because of the fault, neglect or misuse by you or your household, or where equipment or alterations were fitted or carried out by you (or under your discretion).

You are responsible for reporting repairs as soon as they become apparent. You are also responsible to be present for any internal repair appointment in order to give the contractor access, or to make suitable arrangements with the contractor for access, or give at least one working day's notice to the contractor to make an alternative appointment.

You must also make reasonable steps to prevent frost damage (see Section 3).

## Annual Servicing

The Association has a legal responsibility to carry out a gas safety check in your home every twelve months. It is a criminal offence if we fail to carry this check out. This important check is carried out to make sure that the appliances we provide in your home are working correctly and are safe.

When your gas fire or boiler needs checking, our GAS SAFE registered contractors will contact you and arrange to visit and carry out this work, which is **free**. If you are not at home, they will leave a card asking you to contact them to make a further appointment. It is very important that you telephone immediately, even if you think a gas safety check has recently been completed.

As part of the annual service and gas safety check, we will also check gas cookers and gas fires owned by you – however, any repairs required will be your responsibility.

Most tenants co-operate with us and the gas safety check is carried out quickly and efficiently. However, there are a small number who do not allow us access into their homes to carry out this work. If you do not respond to our requests to carry out the annual gas safety check, we will have no option but to apply to the courts to grant us access to carry out the check. This will be an unnecessary convenience for both you and the Association, and you may have to pay the court costs.

We also carry out annual safety checks to solid fuel and oil fired appliances. As above, if you do not respond to our requests for access, we will have no option but to apply to the courts.

**Your safety is our main priority**, please respond promptly to any calling cards or letters from us, our servicing contractors or our solicitors.

Note: dependent on the type of solid fuel being burnt, you may have to carry out additional flue cleaning. Eden Housing Association will not be responsible for any costs following failure to do this.

## **Safety in the Home**

### **Fire precautions**

- Check your battery operated smoke alarms once a week, and replace the battery if necessary
- Have a fire plan – know how to escape safely
- Don't drink alcohol and fry – never leave chip pans unattended
- Put out all cigarettes safely – don't throw them into bins
- In the event of fire – **GET OUT, CALL THE FIRE BRIGADE AND STAY OUT**

## If you smell gas

- Open doors and windows
- Turn the gas off at the meter
- Don't smoke or use naked flames
- Don't use electrical switches
- **Call National Grid on 0800 111999**
- Call us as soon as you can afterwards
- **DO NOT BLOCK UP OR CLOSE VENTS**

## Electrical Safety

- Unplug appliances when you are not using them
- Do not overload sockets – only use one appliance at a time in each socket
- Make sure you use the correct size fuse in plugs
- If electrics are affected by water leakage **DO NOT TOUCH** and turn electricity supply at the consumer unit main switch and contact us immediately

## Who's at the door?

All Association staff and contractors carry photo-identity cards. For you own safety and security, **ALWAYS** ask to see ID cards before allowing anyone into your home, and check them carefully. Association staff should always show their ID without being asked.

## NO ID – NO ENTRY

## Section 6

### Energy Efficiency

#### *Energy Efficiency In Your Own Home*

### Electrical Goods

When replacing your electric cooker, fridge, freezer, fridge/freezer, washing machine, dishwasher or kettle look for the Energy Efficiency Recommended logo.

Products are rated from 'A'(most efficient) to 'G'(least efficient).

If your appliance is over 10 years old consider replacing it as it could be costing you up to £35 per year in electricity compared to an 'A' rated appliance.

The following handy tips which will reduce your energy use and cost you nothing to do:

### **Fridge & Freezers**

- Avoid leaving fridge and freezer doors open
- Do not put hot or warm food in them
- Defrost your fridge regularly to keep it running efficiently and cheaply
- If it frosts up quickly get your door seals checked
- Don't position them next to your cooker or boiler, if it has to go here ensure that there is a good well ventilated gap between appliances
- A freezer is more efficient when full, fill any unused voids with empty sealed containers, a chest freezer is more efficient as the cold air inside it doesn't fall out when the door is opened

### **Washing Machines & Dishwashers**

- Wash with a full load
- Try to use a low temperature setting, reducing from a 60 to a 40 degree wash will save a third of the energy per wash

### **Tumble Dryers**

- Whenever you can, dry clothes on an outside line, this will cost you nothing
- If you have to use a tumble dryer then:-
- Ensure that it's vented externally or it could cause condensation
- Buy one with an electronic moisture sensor control which is most efficient or a temperature sensor control. Timer control only models are the least efficient.

- Reverse-action dryers can save energy when drying large items of fabric
- There is little difference in energy consumption between condensing tumble dryers and air vented dryers
- Don't put really wet clothes into a tumble dryer: wring out or spin-dry first
- Make sure filters are always clear of fluff
- If clothes are to be ironed remove them before they are completely dry, avoid over drying – use the moisture sensor control if available

### **Televisions, videos, stereos, computers, cordless and mobile phones, electric toothbrushes or anything with a neon standby light**

- Products still use energy when left on standby, so avoid leaving them on this setting
- Remember not to leave appliances on charge unnecessarily
- Check any operation manuals to make sure switching off won't reset the appliance's memory

### **Cooking**

- Choose the right size pan for cooking food, a flat pan base is preferable (the base should just cover an electric cooking ring). With gas the flame only needs to heat the bottom of the pan, and not spread up the sides
- Keep lids on pans when cooking
- Don't use more water than you need in a pan this will waste energy and could spoil the food

### **Kettles**

- Make sure water covers the elements of your electric kettle, only heat the amount of water you need. Jug-type kettles need less water as they have smaller elements.
- If everyone in the UK did this enough energy would be saved to power every street light.

## **Taps**

- In just one day, a dripping hot tap can waste enough water to fill a bath – make sure they're turned off

## **Lighting**

- Remember to turn off lights when rooms are not in use
- Try to use energy saving light bulbs – especially in areas where they'll be left on for long periods of time. They can save you money as they use a quarter of the energy of a traditional light bulb to create the same amount of light, they are initially more expensive but can last up to 12 times longer - check the light bulb packaging for details. If every house in the UK had one energy saving bulb enough energy would be saved to light 2 million homes.
- If you've got outside lighting, check that it's sensor or daylight controlled or ensure it's only on when needed
- Adjust your curtains or blinds to your windows to let in the maximum amount of daylight
- If you've got street lighting report to your local Council if the lights are not working or on during daylight hours

## **Central heating**

- You can cut your heating costs by up to 17% by controlling your heating more effectively by looking at individual room temperatures, temperature of stored hot water, and on/off times for heating and hot water, this includes switching off the boiler when heating is no longer required
- Using a low setting for a long time is cheaper and more comfortable than turning heating off and on
- Turning down your thermostat by 1 degree centigrade can cut 10% off your fuel bills
- If you're going away from home in winter leave the heating on with the thermostat on a low setting this will provide protection from freezing at a minimum cost
- Avoid furniture and curtains being in front of radiators or heaters

- Always close your curtains at dusk to reduce heat escaping
- Should you need a new boiler, you could be offered a combi boiler as a replacement. You should consider this as this type of boiler only heats the water you use and therefore saves energy in not having to store hot water.
- Inform the repairs desk if your hot water cylinder is not lagged or lagging is damaged, or if insulation or lagging is missing in your roof void. This could be as a result of it not being refitted following repair work.

### ***Water Consumption & Conservation***

Many properties now have water supplied through a meter. Reducing the amounts of water you use in your home could save you money and save a valuable resource:

- Keep a check on your meter reading, a burst may not be noticed if concealed, water could be leaking away and costing you money without you being aware of it
- Always report property leaks, overflows running and dripping taps immediately to the repairs clerk, remember to turn off any valves to reduce the problem
- Report any outside bursts on the water main to United Utilities (for most Cumbrian properties) on 0800 330033 or Northumbrian Water (for properties in Alston/Nenthead area) on 0800 393084

**Below are some tips on water conservation in your home, most of them are common sense measures.**

### **Bathroom**

- If you have a shower in your home use it rather than the bath, if you haven't a fitted shower a cheaper alternative can be the flexible hose type shower fitted to the taps (Power showers can use more water than a bath)
- If you have a bath, run it at the required temperature rather than filling with over hot water then having to cool it down
- When using the hand basin, put in the plug and run sufficient water only

- When brushing your teeth use a cup or glass for the water you need
- Consider getting spray taps or inserts fitted to your wash hand basin this could reduce water wastage here by up to 70%
- If you have a dual flush cistern on your WC only use the Full flush to dispose of solids, if you have an old large cistern its capacity can be reduced by the careful insertion of a plastic bottle or bag

## **Kitchens**

- Try not to rinse things under a running tap - use a bowl of water instead
- Use a bowl in your sink and recycle the water from it outside in your garden

## **Gardens**

- Fit a water butt to your external rainwater pipe and use this water for watering plants etc
- Use a watering can in your garden rather than a hosepipe

## **Section 7**

### **Information for Older People and Persons with a Disability**

Many of our tenants are older people, and the Association is committed to ensuring that this group of tenants are properly served. The Association works and has contact with many other organisations in the surrounding area that provide services for older people (see useful contacts).

### **Community Alarms Service**

We offer a range of Care Alarm Services to help maintain your independence at home without the need to move. We can provide an alarm unit, pendant button and smoke alarm, which will connect through to a 24 hour monitoring centre who will be able to summon assistance should you need it.



Our staff can visit you regularly to provide advice and guidance on a range of issues including benefits, local support groups, aids for independent living and more.

In many areas of the district we are also able to offer a 24 hour response service should you require assistance at home and have no family or friends locally available to come and help you.

We are also able to add additional items (such as fall detectors, flood detectors etc) to any alarm we install.

Our services are constantly evolving – please contact us for full details.

## **Sheltered Housing Service**

The Association has 5 sheltered housing schemes, in the following locations:

- The Crescent, Clifford Road, Penrith
- Sim Court, Pategill, Penrith
- Wasdale, West Lane, Shap
- Mill Gardens, Hartley Road, Kirkby Stephen
- Grisedale Croft, Church Road, Alston

These warm and friendly housing schemes offer self-contained flats and bungalows within a communal setting. They are intended for single people and couples over 55 years of age who are in need of a degree of support or who want company. Each of these schemes has a communal lounge and laundry facilities for the benefit of all tenants.

The support service provided at our sheltered housing schemes is currently under review.

Each property is connected to Careline – the emergency alarm service, which ensures that 24-hour emergency cover is available.

## **Extra Care Sheltered Housing Service**

The Association has 2 extra-care schemes, in the following locations:

- Rampkin House, Appleby
- Heysham Gardens, Carlisle

Extra-care housing is for individuals who require a higher level of support to maintain their independence.

If you would like more information about our Sheltered Housing Services please contact our office.

### **Independent Housing suitable for Older People**

We have many flats, bungalows and a small number of houses, which are designed for, and especially suited to older and disabled tenants. These properties are not for sale under the 'Right to Buy' or 'Right to Acquire'. You should apply for one of these properties by contacting our office.

### **Age UK (formerly Age Concern)**

Age UK is an organisation which provides many services throughout Carlisle and Eden. Their services include advice, day care and general helping services for older people and their carers. Age UK can be contacted in the following towns on the telephone numbers below:

Penrith 01768 863618

Kirkby Stephen 017683 72266

Alston 01434 382323

Carlisle 01228 536673

### **Aids and Adaptations**

Aids and Adaptations to our properties can be undertaken to allow people to live more comfortably at home. Examples of aids and adaptations are:

- Easier tap fittings
- Handrails
- Ramps
- Lifts to help people in and out of the bath

If you feel that you need the assistance offered by these kinds of aids and adaptations to your home, please contact Cumbria Social Services at Friargate, Penrith on 01768 812242. An Occupational

Therapist will visit you to assess your needs and will request works to be done at your home, possibly by us, if this is felt to be necessary.

There are now a wide range of telephone products which are a help to older people who may be hard of hearing, or have difficulty seeing. If you are housebound and require further information, you can call BT free on **0800 800150** and ask for the Age and Disability Action Team.

## **Section 8**

### **Resident Involvement**

#### **Consultation**

We are committed to consulting you and other tenants when we are preparing to do improvements to houses and housing estates. When works are being planned you will be visited to be informed:

- When the work will start
- When it will be completed
- Where appropriate, what choices you have in the materials, colours and styles of products

We will also consult you on any changes to our management and maintenance service such as rents, estate management, repairs and improvements.

#### **Eden Community Homes and Organisations (ECHO)**

##### **“Make YOUR voice heard and get answers”**

ECHO is the united voice of tenants, residents and other customers of Eden Housing Association. ECHO has been constituted on the principle that residents who have an interest in the work of EHA also have the right to participate in the decision-making affecting their homes and environments. ECHO's primary aim is to promote tenant and resident involvement they:

- Influence policy and procedures and monitor performance
- Make sure tenants and residents get the information they need to make decisions

- Provide training and development opportunities
- Support affiliated Tenants' & Residents' Associations, Community Representatives and Community groups

ECHO membership is open to all tenants and residents living in EHA properties, and to those living close by. Others are always welcomed as guests. A full meeting of ECHO members is held six times a year, and a number of sub-groups also meet regularly. Want to find out more or maybe get involved?

For more information, get in touch with the resident involvement and community development staff at Blain House by emailing [getinvolved@edenha.org.uk](mailto:getinvolved@edenha.org.uk) or calling 01768 861400.

We produce a newsletter called 'Viewpoint' which is sent free of charge, four times a year to every Eden Housing Association tenant and former tenants who have purchased through the Right to Buy. 'Viewpoint' has a wide range of articles of interest, describing what the tenants and Association are doing, providing useful contacts and other information.

The 'Viewpoint' will incorporate questionnaires to enable you to express your views on our service.

ECHO arrange for two representatives to attend the monthly Cumbria and North Lancashire Tenants' Forum meetings. Good practice and joint working procedures are discussed and encouraged at these meetings.

## **Tenants' and Residents' Associations**

A number of areas in which we have properties have their own Tenants' and Residents' Association groups. These are funded through Eden Housing Association. These groups meet regularly and they provide an ideal opportunity for tenants and residents to get together, get to know each other and act as a common voice in telling us their opinions.

If you would like to know more about the Tenants' and Residents' group in your area please contact our office. We can also help to set up groups if there isn't one in your area at the moment.

In areas where there isn't a Tenants' and Residents' Association individuals are able to represent the community by becoming a Community Representative. Community Representatives have a defined management area which they cover and the community in this area are consulted on who represents them. Community Representatives are able to bring issues of concern to the Association on behalf of the community and are also able to be the point of contact for the Association.

## **Community Development**

Community Development is a range of practices we implement in our unique rural and rural market town area in order to improve local conditions and facilities. It allows people the opportunity to participate in public decision making and to achieve greater long term control over their circumstances.

Community Development has no boundaries and is not restricted to Eden Housing Association tenants and residents, as the activities undertaken may include all people within the specific Community.

We are committed to undertake community development activities, which will create and sustain safe, friendly and happy communities where everyone can have the chance to get involved, and where everyone shows respect for one another.

We will identify opportunities to promote and develop the Association's work with its customers and with the wider community. We will endeavour to work in partnership with other agencies such as the Police, Voluntary Groups, Youth and Community Organisations, District and County Councils, local housing associations and Parish Councils.

We will provide any assistance we can with activities such as summer trips, play areas, toy library, after school clubs, training, residents' groups, youth groups, community gardens, art clubs, food co-ops, community centres, gardening clubs, recycling, credit unions, sports facilities, sports equipment, Christmas parties, Britain in Bloom and community businesses.

We arrange activities as part of national events such as the Big Tidy Up, National Play Day, European Neighbours' Day and National Citizens Service; ensuring our local communities are given the opportunity to take part in national events.

We aim to encourage young people to become more active in the community, both as individuals and through inter-generational activities. We will also provide assistance funding and completing appropriate funding application forms for Community Development activities.

## **Section 9**

### **Equality and Diversity**

We are committed to taking positive steps to ensure that equality of opportunity exists for all our tenants, and we seek to combat less favourable treatment, prejudice and discrimination on the grounds of age, gender, marital status, parental status, ethnic origin, nationality, lifestyle, sexual orientation, colour, disability, or religion or belief.

Our Equality and Diversity Policy is reviewed regularly to ensure that we are continuing to improve and the views of the Tenants' Forum are taken into consideration as part of the review process. Equality and Diversity issues are also considered when monitoring and reviewing all of our policies and procedures.

All of our employees and Board members receive training on Equality and Diversity issues, and we take steps to ensure that contractors who work for us follow the same principles as the Association.

### **Access to Services**

We aim to ensure that everyone has access to our services, to our offices and to information about us.

Our offices are accessible to disabled people and our reception area has facilities both for disabled people and people with young children. A 'loop' system is available to help people with hearing difficulties, and we can also provide access to interpreters, sign language interpretation and lip speakers.

We produce a wide range of information for our tenants and other customers, and we will do what is reasonable to provide information in alternative formats on request. This includes tape, Braille, large print and translations. If we encounter difficulties meeting your request, we will discuss the best solution with you.

## **Resident Involvement**

We are keen for all of our tenants to have the opportunity to participate and to contribute their views and ideas. With this in mind we can provide assistance to those who need help to enable them to attend meetings. We also consider alternative ways of involving all tenants in order to avoid excluding those who are unable to attend meetings, such as help with childcare costs or provision of crèche facilities at tenants' meetings.

Tenants' and Residents' Groups are also encouraged not to discriminate against people from any sector of the community through training and the Code of Conduct for Tenants' and Residents' Groups.

## **Special Needs Accommodation**

All of our newly built properties are built to an accessible and flexible standard and we work closely with Cumbria Social Services and Local Authorities to carry out adaptations to properties for the benefit of tenants who are disabled.

## **Harassment of Tenants**

We are strongly opposed to all forms of harassment and we have procedures in place for investigating complaints of racial or other harassment as a matter of priority. Where claims of harassment are proven, action will wherever possible be taken against the perpetrators rather than moving the victims affected by it. See Section 3 for further information on our racial harassment policy.

If you are subjected to any form of harassment please contact a member of the Housing team as soon as possible.

Copies of our Equality and Diversity Policy are available on request.

## **Section 10**

### **Useful Contacts**

#### **Board Members**

If you wish to get in touch with any of our Board members, please contact our office and we will be happy to help.

#### **Local Information**

**Allerdale Borough Council:** Allerdale House, Workington CA14 3YJ Tel: 01900 702702

**Carlisle City Council:** Civic Centre, Carlisle CA3 8QG Tel: 01228 817000

**Eden District Council:** Town Hall, Penrith, Cumbria CA11 7QF Tel: 01768 817817

**Cumberland Infirmary:** Newtown Road, Carlisle CA2 7HY Tel: 01228 53444

**West Cumberland Hospital:** Homewood, Hensingham, Whitehaven CA28 8JG Tel: 01946 693181

**Penrith Hospital:** Bridge Lane, Penrith CA11 8HX Tel: 01768 245555

**Penrith Police Station:** Hunter Lane CA11 7UT Tel: 0845 3300247

**JobCentre Plus:** 0845 6043719

**Cumbria County Council Adult Social Care & Health**

**Department:** Friargate, Penrith CA11 7NX Tel: 01768 812242

Civic Centre, Carlisle CA3 8QG Tel: 01228 227000

**Citizen's Advice Bureau:** 2 Sandgate, Penrith Tel: 01768 863564

5 Old Post Office Court, Carlisle CA2 8LE Tel: 01228 633900

Vulcans Lane, Workington, CA14 2BT Tel: 01900 604735



**Cumbria Probation Services**, Tel: 01228 560057

### ***Utility Suppliers***

**United Utilities** – Account Enquiries (unmetered accounts) 0845 7461100

Account Enquiries (metered accounts) 0845 7462222

Electricity Northwest (no supply) 0800 1954141

Leakline 0800 330033

Water Supply enquiries 0845 7462200

**Northumbria Water** – Billing Enquiries 0845 7335566

Leakline 0800 393084

**British Gas** – Gas billing and general enquiries 0800 0480202

**Npower** – Pre-payment meters 0845 0704853

Monthly Direct Debit 0845 0704851

**EON** – 0845 3024315

**National Gas Emergency Hotline** – if you can smell gas call **0800 111999** immediately

### **National Helplines**

**Cruse Bereavement Care** – Tel: 0844 4779400 web: [www.crusebereavementcare.org](http://www.crusebereavementcare.org) – helpline for the bereaved and those caring for bereaved people

**Carers Line** – Tel: 0808 808 7777 web: [www.carersuk.org](http://www.carersuk.org) – advice and information for all carers

**Childline** – Tel: 0800 1111 web: [www.childline.org.uk](http://www.childline.org.uk) – helpline for children and young people to age 18, in danger, in distress or with any other problem

**Environment Agency Floodline** – Tel: 0845 9881188 web: [www.environment-agency.gov.uk](http://www.environment-agency.gov.uk) - 24 hr advice on floods & flood warnings

**The Samaritans** – Tel: 08457 90 90 90 web: [www.samaritans.org](http://www.samaritans.org) – 24 hr confidential emotional support helpline for anyone in crisis

**Family Lives** – Tel: 0808 800 2222 web: [www.familylives.org.uk](http://www.familylives.org.uk) – help and support in all aspects of family life

**NHS Direct** – Tel: 0845 46 47 web: [www.nhsdirect.nhs.uk](http://www.nhsdirect.nhs.uk) – 24 hr confidential helpline offering advice & information if you or your family are feeling ill or have health concerns

**Shelterline** – Tel: 0808 800 4444 web: [www.shelter.org.uk](http://www.shelter.org.uk) - housing advice line offering independent information and advice in confidence to anyone with a housing problem

**National Debtline** – Tel: 0808 808 4000 web: [www.nationaldebtline.co.uk](http://www.nationaldebtline.co.uk) – help for anyone in debt or concerned they may fall into debt

**Age UK**– Tel: 0800 169 8787 web: [www.ageuk.org.uk](http://www.ageuk.org.uk) – advice and information for older people

**Crimestoppers** – Tel: 0800 555 111 web: [www.crimestoppers-uk.org](http://www.crimestoppers-uk.org)

**Women's Aid** – Tel: 0808 2000 247 – national charity working to end domestic violence against women and children  
Let-Go (Carlisle & Eden) Tel: 01768 892179

**Victim Supportline** – Tel: 0845 30 30 900 web: [www.victimsupport.org.uk](http://www.victimsupport.org.uk) – helpline offering emotional support and practical advice for anyone affected by crime



We will do what is reasonable to provide information in alternative formats on request, including tape, Braille, large print and translations.

If we encounter difficulties meeting your request, we will discuss the best solution with you.

যদি আপনি এই ডকুমেন্ট অন্য ভাষায় বা ফরমেটে চান অথবা যদি আপনার  
একজন ইন্টারপ্রেটারের প্রয়োজন হয়, তাহলে দয়া করে আমাদের সাথে যোগাযোগ করুন।

本文件可以翻译为另一语文版本，或制作成另一格式，如有此需要，  
或需要传译员的协助，请与我们联系。

Jeżeli chciałoby Państwo otrzymać ten dokument w innym języku  
lub w innym formacie albo jeżeli potrzebna jest pomoc tłumacza,  
to prosimy o kontakt z nami.

Bu belgenin Türkçe'sini edinmek ya da Türkçe bilen birisinin size  
yardımcı olmasını istiyorsanız, bize başvurabilirsiniz.



Eden Housing Association, Blain House, Bridge Lane,  
Penrith, Cumbria CA11 8QU

Freephone Housing Hotline: 0800 1833948 or 01768 861470

Repairs Hotline: 0800 3581401 or 01768 861434 • [www.edenha.org.uk](http://www.edenha.org.uk)