



CORNWALL RURAL HOUSING ASSOCIATION

Tenant Handbook

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Introduction

This handbook is intended to explain what you can expect from Cornwall Rural Housing Association (CRHA) and also explain your rights and responsibilities as a tenant of CRHA.

The Association

CRHA is a Registered Society under the Co-operative and Community Benefit Societies Act 2014 and we are a Registered Provider with the Homes and Communities Agency. We are also a charitable housing association.

We work closely with local authorities and central government to provide new homes, but we are a completely independent organisation.

We are members of the National Housing Federation.

We aim to provide housing for those people most in need in the rural areas of Cornwall and on the Isles of Scilly.

The Board of Management

Overall responsibility for the work of the Association lies with the Board of Management.

The Board is made up of people drawn from all parts of Cornwall who are all interested in improving housing conditions throughout the County and the Isles of Scilly.

All Board work is done on a purely voluntary basis.

At least one third of the Board stand for re-election each year at our Annual General Meeting at which each member of the Association is entitled to a vote.

As a tenant of the Association you are entitled to become a member of the Association and then to stand for election to the Board of Management. For further details please refer to our Membership Policy.

The Staff

The day to day work of the Association is carried out by its staff.

They would like to hear from you if you have any ideas on how we can improve our services for tenants, or if you think there is anything we can do for you.

We can provide advice and help if you have any queries about Housing Benefit or other benefits.

We are also happy to hear from you if you need to report any repairs which require our attention. If you have any queries you can contact us by:

- telephoning our office on **01208 892000**
- by sending an email to info@crha.org.uk
- by writing to us at our office:

Cornwall Rural Housing Association Limited
19 Callywith Gate
Launceston Road
Bodmin
PL31 2RQ

Equality and Diversity

CRHA is committed to Equality and Diversity in both housing and employment. With respect to the provision of housing services and to the employment of staff, the Association seeks to ensure opportunity and access for all persons. No one will be treated less favourably than any other person because of their sex, marital status, race, health, disability, age, sexual orientation, social origin, religion or other personal attributes including beliefs or opinions.

Data Protection

Like many organisations which deals with members of the public, Cornwall Rural Housing Association can only function effectively if it keeps records on its tenants and on those who apply for housing.

The Data Protection Act 1998 (as amended) provides the legal safeguard for personal information. Under the Act you have the right:

- to be informed that we hold information about you to see any data that we hold
- to require us to correct or erase any data that we hold about you which is inaccurate
- to apply to a court for damages against Cornwall Rural Housing Association if you have suffered any loss because the information that was held about you was inaccurate or if it has been disclosed to an unauthorised person.

Please contact our Chief Executive if you wish to see the information held about you.

Rent and Charges

Your rent

CRHA lets its properties on weekly tenancies.

This means that the rent on your property is due each Monday in advance.

How to pay your rent

Your rent is payable in advance on the Monday of the week in which it is due.

When you become one of our tenants, you will receive an Allpay card. This gives you a choice of how and where you can make payments to CRHA.

Paypoint - you can use your Allpay card to make payment at any Post Office or any retail outlet displaying the Paypoint logo. After making a payment you will be issued with a receipt which you should keep in a safe place and check against the rent statements we send you each quarter.

Mobile Text – you can pay your rent by mobile SMS. Once you have registered for this service online at www.allpayments.net/textpay you will be able to make direct payments by debit or credit card simply by texting the amount you wish to pay.

Online Payments – you can pay your rent by debit or credit card online at www.allpayments.net.

Telephone Payments – you can pay your rent by debit or credit card by telephoning 0844 557 8321. You will need to have your card to hand.

Direct Debit - is a quick and easy way to pay, direct from your bank or building society account. If you want to set up a direct debit please call our office on 01208 892000 for further details.

If you are not sure about any aspect of your rent or if you have any difficulties with payments, please contact the Association.

Housing Benefit

It is in your interest to make an application for Housing Benefit. We can provide you with an estimate of your likely entitlement, if you wish.

If you are entitled to Housing Benefit you can ask for it to be paid direct to us. Many tenants on Housing Benefit find this arrangement more convenient for them.

Please remember that if you are entitled to Housing Benefit it is still your responsibility to ensure that your rent is paid on time, even if the benefit is paid direct to us. This means that you should make sure that you have made a proper claim for benefit and supplied all of the information required for your claim to be processed, that your claim is renewed at the appropriate time and that any queries with payments are dealt with promptly. You will also have to make arrangements to pay any rent or service charge not covered by your benefit entitlement.

Rent Statements

The Association will send you a quarterly statement of your rent account. We can also send you a statement any time you request one.

The statement will list all payments made and show any arrears or credits on on your account. Please check it carefully and contact us immediately if there are any discrepancies or if you find it difficult to understand.

Rent Arrears

This section sets out the procedures that may be adopted in situations where rent arrears occur. However, we recognise that each situation deserves to be dealt with on an individual basis and the range of procedures set out here will be applied only as appropriate.

It is essential that you pay your rent. **Failure to pay rent could lead to your eviction.**

If you have problems in meeting your rent payments, you must contact us immediately.

Rent is CRHA's main source of income and it helps to pay for a good quality housing management and repairs service to all tenants.

It is a condition of your tenancy and your responsibility to ensure that rent is paid both regularly and in advance.

If this is not possible we will respond promptly to help alleviate further more serious problems and arrange for the payment of any arrears.

This section explains:

1. What we will do at the beginning of each tenancy to advise new tenants on rent payments.
2. How we will respond if rent payments are not made.
3. What action we will take to prevent rent arrears from increasing if they occur.
4. How the legal process for dealing with rent arrears works.

At all stages we will endeavour to act promptly and correctly to situations of non-payment of rent. We will treat all information in a sensitive and confidential manner, advising you in advance of what action is proposed. We will give you every opportunity to discuss the matter with us or to obtain independent advice.

At the start of your tenancy

When you start your tenancy we can help to make an initial assessment of your entitlement to housing benefit. This may cover all or part of your rent. Until the council has assessed your claim actual figures cannot be confirmed but we can give you an idea of how much your own contribution is likely to be.

All housing benefit payments you receive are intended to help you with rent payments so they should be paid to the Association immediately.

You will be advised of the various methods of paying your rent, e.g. using an Allpay card, direct debit etc. We will also explain that you have the facility to have any entitlement to housing benefit paid direct to CRHA.

What happens if rent is not paid?

If for any reason you are unable to keep up-to-date with your rent payments you should contact us immediately.

We will arrange to visit you to discuss the situation in a sensitive manner to identify the reason for non-payment. We will also provide you with any relevant advice on welfare benefits etc.

You will be expected to make an arrangement for the payment of the arrears.

We are aware that rent arrears often occur because tenants on low incomes have to meet other debts, e.g. electricity, water or gas charges. We may be able to refer you to specialist organisations for independent advice.

Whatever the reason for non-payment of rent, it is important that once an arrangement is made for repayment it is strictly maintained. If agreements to pay rent arrears are not kept, or rent arrears continue to increase, the Association will be forced to consider further action.

Housing Benefit

It is possible that when you accept a property from CRHA you will be eligible for housing benefit. However, because of delays in the assessment of your application for benefit, rent arrears may accrue on your account.

The Association will be sensitive to this situation but we may be forced to start legal procedures if the arrears reach a high level and you have failed to supply the housing benefit department with the information it requires to assess your entitlement.

We will insist on housing benefit being paid direct to us if the arrears are the equivalent of eight weeks rent or more.

However, it remains your responsibility to ensure that the rent is paid and so it is important that you continue to press the council for the payment of your housing benefit and that you keep us regularly informed, particularly if there is any change in your personal circumstances. It is also your responsibility to ensure that your claim for housing benefit is renewed at the appropriate time.

When your housing benefit is received it should be immediately paid into your rent account.

The Legal Procedure

If there are arrears on your tenancy we may consider taking court action, particularly if you have not kept to a previously agreed arrangement. This may ultimately lead to your eviction.

The first step in this process involves the issuing of a Notice of Seeking Possession (NSP). The NSP gives you 28 days to make an arrangement to pay the arrears. If you receive an NSP it is vital that you contact us or any independent agency for immediate advice.

The NSP remains valid for 12 months after it has been issued and at any time during that period the Association can apply to the County Court for a hearing unless the account is clear. You will be notified in advance of the date of the court hearing and it is important that you attend.

Court Action

If you are in rent arrears, the County Court will be asked to give the Association a Possession Order on your home which will allow us to evict you.

This order may be suspended which will allow you to remain in your home, provided you keep to the terms of payment which the court has set. You will also have to pay the costs of any court action taken.

The Court Order will be valid until the arrears are cleared and the costs paid.

Eviction

If the Court suspends the Possession Order it is vital that you keep to the terms of the Order for the repayment of the arrears. If you fail to pay as the Court instructed the Association can, without a further hearing in Court, request the court bailiff to take possession of your home. In these circumstances the Association will not provide you with alternative accommodation.

IF YOU ARE FINDING IT DIFFICULT TO PAY YOUR RENT PLEASE CONTACT US FOR ADVICE AS SOON AS POSSIBLE.

You may also wish to get independent advice from a Citizens Advice Bureau, a housing aid centre or a solicitor.

Changes in Rent

We will not increase your rent more than once a year.

We will always give you notice of at least one month of any proposed changes in the rent.

The notification will always tell you how much the new rent is and the amount of any service charge payable.

If you are not happy with any proposed increase you have the right to refer the matter to a Rent Assessment Committee to have a market rent determined.

The Association will then charge the rent determined by the Rent Assessment Committee.

How your rent is fixed

CRHA sets its rents in accordance with any regulatory or legislative requirements, while ensuring that our rental income is sufficient to cover our operating costs and that rents remain as affordable as possible.

Social Rents - Rents on existing (pre 2014) properties

Social Rents are set in accordance with Government guidelines.

“Affordable Rents” - Rents on new properties

CRHA ensures its homes that are let on affordable rent terms are made available at a rent level of up to 80% of gross market rents, inclusive of service charges where these are applicable.

If the “affordable rent” is higher than the Local Housing Allowance (LHA) then the rent may instead be set at the LHA.

Service Charges

The Association may provide you with certain services such as maintenance of septic tanks, sewerage pumps etc. for which you may have to pay a Service Charge.

If we do make such a charge you will be entitled to receive information regarding what the charge covers and how much it costs the Association to provide the service.

Council Tax, Water and Fuel Charges

You are responsible for paying the Council Tax and any water and fuel charges for your property.

You should notify the relevant local authority, South West Water and the electricity /gas supplier of the date you move into your property.

Problem paying a bill?

If a gas, water or electricity bill arrives and you cannot afford to pay, contact the relevant company immediately.

If you arrange to pay off the amount in regular instalments, your supply will not be cut off.

Remember to let whoever you speak to know if you are on any income-related benefits and if you have children under 11, or if anyone in your house is of pensionable age.

If you need further advice you should contact any Citizens Advice Bureau.

Property Information

Repairs

CRHA aims to carry out its repairs quickly and efficiently.

Some repairs are your responsibility and some are CRHA's.

You must report any repair which is the CRHA's responsibility.

What repairs are CRHA's responsibility?

- Repairs to the structure and exterior of the building (for example, the roof, walls and floors)
- The upkeep of gutters, pipes and drains.
- The repair of baths, toilets, sinks and basins.
- Electrical wiring, gas piping, fitted heaters, radiators and water heaters.

A full list of CRHA's responsibilities is included in your Tenancy Agreement.

Here are some examples for which CRHA is **not** responsible

- Fixtures and fittings such as curtain rails.
- Cookers.
- Light bulbs and fuses.
- Keeping drain gullies clear of leaves and other debris.
- Replacing broken panes of glass.

Remember: you will have to pay for repairing anything damaged by you, by members of your household or by visitors to your property.

Emergency Repairs

This includes any repair required to avoid a danger to personal safety or serious damage to buildings.

Examples of emergency repairs include:

- Total failure of heating system between October and April
- Total loss of hot water supply for more than 24 hours
- Total loss of electricity to your property (but please contact Western Power Distribution to check if there are supply problems in the area)
- Total loss of water supply to your property (but please contact the water supplier to check if there are supply problems in the area)
- Serious plumbing leak causing damage to property

- Serious roof leak causing damage to property
- Loose roof tiles, gutters or drain pipes (where dangerous)
- Blocked toilet (where there is only one in your property)
- Blocked drains and sewers (where there is a risk of flooding)
- Broken window glass where accessible to passers-by (please supply crime number)
- Damage to external doors and ground floor windows rendering the property insecure (please supply crime number)
- Defective man-hole covers (where dangerous)
- Walls or fences in a dangerous condition

Gas leaks should be reported to the National Gas Emergency Service. The contact number will be in the telephone directory.

If an emergency repair occurs during office hours, contact the CRHA office immediately.

If an emergency repair occurs when the CRHA office is closed, please telephone **Alfi Telehealth** on:

0844 892 0013

If you cannot get any satisfactory response you may contact a local tradesman for emergency assistance.

You will have to pay for any work carried out which we consider to be not essential.

If you have to contact the fire brigade, South West Water or an electricity or gas supplier you must inform the Association as soon as possible. You will have to pay for any work carried out which is not essential.

How do I report a repair?

You can telephone the office, email, call in, write or use the Contact Us page on our website.

Access

When reporting a repair you must tell us when you will be in, or supply a contact telephone number which can be used to make an appointment with you by the contractor.

Always ask to see some proof of identity before letting anyone into your house.

When will the repair be done?

Emergency Repairs:

- will be responded to within **24 hours** of being reported.

Urgent Repairs (where health and safety are not at risk):

- will be responded to within **5 working days** of being reported.

Other repairs:

- will be responded to within **one month** of being reported.

We try to deal with all repairs quickly but sometimes we may be busier than usual (for instance after bad weather).

If your repair is not done in a reasonable time you should contact the office. Inform us of when you first reported the repair and to whom.

Doing your own repairs

CRHA tenants may be able to carry out some repairs to their homes themselves and have the cost of materials reimbursed.

Permission in writing **MUST** be obtained from the Association before any work is done.

The Association will co-operate all it can with those tenants wishing to do some of their own repairs, but permission cannot be given in all cases.

Condensation

Condensation is caused by moisture carried by warm air reaching a cold surface such as wall or glass. The water is deposited on that surface just as your bathroom mirror mists up when you have a hot bath.

If condensation is allowed to continue, it can damage your clothes, bedding and decorations. It can also cause mould growth.

How to get rid of moisture

Bathrooms and kitchens are especially prone to condensation.

If you are washing and drying clothes or bathing make sure the room is properly ventilated.

Do not let steam stay in the bathroom. When you have had a bath, open the window or use the extractor fan if you have one.

When you are cooking, close the kitchen door and open a window. If you have an extractor fan or cooker hood - use it. (It will help to stop your kitchen getting dirty too.)

If you have an air brick or vent in the wall, do not block it or you will stop the moisture getting out.

You will help to avoid condensation by using the heating system installed in your home. If you are unsure how to operate the heating system, please contact us for advice. In very cold weather it is advisable to leave your heating system on low if you are out during the day.

Decorations and Alterations

We will decorate the outside of your home regularly. We will also re-decorate any area affected following our repairs. If you wish to decorate the outside of your home yourself you must ask CRHA for permission in writing before commencing work.

It is up to you to decorate the inside of your home. This should be done to a reasonable standard and as often as necessary to keep the premises in good decorative order.

You must not paint or paper inside walls of new properties for at least **twelve months** after construction.

Before you do any alterations or improvement work you **must** get written consent from CRHA. We have to make sure you will not damage your home or make it unsafe, that the work will be carried out competently and that it will not involve the Association in any expense.

Improvement work covers building extensions, knocking down walls and putting in central heating. Check **before** you start any work.

Safety in your home

Most of the accidents which occur in the home can be avoided if you follow these simple rules:

Electricity

- Switch off all appliances not in use.

- Make sure all plugs are wired correctly and that the whole flex, not just the leads, is gripped by the clamp in the plug.
- Ensure that the fuse in the plug is of the correct rating for the appliance it is connected to.
- Check flexes regularly, never use damaged ones and do not run them under carpets or rugs.

Circuit Breakers

Your home will normally have circuit breakers instead of fuses. Circuit breakers are switches which automatically switch off in circumstances when a fuse would have blown. Reset the switch to "on" after disconnecting the appliance which caused the problem. If the circuit breaker continues to switch off, contact the Association.

Gas

If you smell gas:

- Put out cigarettes.
- Do not use a match or naked flame to find the leak.
- Avoid using electrical switches.
- Open doors and windows to get rid of the smell.
- Check to see if a gas tap has been left on or a pilot light blown out.

If you still think there is a leak, turn off the gas at the meter and call the National Gas Emergency Service. The contact number will be in the telephone directory.

Fire

- Keep matches away from children.
- Use a guard in front of an open fire when there are children or elderly people about.
- Never leave a chip pan unattended. If you have to leave the kitchen, turn off the heat.
- Do not hang clothes over or around fires, heaters or cookers.
- Do not prop open fire doors or interfere with their closing mechanisms.
- Do close all doors at night.

If a chip pan catches fire

- Turn off the heat, cover the pan with a damp cloth or lid to smother the flames.

If someone's clothing catches fire

- Lay the person on the floor, roll them up in a rug or curtain to put out the flames and call an ambulance.

If your home catches fire

- Close the door of the room where the fire started if you can.
- Make sure everyone leaves the house.
- Call the fire brigade.

Frost Precautions

Before winter, check that all water pipes and tanks in the roof or outside are lagged, and report any that are not to us.

To avoid the possibility of freezing:

- Make sure taps are turned off at night.
- If you have central heating, leave radiator valves slightly open, or set the room thermostat to about 50° F (10° C) if you are out during the day.
- Report any dripping taps or running overflows immediately.

If, despite precautions, the pipes freeze or you have a burst:

- Turn off the main stopcock and switch the immersion heater off. *(The main stopcock is usually under, or near, the kitchen sink. Make sure that you know where it is. If in doubt, ask us).*
- Turn all hot and cold taps on to drain as much water off as possible.
- Report the problem to us as soon as possible.
- If you are going away in the winter, please let us know in case of any emergencies.

Falls

Sixty per cent of deaths from accidents in the home are the result of falls. You can help to guard against this type of accident by following a few simple rules.

- Do not polish under carpets or rugs.
- Make sure stairs and landings are well lit and that they are kept clear.
- Put guards at the top of the stairs and on upper floor windows if you have small children.
- Wipe up any liquids spilt on the kitchen floor immediately.
- Repair or cover any holes in your carpets or lino to avoid tripping.
- Make sure your stair carpets are securely fixed.

Security

- When you go out, close all windows and lock both front and back doors.
- Never leave your door key under the door mat or hanging on a string behind the letter box. Thieves always look in these places.
- Some people leave a window open a few inches. Burglars find this useful too.
- Check the identity of all callers before you let them in.
- Always cancel newspaper and milk deliveries when you go away.

Keys

CRHA does not keep spare keys to your home. You will have to pay for any work if you lose your key and the lock has to be changed or forced.

Insurance

Your insurance

It is important to take out insurance on all your possessions in your home. Insurance will pay for losses caused by fire, theft and flooding etc.

If you shop around for a good deal you will find that the cost of insurance is quite low compared with the money it may save you. It is often possible to spread the cost by paying weekly or monthly.

Our insurance

CRHA is insured for injury or damage directly caused by our negligence. We are also covered for fire or storm damage to any of our buildings.

Tenancy Information

Your Tenancy Agreement

The Tenancy Agreement you signed when you moved into your property sets out your rights and responsibilities as a tenant and also our obligations as your landlord.

The following pages are intended to help you understand what is in your Tenancy Agreement, but if you require any further information please let us know.

You will also be able to receive independent advice on your position as a tenant by contacting a Citizens Advice Bureau or a housing advice service such as Shelter.

If your tenancy is a Joint Tenancy, the term tenant applies equally to each Joint Tenant.

Each Joint Tenant individually has the full rights and responsibilities set out in the Tenancy Agreement.

Altering the Agreement

With the exception of any changes in Rent or charges, your Tenancy Agreement can only be altered with the consent in writing of both you and the Association.

Keeping a pet

We ask you to request the Association's permission in writing if you wish to keep any household pet.

This permission will not be unreasonably withheld.

Where permission is given it is essential that the pet does not cause a nuisance to your neighbours and is kept under control at all times. You will not be allowed to keep any pet that causes a nuisance.

Considering others

Noise

Please remember that if you make a lot of noise you will disturb your neighbours.

When windows are open, especially hot weather, remember that sound from your television, radio or music player travels, so keep the volume down. There are certain noises which tend to carry through the structure of the building, for example, low notes from speakers standing on the floor or secured to walls.

For the sake of people who go to bed earlier than you or your family, please do not make a lot of noise late at night. Similarly if you are planning a party, it is a good idea to warn your neighbours in advance.

Roadways

Do not block local roadways and any other vehicular access. Keep them and car parking spaces clear from unroadworthy vehicles and other obstructions.

Drugs

The illegal use of drugs on our premises will be taken as a serious breach of the tenancy agreement and possession proceedings will be considered if a tenant or person residing in the premises is convicted of such an offence.

Gardens

You are responsible for keeping the external areas of your home tidy and for the cultivation and maintenance of garden areas.

Where gardens are not maintained by the tenants the Association may undertake this work and recover the cost from the tenant.

If you want to put up a shed, greenhouse or other construction you **must** put the request in writing to us and obtain our permission before any work can commence.

Refuse Storage

Different local authorities have different policies on dustbins.

Some do not provide dustbins, some provide them but charge, others provide and replace dustbins free of charge.

Contact your local authority to ask what the policy is in your area.

Littered and untidy bin areas soon become a health hazard and attract pests and vermin. It is your responsibility to keep the bin and bin areas clean and tidy. The task will be much easier if all refuse is wrapped before being placed in the bin or bag.

Large items of rubbish such as old furniture, toys or prams can be removed by arrangement with your local authority refuse collection department.

Pest Control

From time to time, homes can get infested by various pests, which may include mice and rats, ants, wasps, fleas and other insects.

You are responsible for making sure that your home and garden are free from pests at all times. If you discover any pests you should contact a pest control specialist to treat them (you can find details in the phone book).

Loft spaces

These are only for repair and maintenance. Please do not store items in your loft.

Moving Out

Your tenancy may be terminated on a Monday provided you give us one month's notice in writing.

For example, if you intend to move out on Monday the 28th, you should inform us no later than the last day of the previous month.

Your tenancy will not be terminated until you return the keys to us.

Even if you have given the required notice in writing, we will continue to charge rent until we receive the keys.

It is, of course, essential that you leave your house in a good clean condition. If any repair or redecoration is needed you will be charged for it.

You should remove all your furniture and property leaving the dwelling empty. We will pass on the cost of removing any items left behind to you.

Do not forget to have your meters read in order to avoid having to pay for any electricity, gas or water used by the next tenant. Remember to have the telephone disconnected. Please give us your forwarding address so that we can send on any mail.

Tenants leaving properties fitted with oil-fired central heating must make sure that they leave at least as much oil in the storage tank as was there when they moved in to the property.

Equality and Diversity Policy

CRHA will aim to help reduce the disadvantages that people experience by making our services more responsive to all communities and individual needs.

CRHA values the diversity of all communities and we want our services, facilities and resources to be accessible.

CRHA recognises that our ability to meet these diverse needs is improved by having a diverse workforce which generally reflects the population we serve, and which has the skills and understanding to achieve our objectives. We are committed to valuing diversity in our workforce.

CRHA has a commitment to be an organisation that:

- Develops services to achieve equality and diversity in all its activities;
- Has a workforce generally reflecting the population;
- Understands how valuing diversity can improve our ability to deliver better services;
- Actively consults with all our customers to ensure the delivery of our goals;
- Supports local authorities and other bodies in the achievement of equality and diversity;
- Actively consults with different individuals and communities to ensure that services which are provided are responsive and reflect the diversity of need;
- Provides all employees with the training and development they need to enable them to achieve organisational goals;
- Provides a supportive, open environment where all employees have the opportunity to reach their full potential;

- Listens to its customers and involves them in the development of services that recognise and value diversity; and
- Believes that both customers and employees have important parts to play in making this happen.

We will apply this policy in carrying out corporate responsibilities. We will also seek to apply it to work undertaken for us by external consultants and contractors.

Anti Social Behaviour Policy and Procedure

The following section is a summary of our policy and procedure for dealing with anti-social behaviour.

Cornwall Rural Housing Association (CRHA) believes that everyone has the right to live the way they want as long as it does not spoil the quality of life of others. This means being tolerant, accepting and respecting the needs and choices of other people.

CRHA recognises the right for tenants to enjoy the lifestyle of their choice, providing that they do not cause a nuisance to their neighbours and they do not cause damage to CRHA's property.

CRHA aims to provide good quality housing and will respond appropriately to any issues that may undermine its work. We want our properties to be situated in peaceful and secure locations where people want to live. It is our aim to maintain this position by working with residents and other agencies to:

- Take action to stop anti social behaviour and harassment of any kind
- Respond to complaints quickly and in an efficient, sensitive and consistent manner
- Offer support to the victim and take action against those responsible

Wherever possible, we will encourage and help residents to solve their differences themselves. This is often the best way of solving a problem, as often people don't realise they are causing a nuisance until it is pointed out to them.

However, we will get involved and work actively with residents to tackle the problem whenever anti-social behaviour or harassment is serious and persistent. CRHA will work in partnership with police, local authorities and others to reduce the incidence and impact of anti-social behaviour.

What will CRHA do?

- We will make it easy to report incidents, we will listen to and take all reports of anti-social behaviour seriously and deal with them promptly.
- We will ensure confidentiality and get the victim's agreement before either speaking to the person alleged to be causing the nuisance or harassment or contacting other agencies.
- We will give advice and talk through the options for effective action with the victim.
- We will carry out what we agree should be done and keep residents informed of progress.

What is Anti Social Behaviour?

CRHA defines anti-social behaviour as:

- Conduct which is capable of causing nuisance or annoyance to any person; or
- Conduct which uses or threatens to use housing accommodation owned by CRHA for an unlawful purpose.

Anti-social behaviour may cause annoyance or nuisance to anyone who has a right to live in the CRHA's property, those living in any other property in the neighbourhood and anyone else lawfully in such property or in the locality, e.g. working or using local facilities.

Example of anti-social behaviour could include:-

- Noise nuisance
- Intimidation and harassment
- The fouling of public areas
- Allowing garden areas, parking bays, etc. to become untidy
- Aggressive and threatening language and behaviour
- Actual violence against people and property
- Hate behaviour that targets members of identified groups because of their perceived differences
- Using homes to sell drugs, or for other unlawful purposes

Tenants of CRHA are responsible not only for their own behaviour but also for the behaviour of people who live with them or visit them.

Racial Harassment

Racial harassment is treated as a very serious issue by CRHA. We will take every possible step to eliminate it. Racist behaviour will not be tolerated and firm action will be taken against those involved or responsible for it.

Racial harassment can take the form of offensive or aggressive verbal remarks, physical violence or threats of violence towards people or their homes because of their race, ethnic origin or colour. A racist incident is any incident that the victim or any other person believes to be racially motivated.

Domestic Violence

Domestic violence committed by a tenant, a visitor or family member in social housing falls within CRHA's definition of anti-social behaviour.

How To Make A Complaint

If it has not been possible for you to resolve a problem yourself, a complaint about anti-social behaviour may be made to CRHA in person, in writing or over the telephone. All complaints will be dealt with in confidence.

We will not act on anonymous complaints unless they relate to something that can be easily substantiated, e.g. an abandoned vehicle, dumping of waste etc.

You may be advised that it would be appropriate for you to also contact other agencies, such as the Police or Environmental Health, who may have more powers to help you resolve your problem.

We will send you a Complaint Report Form within two working days of your initial contact. We need the information included on the form so that we can consider the seriousness of the complaint.

However, in cases involving violence (actual or threatened), damage to property or discriminatory harassment a home visit will be arranged within two working days of the initial contact and we will complete the Complaint Report Form with you during our visit.

We will also visit anyone else who requires assistance to complete the Complaint Report Form within five working days.

We will advise you of the name of the Housing Officer who will be dealing with your complaint.

Anyone returning a completed Complaint Report Form will be contacted to arrange an interview within five working days. We will normally want to interview you in your home but we can arrange to see you in our offices or another convenient location.

During the interview we will check that the information given on the form is correct and discuss what action can be taken to resolve the problem.

We will explain:

- what we can do and that our first step – depending on the severity of the problem – will be to try and settle any problems without recourse to legal remedies.
- what will be required of you in terms of evidence if legal action does prove to be necessary.

- that we will have to visit the person causing the nuisance or harassment and may have to contact other agencies but we will only do so with your consent.

We will agree an action plan with the you, the first stage will usually be a visit to the person being complained about to make them aware that a complaint has been made and to explain what action CRHA will take if the anti-social behaviour persists.

The action plan will include details of how and when we will report back to you and also what you need to do if there are further incidents.

If we hear of no further incidents we will consider that the case has been resolved. However, the case can be re-opened if the problems re-occur.

If it is clear that the case is serious enough to warrant the commencement of legal proceedings, you will be advised that CRHA will provide help and support to any residents prepared to be witnesses. Where there is a threat or a likely threat of violence towards witnesses CRHA will consult with its legal advisers and other agencies about possible alternative means of collecting evidence.

CRHA will monitor the number and outcome of cases of anti-social behaviour and harassment and report them to its Board of Management.

Anyone who is unhappy with the way CRHA has dealt with an incident of anti-social behaviour has a right to use our Complaints Procedure. A copy of the Complaints Procedure is available on request from our office. Anyone who is still not happy after going through our Complaints Procedure has the right to contact the Housing Ombudsman, whose address is given in our Complaints Procedure.

Harassment

What is harassment?

Harassment can take many forms. It includes slogans daubed on walls; abuse used in arguments; rubbish dumped on doorsteps; stone throwing; abusive literature sent through the post; wilful damage to property or physical attack, etc. Some neighbour disputes may also stem from, or lead to, incidents of harassment.

Harassment is a ground for eviction.

In the Tenancy Agreement a clause is included which places an obligation on tenants not to harass or cause a nuisance to neighbours. We are prepared to take court action against those who break their tenancy agreement in this way - action which could lead to eviction if harassment is proved.

What to do if you believe you are being harassed:

- Contact your local Police Station immediately.
- Report any incidents to CRHA, preferably (but not necessarily) by letter. Ask for an interview with your Housing Officer.

Do **not**, on any account, give up your accommodation without consulting CRHA.

Violence in the home

If you are a victim of violence in the home or you are suffering sexual abuse or any other form of harassment, please contact us and we will do our best to help you.

Transfers

We hope the property you live in now is suitable for your needs. If your circumstances change we will consider your request for a transfer. We cannot transfer everyone who wants to move because of the demand for certain types of home. We will give priority to those who most need to move.

When we decide who gets priority for a transfer we will take a number of things into consideration, including health and personal reasons and the size of your present home.

If you require further information about a transfer, please contact our office.

Exchanges

All CRHA tenants have the right to exchange their home with a tenant of a council or another housing association.

You may put an advertisement in a newspaper or local shop or ask us for information on any national exchange schemes.

CRHA can help you with the costs of registering with any of the approved national online mutual exchange schemes. Please contact us for further information.

We encourage mutual exchanges but you will need to have our written agreement before you can move.

We will not agree to your request if:

- We have a court order for possession of your property or we have already issued a Notice of Seeking Possession.
- Your home is much too large or small for the person you wish to exchange with.
- You live in a home which has been specially adapted or designed to suit a physically disabled person and the person you wish to exchange with is not disabled.

We are also bound by any planning or other restrictions on who can occupy our houses. This has the effect that you will probably only be able to arrange an exchange with someone who has some connection with the village or parish in which you currently live.

Sometimes we may agree to your request only if you meet certain conditions. These conditions will only be made if you have broken your tenancy agreement in some way - it may be you owe rent or have damaged your home. The conditions would probably be that you pay the rent you owe, or repair the damage before you can exchange your home.

CRHA will reply in writing to your request to exchange within six weeks of your request. If we refuse your request we will clearly state our particular reason for saying no.

CRHA will not carry out any extra repairs or decorations because you are exchanging homes, and properties should be accepted as seen.

Lodgers and sub letting

Can I Take In A Lodger?

You have the right to take in a lodger if you so wish, but you must inform us of the name, age and sex of the intended lodger before allowing them to move in.

Remember, you must not allow your home to become overcrowded.

Sub letting

You cannot grant a sub tenancy of the premises or any part of the premises.

Who can succeed to your tenancy?

If a joint tenant dies the tenancy will be transferred into the sole name of the surviving joint tenant(s).

If a sole tenant dies the tenancy will normally end.

However, a surviving spouse who is living at the property as their only or principal home at the time of the tenant's death can have the tenancy transferred into their name.

If there is another member of the tenant's family who has lived at the property for at least 12 months prior to the death of the tenant and was occupying the premises as their only or principal home at the time of the tenant's death then they **may** be able to have the tenancy transferred into their name, providing there is no surviving spouse.

Any claims for succession must be made in writing within one month of the death of the tenant.

Consultation

CRHA regards itself as obliged to inform you and consider your views about building work, improvements and maintenance matters whenever these affect your home.

It may concern the services which we provide directly for you or the effect of our activities in the area in which you live.

We aim to fulfil our legal obligations by always consulting individuals or groups who are affected by our activities.

This consultation may take the form of individual letters, local or general newsletters, public meetings or any other method which seems appropriate.

However, there is no need for you to wait until we approach you. You should feel free to approach us, individually or as a group, about any aspect of our activities affecting you or which you would like to change or influence in some way.

If you wish to set up a local residents' group or tenants' association we will be able to give you advice directly and also let you know where independent advice can be obtained.

Membership Policy

Cornwall Rural Housing Association is a charitable housing association

We are a Registered Society under the Co-operative and Community Benefits

Societies Act 2014 and a Registered Provider with the Homes and Communities Agency.

The Association was set up in 1985 to:

“...carry on for the benefit of the community the business of providing housing and any associated amenities for all persons in necessitous circumstances upon terms appropriate to their means”.

CRHA is committed to achieving as wide a shareholding membership as possible in order to enhance its accountability to the local community.

The Association is controlled by a Board of Management which is drawn from and elected by the shareholding members.

Who can be a member?

- Any tenant of the Association who is not in breach of their Tenancy Agreement.
- Any individual over the age of 18 living or working in Cornwall or the Isles of Scilly who can demonstrate a commitment to increasing the supply of affordable rented housing in this part of the country.

How much does it cost?

You can become a member simply by purchasing a one pound share in the Association.

How do I become a member?

Any applications for membership should be made in writing to our registered office and should be accompanied by the one pound required to purchase the share.

Every application will be considered by the Board at the next appropriate meeting. If the application is approved you will be issued with a share. If your application is not approved we will let you know and return your money.

What happens when I become a member?

You are entitled to stand for election to our Board of Management and also to vote in those elections.

You will also receive invitations to all of our official functions, such as scheme openings and the Annual General Meeting.

We would also hope that you take the opportunity to have a say in how the Association is run and also promote its work whenever and wherever you can.

For further information, please contact the Chief Executive at our registered office.

Complaints Procedure

Cornwall Rural Housing Association (CRHA) aims to provide a good quality housing service meeting the needs and wishes of people living in the rural areas of Cornwall and the Isles of Scilly.

This leaflet tells you the procedure you should follow if you feel that we have not met this aim and you wish to make a complaint about the service you have received.

If you do wish to make a complaint, please remember to provide as much detail as possible and to state clearly what you think should be done to solve your problem.

It will also be helpful if you can tell us if you have reported this problem previously and, if so, to whom and when.

Do not forget to provide us with details of your name, address and telephone number.

Complaints must be made within 12 months of the incident taking place.

Your complaint will be dealt with confidentially and without bias.

Stage One - Initial Complaint

Any person with a complaint about the service received from CRHA or anyone acting on your behalf should contact our office in person or in writing:

Cornwall Rural Housing Association
19 Callywith Gate
Launceston Road
Bodmin
PL31 2RQ

Telephone: **01208 892000**

Fax: **01208 73449**

Email: **info@crha.org.uk**

Website: **www.crha.org.uk**

Generally, complaints will be acknowledged within 2 working days of receipt of the complaint and a full written response will be sent within 10 working days.

Stage Two - Formal Complaint

If you are unhappy with the action taken under Stage One then please make a formal complaint to the Chief Executive who will investigate the complaint again. You will receive a reply within 10 working days. The Chief Executive may

meet with you in an attempt to resolve the matter through negotiation and conciliation.

Stage Three - Appeal to the Board of Management

If you are still not satisfied with the way your complaint has been dealt with then you can appeal directly to the Board of Management by writing to the Chairman of the Association. The Board will consider your complaint in detail at their next scheduled meeting (the complainant will be informed of the date) and the Board of Management will respond in an appropriate manner within 15 working days of the meeting.

Stage Four - Contact a Designated Person

If you are dissatisfied with the outcome of the appeal the next stage is to contact a designated person. They are there to help to resolve disputes between tenants and their landlords and can do this in whatever way they think is most likely to work. A designated person can be a MP or local councillor. If the designated person cannot help they can refer a complaint to the Ombudsman.

Stage Five - Housing Ombudsman Service

Complaints to the Ombudsman do not have to be referred by a designated person. If they have not referred the complaint, there must be at least 8 weeks from the end of CRHA's complaint process before you can contact the Ombudsman to consider the case.

The Housing Ombudsman can be contacted at:

Housing Ombudsman Service

81 Aldwych

London

WC2B 4HN

Telephone: **0300 111 3000**

Fax: **020 7831 1942**

Email: **info@housing-ombudsman.org.uk**

Website: **www.housing-ombudsman.org.uk**