



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. Further information can also be found on our website www.crha.org.uk

The Association

CRHA is:

- A Registered Society under the Co-operative and Community Benefit Societies Act 2014
- A charitable housing association
- A Registered Provider of social housing
- Regulated by Homes England and the Regulator of Social Housing
- A member of the National Housing Federation.

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

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 volunteers drawn from all parts of Cornwall who are all interested in improving housing conditions throughout the County and the Isles of Scilly.

Each Board member is elected for a fixed term of office of 3 years and can serve for a maximum of 9 years. The election of Board members takes place 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 (page 38).

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.

Please let us know if you have any questions about benefits and we will try and put you in touch with organisations that can help.

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**
- sending an email to info@crha.org.uk
- our website 'contact us' page - <http://crha.org.uk/contact-us>
- writing to us at our office:

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

Equality and Diversity

CRHA is an equal opportunities organisation. We are committed to promoting equality and diversity in all our activities and complying with the 2010 Equality Act.

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.

CRHA is committed to valuing diversity in our workforce.

CRHA has a commitment to be an organisation that:

- i. Develops services to achieve equality and diversity in all its activities;
 - ii. Has a workforce generally reflecting the population;
 - iii. Understands how valuing diversity can improve our ability to deliver better services;
 - iv. Actively consults with all our residents to ensure the delivery of our goals;
 - v. Supports local authorities and other bodies in the achievement of equality and diversity;
 - vi. Actively consults with different individuals and communities to ensure that services which are provided are responsive and reflect the diversity of need;
 - vii. Provides all employees with the training and development they need to enable them to achieve organisational goals;
 - viii. Provides a supportive, open environment where all employees have the opportunity to reach their full potential;
 - ix. Listens to its residents and involves them in the development of services that recognise and value diversity; and
 - x. Believes that both residents and employees have important parts to play in making this happen.
-

CRHA Privacy Notice

CRHA complies with the General Data Protection Regulation (GDPR) 2018 in relation to personal information that you give to us and we will ensure that it is not misused. The Regulation defines a set of rules and guidelines we must follow when handling your information. These are referred to as the General Data Protection principles and are set out below.

Personal information shall be:

- a) processed lawfully, fairly and in a transparent manner in relation to individuals;
- b) collected for specified, explicit and legitimate purposes and not further processed in a manner that is incompatible with those purposes; further processing for archiving purposes in the public interest, scientific or historical research purposes or statistical purposes shall not be considered to be incompatible with the initial purposes;
- c) adequate, relevant and limited to what is necessary in relation to the purposes for which they are processed;
- d) accurate and, where necessary, kept up to date. Every reasonable step must be taken to ensure that personal information that is inaccurate, having regard to the purposes for which it is processed, is erased or rectified without delay;

- e) kept in a form which permits identification of data subjects for no longer than is necessary for the purposes for which the personal information is processed; personal information may be stored for longer periods insofar as the personal information will be processed solely for archiving purposes in the public interest, scientific or historical research purposes or statistical purposes subject to implementation of the appropriate technical and organisational measures required by the GDPR in order to safeguard the rights and freedoms of individuals;
- f) processed in a manner that ensures appropriate security of the personal information, including protection against unauthorised or unlawful processing and against accidental loss, destruction or damage, using appropriate technical or organisational measures.

Who the personal information relates to

We collect personal information about:

- **Residents** - This includes current, former and potential residents, who live in our properties, and could also include their family and people associated with them.
- **Suppliers** - This includes current, former and potential suppliers of goods or services to CRHA.
- **Colleagues** - This includes current, former and potential colleagues, as well as Board members, apprentices and volunteers.
- Anyone who makes a complaint or enquiry and visitors to our website and offices.

How the law protects you

Your privacy is protected by law. This section explains how that works.

Data Protection law says that we are allowed to use personal information only if we have a proper reason to do so. This includes sharing it outside CRHA. The law says we must have one or more of these reasons:

- To fulfil a contract we have with you, or
- When it is our legal duty, or
- When it is in our legitimate interest, or
- When you consent to it.

A legitimate interest is when we have a business to use your information, but even then it must not unfairly go against what is right and best for you. If we rely on our legitimate interest, we will tell you what that is.

How we use your personal information

The personal information you provide us with will be retained only for as long as necessary to fulfil the purposes for which it was collected or as required by law. We do not share personal information with third parties except as necessary to carry out our business or as required by law or other legal processes, and we never sell your personal information or pass it to marketing companies. Personal information collected by us may be transferred to companies where it is necessary to meet the purpose for which it was submitted.

CRHA may record telephone calls made to the organisation for training and monitoring purposes.

Sharing your information

CRHA will generally only disclose your personal information to third parties with your consent. We may sometimes need to share information without your consent to comply with any legal obligation or to fulfil the purposes for which the information was submitted.

CRHA will not transfer your personal information outside of the European Union unless there is adequate protection in place, e.g. membership of the Privacy Shield Scheme.

Your rights

Right to data portability

When processing your personal information to fulfil a contract to which you are a party, you have the right to request electronically held personal information to enable easy transfer to another organisation. Where it is technically feasible you may request that the information be transferred directly between organisations. Once the request is made, the information should be provided to you within 1 month.

Right to be forgotten

You have the right to have the information we hold on you deleted where the use of that information would no longer meet the requirements of the General Data Protection Regulation. Once the request is made, the information must be deleted within 1 month.

Where the information in question has been made public or transferred to a third party, we must also take reasonable steps to inform those third parties about the request for deletion including any links to, or copies of that personal information.

The above does not apply when it is necessary to keep the information in relation to legal proceedings, to comply with a statutory obligation, or to perform tasks in the public interest.

Right to rectification

You have the right to have inaccurate or incomplete information about you rectified and/or completed.

Right to object

In certain circumstances, you have the right to object to your personal information being processed. Depending on the legal basis for processing, this may either be an absolute right (e.g. direct marketing), or may be subject to CRHA being able to demonstrate compelling legitimate grounds which would override your own interests, or where the information is needed for the purposes of legal claims.

Right to restriction

You have the right to request that information is no longer processed (other than it being stored) in particular circumstances, such as when we are dealing with the correction of any inaccurate information; where the processing is unlawful but you object to its erasure; or the information is no longer needed but you require the information to be kept for the purposes of a legal claim.

Right to withdraw consent

You have the right to withdraw consent to us processing your personal information at any time so long as the information is not part of a statutory or contractual requirement or obligation.

We will advise you that complying with such a request may affect the quality of service we can provide to you. One example would be CRHA needing to know the composition of your family so that we can allocate a suitably sized property to you.

You have the right to object to direct marketing from CRHA. This may include post-repair surveys, tenant satisfaction questionnaires, tenant profiling etc. You may withdraw consent at any time by writing to CRHA.

How you can see the information we hold about you

CRHA recognises its responsibility for protecting the privacy of your personal information. You have a legal right to see the personal information we hold about you. This is called a subject access request and by law we have 1 month to respond to you. We will seek to comply with your request but there may be some circumstances where it may not be possible to fully comply with your request, e.g. we may refuse or charge for requests that are manifestly unfounded or excessive. If your request is refused, we will write to you within 1 month to advise, you will then have the right to complain to the supervisory authority and to a judicial remedy.

If you wish to submit a subject access request, please contact the Data Protection Officer.

How long does CRHA keep your information?

We have a document retention policy in place which outlines how long we keep different types of information for. This policy is regularly reviewed based around our legal obligations, our operational requirements and good practice guidance issued by the National Housing Federation.

Information we collect via our website

We collect various types of information from visitors to our website.

We do not pass on any personal information you have given us to any other site. The system will record information if volunteered to us by you, for example on the online forms. This will be treated as confidential.

Our website contains links to other websites. This privacy policy applies only to our site. If you move to another site that collects information you should read their privacy statement.

Cookies

Our website uses cookies to display Google Maps and track visitors via Google Analytics. You can find out more about what this means and how to turn off cookies in your browser by visiting aboutcookies.org

Concerns

You have the right to complain to the Information Commissioner's Office (ICO) if you think there is a problem with the way in which CRHA is handling your information.

To contact the ICO, please call 0303 123 1113 or visit their website at <https://ico.org.uk/>

Contact us

The role of Data Protection Officer is carried out by the Chief Executive, if you have any questions about the administration of your personal information please contact us on 01208 892000 or at info@crha.org.uk or at:
Cornwall Rural Housing Association, 19 Callywith Gate, Launceston Road,
BODMIN PL31 2RQ

This privacy notice and any future updates will be available at www.crha.org.uk

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 Allpay 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.

Internet Banking - you can pay your rent via on-line banking.

CAF Bank - Sort Code 40-52-40 - Account no 00025669

Please make sure you quote your tenant reference number.

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

During the roll out of Universal Credit you may be able 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.

Universal Credit

Universal Credit is paid to you direct. Please ensure CRHA is kept informed about your claim. It is your responsibility to make sure you pay your rent as required in terms of your tenancy agreement, i.e. weekly in advance .

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 or Universal Credit. This may cover all or part of your rent. Until your claim has been assessed 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. A portion of your Universal Credit payment is intended to help you with rent payments and this should be paid to the Association immediately upon receipt.

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 & Universal Credit

It is possible that when you accept a property from CRHA you will be eligible for housing benefit or Universal Credit. However, because of delays in the assessment of your application, 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 or DWP with the information it requires to assess your entitlement.

We will generally apply to have housing benefit or Universal Credit paid direct to us if the arrears are the equivalent of eight weeks rent or more.

It remains your responsibility to ensure that the rent is paid. It is important that you continue to press the council for the payment of your housing benefit or DWP for payment of your Universal Credit 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 any claim is renewed at the appropriate time.

When your housing benefit or Universal Credit 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 an 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 comply with the Court Order 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. They are often approximately 60% of local open market rents.

“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.

Further advice is available from the Citizens Advice Bureau.

Help available with paying your energy bills

Warm Home Discount Scheme

You might be able to get £140 off your electricity bill under the Warm Home Discount Scheme if you're either:

- getting the guarantee credit part of Pension Credit
- on a low income

Check with your supplier to see if they offer the Warm Home Discount - not all suppliers are part of the scheme.

If you've applied for the Warm Home Discount but you switch supplier before you get the payment, you have to apply again with your new supplier. Your new supplier might have different rules about who gets the discount. This doesn't affect you if you get the discount automatically, without having to apply.

Find out more about the Warm Home Discount Scheme on GOV.UK.

Grants to help pay off your energy debts

If you're in debt to your energy supplier, you might be able to get a grant from a charitable trust to help pay it off.

The following energy company offer grants and schemes that are **open to anyone** - you don't have to be a customer:

- [British Gas Energy Trust](#)

There are also companies who offer grants specifically **for their customers**:

- [npower Energy Fund](#)
- [Scottish Power Hardship Fund](#)
- [Ovo Energy Fund](#)
- [E.on Energy Fund](#)
- [EDF Energy Trust](#)
- SSE (Southern Electric) Priority Assistance Fund - check if you're eligible by calling 0800 072 8616

When you apply for a grant, you'll have to provide detailed information about your financial situation in your application. It could take a while to complete, and it might be worth getting help applying. The charity Charis Grants can help you with the application. Alternatively you can get help from an adviser at Citizens Advice.

Before you apply

Charitable trusts like you to show that you have received debt advice before you apply. Debt advice can help you manage your debts and increase your chances of making a successful application.

Extra help from your energy supplier

You might be able to get extra help and support from your energy supplier by signing up to the Priority Services Register. You can sign up if you're a pensioner, disabled or sick, or if your energy network considers you 'vulnerable'.

They would be able to help you with things like:

- reading your energy meter
- moving your energy meter free of charge
- getting your bills sent or copied to someone else, eg a carer

Help available with paying your water bill

If you're finding it hard to pay the full cost of your bill, South West Water offer payment plans which will help spread the cost of your bill and allow you to pay more regularly.

If you're not on a meter

You may find having a meter installed would be more beneficial, South West Water have a water calculator to help work out what your bill would be.

If you're on a meter

WaterSure Tariff – You may qualify for this if:

- You are on a meter (or an assessed charge if a meter cannot be fitted)
- You or someone in your house receives any of the following benefits or tax credits:
 - Income Support
 - Income-based Jobseeker's Allowance
 - Income-based Employment and Support Allowance
 - Housing Benefit
 - Child Tax Credit (other than just the family element)
 - Pension Credit
 - Working Tax Credit
 - Universal Credit
- You have 3 or more children under 19 years old living in the house for whom you're receiving child benefit or you or someone living in your

house has a certain medical condition that means you have to use extra water.

You can apply by completing a WaterSure Application Form and returning it, along with your supporting documents (listed within the application form) to: WaterSure, PO Box 643, Exeter EX1 9ND

WaterCare Tariff – You may qualify for this if you're on a very low income and receive a means tested benefit.

The WaterCare tariff has been designed to help you if you have a very low income.

South West Water are able to reduce your water and sewerage charges, if you meet these conditions:

You are on a meter or on assessed charges and;

You or someone in your house receives one of the following means tested benefits:

1. Housing benefit
2. Income support
3. Income based Job Seeker's Allowance
4. Income based Employment and Support Allowance
5. Pension Credit (guaranteed element)
6. Universal Credit (housing element or standard allowance element)

Your equivised income will also be assessed.

<https://www.southwestwater.co.uk/frequently-asked-questions/bills/what-is-the-watercare-tariff>

You can apply by completing our WaterCare Application Form and returning it, along with your supporting documents (listed within the application form) to: FREEPOST WATERCARE TARIFF (no address details needed).

If you're struggling to pay call South West Water Debt Helpline on 0800 0830 283.

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 on 0800 6783 105)

- Total loss of water supply to your property (but please contact the water supplier to check if there are supply problems in the area. Cornwall – South West Water 0344 346 2020, Isles of Scilly Council – 01720 424400)
- 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
0800 111 999

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.

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 on 01208 892000
- email info@crha.org.uk
- call in or write to
Cornwall Rural Housing Association
19 Callywith Gate
Launceston Road
Bodmin
PL31 2RQ
- use the Contact Us page on our website <http://crha.org.uk/contact-us/>

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 0800 111 999.

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.

The National Housing Federation offer 'My Home' contents insurance.

A few of the key benefits include:

- No excess to pay
- No premium increase as a result of a claim
- Cover for loss and theft of keys as standard
- "Pay as you go" – no need to have a bank account
- No lengthy contract
- Extremely low premiums
- No fuss, quick and easy to apply either through the post or over the telephone.

Please contact the office if you would like a free application pack or call My Home direct on 0345 450 7288 or visit www.thisstlemyhome.co.uk to apply for cover.

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 during 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. You are reminded that noise is likely to be a particularly sensitive issue between the hours of 11.00pm and 7.30am.

Roadways

Do not block local roadways and any other vehicular access. Keep them and car parking spaces clear from unroadworthy vehicles and other obstructions. Only legal motorised vehicles may be parked. No caravans, trailers, commercial vehicles or boats are permitted on the development.

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

In Cornwall household rubbish is collected weekly and collections begin at 7:00am. Please make sure your rubbish is out by this time. Put it at the boundary of your property, as close to the public highway as possible. Further information can be obtained from the Cornwall Council website.

The Council of the Isles of Scilly provides a range of household and commercial waste and recycling collection and disposal services.

It is your responsibility to contain your rubbish in a suitable manner and keep the area 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. Please contact your relevant local authority

- Cornwall Council 0300 1234 141
- Isles of Scilly Council 01720 424450 infrastructure@scilly.gov.uk

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 or online).

Loft spaces

The loft space in your property has not been designed for storage. Please do not store items in your loft or roof space.

Moving Out

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

For example, if you give us notice on Monday the 1st you would need to return the keys to us on Monday the 29th.

You must return all keys to the property to us by 9am on the date your tenancy ends. 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.

You must leave your house in a good and clean condition. You will be charged for any repair or redecoration that is needed.

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

Please ensure you take meter readings 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.

Anti Social Behaviour Policy

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;
- Respond appropriately to any issues that may undermine its work;
- Situate our homes in peaceful and secure locations where people want to live.

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.

This policy applies to anyone who has a right to live in a CRHA 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.

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.

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 and will be treated very seriously.

How To Make A Complaint about Anti-Social Behaviour

1. If it has not been possible for the resident to resolve a problem themselves, a complaint about anti-social behaviour may be made to CRHA in person, in writing or over the telephone.
2. All complaints will be dealt with in confidence. CRHA 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.
3. The resident may be advised that it would be appropriate for them to also contact other agencies, such as the Police or Environmental Health, who may have more powers to help resolve the problem.
4. CRHA will send an Anti-Social Behaviour Complaint Report Form within two working days of initial contact. We need the information included on the form so that we can consider the seriousness of the complaint. We may also send a Nuisance Log/Diary of Events Form to be completed by the complainant as a formal record of the alleged anti-social behaviour.
5. 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, this may be a joint visit with other agencies and we will complete the Anti-Social Behaviour Complaint Report Form with the resident during our visit.
6. We will also visit any third parties who require assistance to complete the Anti-Social Behaviour Complaint Report Form within five working days. We will advise the resident of the name of the Housing Officer who will be dealing with the complaint.
7. Anyone returning a completed Anti-Social Behaviour Complaint Report Form will be contacted to arrange an interview within five working days. We will normally want to interview the complainant in their home but

arrangements can be made for the interview to take place in our offices or another convenient location.

8. 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.
9. 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 the complainant 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.
10. We will agree an action plan with the complainant, 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.
11. The action plan will include details of how and when we will report back and also what needs to be done if there are further incidents. If we hear of no further incidents we will consider that the case has been resolved.
12. However, the case can be re-opened if the problems re-occur.
13. If it is clear that the case is serious enough to warrant the commencement of legal proceedings, the complainant will be advised that CRHA will provide help and support to any residents prepared to be witnesses.
14. 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.
15. CRHA will monitor the number and outcome of cases of anti-social behaviour and harassment and report them to its Board of Management.
16. 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.
17. Anyone who is still not happy after going through our Complaints Procedure has the right to contact the Independent 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. We also work with the Domestic Violence Team and have made a commitment to the Chartered Institute of Housing (CIH) by signing their pledge to 'Make a Stand'. Our Housing Officer is also Domestic Abuse, Stalking and Honour Based Violence (DASH) trained.

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.

You will also need to register with your relevant local authority.

- Cornwall 0300 1234 161 info@cornwallhousing.org.uk
<https://secure.cornwall.gov.uk/cornwallhousing/openaccess./ibsxmlpr.p?docid=home>
- Isles of Scilly 01720 424440 housing@scilly.gov.uk
<http://www.scilly.gov.uk/community-safety/housing-1>

If you require further information about a transfer or wish to register on our interested parties list, 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 homes. This means 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, civil partner, or other partner 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 will inform you and consider your views about building work, improvements and maintenance matters whenever these affect your home.

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 (CRHA) is a charitable housing association, a Registered Society under the Co-operative and Community Benefit Societies Act 2014 and a Registered Provider with the Homes and Communities Agency.

CRHA was set up in 1985 to:

"...carry on for the benefit of the community the business of providing and managing housing and providing assistance to help house people..."

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.

Membership criteria

- Any tenant of the Association.
(Any tenant who is in arrears with their rent or is otherwise in breach of their Tenancy Agreement is not eligible to become a member of the Association.)
- 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.

Cost of membership

To become a member a one pound share in the Association must be purchased.

How to apply for membership

Applications for membership should be made in writing to the Association's registered office and be accompanied by the one pound required to purchase the share.

Every application will be considered by the Board at the next available meeting.

If the application is approved the applicant will be issued with a share.

If the application is not approved the applicant will be informed and the money returned.

Membership

A member is entitled to stand for election to the Association Board of Management and also to vote in those elections.

Members will receive invitations to all CRHA official functions, such as scheme openings and the Annual General Meeting.

CRHA would hope that members take the opportunity to have a say in how the Association is run and promote its work whenever and wherever they can.

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

Complaints Procedure

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 information 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**

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