

Homeowner's Handbook



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We will insure your home (that is, the building), any energy efficiency equipment and any fixtures and fittings in it which belong to us.

Have you insured your household contents? If not, a fire, flood or accident could be a financial disaster. Spend a few minutes adding up the replacement value of your belongings – it is usually much more than you think! Remember - we are responsible for your home's structure and fittings, but not your belongings. If a pipe or water tank bursts because of frost damage, or if your washing machine overflows, we are not responsible for any damage caused to your belongings. You must make your own insurance arrangements to cover this risk.

Some insurance policies only cover fire damage. Make sure you get cover for floods, frost damage and other dangers such as broken windows. The cost of insurance is fairly low, and some companies will collect your premiums every week.

We do offer a low cost home contents insurance scheme, which can be paid alongside your rent and service charges. If you would like to find out more please call our Income Collection team.

You can avoid most of the accidents which happen in the home if you follow some simple rules.

Electricity

- Switch off appliances you are not using.
- Make sure all plugs are wired correctly and that the whole flex, not just the leads, is gripped by the clamp in the plug.
- Check flexes regularly for signs of damage.
- Never use frayed or damaged flexes and don't run them under carpets or rugs.

If you smell gas, or you have a carbon monoxide alarm and it goes off:

- put out any cigarettes;
 - never use a match or naked flame to find the leak;
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- do not use electrical switches;
 - open doors and windows; and
 - check to see if a gas tap has been left on or a pilot light has blown out.

If you still think there is a leak, turn off the gas at the meter and call Transco on **0800 111 999**.

Gas appliances

As you are a home owner, it is up to you to make sure that the gas appliances in your home are safe. If you service them regularly this can help reduce your gas bills.

If you are a leaseholder and rent out your flat, you must carry out a yearly service to make sure your tenants are safe. If you do not do this, you will be breaking the law.

Fire

- Always 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.

As a leaseholder you have bought the right to live in your property for a fixed number of years as described in your lease. The lease is a binding contract, enforceable in law that contains both your rights as a leaseholder and our rights as the freeholder.

In broad terms this section will explain your rights and responsibilities, and ours.

a Your rights

About your lease

The lease is a contract between you and Two Rivers Housing (formerly Forest of Dean Council). It gives you and your successors the right of possession of your home for a long period providing you keep to the terms of the lease. When we sell a flat, the length of the lease will depend on whether or not we have sold any other flats in the same block. If this is the first flat the lease will be for 125 years, but if other flats have been sold, your lease will end on the same date as the others.

The lease document sets out these terms and conditions. You should get a solicitor to look at it and explain what it says when you buy the flat and ask to keep a copy. The lease is a legal document and should be kept in a safe place. If you have a mortgage then your lender may keep the original lease. If you need a copy you may be able to get one from your lender or the Land Registry, however they may charge you for it.



The law

Several laws protect your rights as a leaseholder. If you are not sure of your rights, a solicitor can advise you or you can contact free advice agencies such as the Citizens Advice Bureau.

The main laws covering leasehold tenancies are the:

- Housing Act 1985.
- Landlord and Tenant Acts 1985 and 1987.
- Housing and Planning Act 1986.
- Leasehold Reform, Housing and Urban Development Act 1993.
- Housing Act 1996.
- Commonhold and Leasehold Reform Act 2002.

From time to time more regulations are made under these laws. You should be able to see copies of these laws and regulations at the main public library and some may also be available on the internet.

Repairs and maintenance

You have the right to ask your landlord to keep the 'common parts' of your block in a reasonable state of repair. You also have the right to be consulted about major repairs for which you will have to pay a share.



Making alterations

You have the right to make alterations to the inside of your home providing you first obtain our written permission. Generally, we will not give permission for any alterations to the structure, walls, timbers, elevations (faces or sides of the building) or the removal of any main walls, timbers, floors or ceilings. You may also need planning permission or building regulations approval or both.

Management

You have the right to expect your landlord to deal with problems if you live in a block, such as neighbour nuisance, and to manage the communal areas.

'Quiet enjoyment'

Under the law you have the right to the 'quiet enjoyment' of your home. This means you have the right to live peacefully in your home without interference from your neighbours or the landlord, as long as you keep to the conditions of your lease.

Selling your home

You have the right to sell your property to anyone you want to, but you must be aware that if you bought it at a discount under the Right to Buy or Right to Acquire scheme, you may be asked to repay a proportion of the discount if you sell within five years of purchasing.

If you plan on selling your property within 10 years of buying it from Two Rivers Housing, you must give us first refusal on buying the property back off you at the current market value.

You, or your solicitor, must tell us within one calendar month if the ownership of a leasehold property passes on to someone else.

Sub-letting your home - lodgers and sub-tenants

A lodger is someone who shares your home, usually for payment. A sub-tenant is someone who rents the whole or part of your flat when you are not living there. You have the right to take in lodgers. You do not have to ask our permission, but you should let us know your contact details in case of an emergency and for insurance purposes.



Lodgers have different rights from you. So if your mortgage lender or landlord repossessed your property, they could be evicted.

You have the right to sub-let the whole or part of your home, but first you may have to get a deed (a kind of formal agreement) from the person you are letting to, promising to observe all the terms of the lease. You should get a solicitor's advice when preparing this document. At all times, you should ensure that your tenant does not breach the lease or conveyance in any way, as any breach will be your responsibility.

If you have a sub-tenant, you become their landlord and you could be creating a tenancy. You could have great difficulty making your sub-tenant leave if you wanted your property back. You could also have difficulty selling your home if you have a 'sitting tenant'. Whenever you sub-let you should take legal advice to prevent such difficulties. Ask a solicitor or an advice agency how to make sure you are legally protected.

Management audit

The Leasehold Reform, Housing and Urban Development Act 1993 gives leaseholders the right to a management audit.

This is an audit that looks at the services provided by the landlord and the service charge costs. A management audit lets leaseholders appoint a qualified auditor to examine:

- how effectively the landlord is carrying out those housing management functions which are covered in the service charges; and

- the extent to which sums payable, as service charges, are being used in an efficient and effective manner.

Please note: the legislation sets out a number of conditions that must be satisfied before this right can be exercised.

Leasehold enfranchisement (the right to enfranchise)

This right was introduced by the Leasehold Reform, Housing and Urban Development Act 1993 and was amended in 2002. Leasehold enfranchisement (also known as collective enfranchisement) means that leaseholders acting together have the right to buy the freehold of their building from the landlord.

As Two Rivers Housing is a charity, there are restrictions about when this right can be exercised. Generally, if the building is used for charitable purposes (for example, a scheme for elderly persons), then you may not have the right to enfranchise.

Right to Manage (RTM)

This allows leaseholders collectively to take over the management of their building. Leaseholders do not have to prove any fault on the part of their landlord and don't have to pay any compensation. To qualify for this right:

- the building must contain two or more flats and at least two-thirds of those flats must be held on long leases;
 - the right must be exercised by a RTM company; and
 - the number of leaseholders participating through membership of the company must equal at least half of the total number of flats in the buildings (if only two flats then both leaseholders must take part).
- It does not apply to houses or bungalows.
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Extension of leases

The Commonhold and Leasehold Reform Act 2002 amended rights for some leaseholders to extend their leases. Leaseholders can now get a new lease for a period of the remainder of their existing lease and 90 years. To be eligible, leaseholders need to have owned the lease for a period of two years before being able to exercise the right. A value would need to be agreed for the new lease.

For more detailed information about leasehold enfranchisement, the Right to Manage (RTM) and extension of leases, we suggest you contact a solicitor or:

LEASE (The Leasehold Advisory Service)
Maple House, 149 Tottenham Court Road, London W1T 7BN
T: 020 7383 9800 W: www.lease-advice.org.uk
E: info@lease-advice.org.



Your responsibilities

As a leaseholder, you effectively become a 'shareholder' in the block you live in. This means you have a responsibility to pay your share of the costs of managing and maintaining your block. Your landlord (Two Rivers Housing) has a legal duty to charge you your share of the costs, and you have a legal duty to pay them.

If you live in a leasehold flat you must only use it as a place of residence. If you own a leasehold shop, you can only use it as a shop, and not change it into a house.

Living with your neighbours - neighbour nuisance and harassment

Living in a flat can be difficult. You may have people above or below you, and you may have to share landings and other areas. You have a right to the 'quiet enjoyment' of your flat, and your neighbours have the same right. We will try to deal with people who cause a nuisance to you, but equally you must not cause a nuisance to them. Tenants (and leaseholders) who cause serious harassment to their neighbours can lose their home.

If you have any problems please contact us on 0800 316 0897 to discuss your situation so we can see how we can help.

Service charges

You must pay your share of the costs of managing and maintaining your block. This is a legal duty set out in your lease. If you do not pay your share, you are breaking your lease agreement and we could apply to the First Tier Tribunal to argue that the service charges are fair. If the tribunal agrees, then we have the right to ask the courts to have your lease 'forfeited'. In these circumstances, you could lose your home.



We will always be fair about service charges. We will explain how they are calculated and you can challenge any charges you do not agree with. If you have financial problems, we may be able to give you a loan or make other arrangements to help you pay your service charges.

As a homeowner, you are also responsible for the cost of running your own home, i.e. gas, electricity, water rates, council tax etc.

Management and maintenance

We will consult you about changes in management and about major repairs and improvements. We have the right to make decisions about:

- repairs to and maintenance of the structure and shared areas of the block;
- improvements to the block; and
- the management of your block.



Charges

We have the right to charge you for:

- ground rent;
- management costs;
- administration costs;
- repairs to and maintenance of shared areas;
- arranging buildings insurance;
- improvements to the block; and
- any other charges relating to the performance of our duties as landlord.

Right of entry in emergencies

We have the right, in some circumstances, to enter your property without notice to carry out repairs if there is a serious risk of damage to the property or it could otherwise be a danger to other residents. Examples would be if you removed a structural wall or if damage was occurring to other properties in the block (for example, if a leak in your plumbing was flooding neighbouring properties).

Repairs and maintenance

We are responsible for keeping the structure and shared areas of the block in reasonable repair. We are normally responsible for keeping the communal areas reasonably clean and well lit and for maintaining the communal grounds outside. The services you receive are specified in your lease. Any costs are then recharged through the service charge.

Consultation

By law, we have to consult you about any repairs to your block that are likely to cost more than £250 to any one leaseholder. We have to get at least two estimates for the work and give you at least one month to comment before we order the work (except in an emergency, such as roof damage). We also have to consult you when we plan to enter into a long-term agreement that will cost more than £100 each year to any leaseholder.



Provide buildings insurance

Under the terms of your lease, the landlord must insure the block in which you live. This cost is then recharged to you in your service charge. If you sub-let your property, you must tell us, as this can affect your buildings insurance. If we do not know who is living in the property you may not be covered in the event of a claim.



Your lease

As a shared owner you have purchased a part share in a property. This can vary from 25% to 75%. This share has been sold to you on a leasehold basis. Your lease will expire within 99 years or 125 years unless you buy extra shares of the property. This is known as staircasing.

Rent and service charges

You will need to pay rent and service charges on the remaining share of your home that you do not own. We will tell you the initial rent for the share that you have not bought before you complete the purchase. Your lease will set out the basis on which we assess the rent and the method by which we will calculate any future increases.

We will inform you in writing of any proposed changes to your service charge before the change comes into effect.

We want to make it as easy as possible for you to pay your rent to avoid you getting into debt; and, if you get into arrears, to get the help you need to pay them off as soon as possible.

Repairs and maintenance

- **Shared ownership houses**

Unlike leaseholders, you are responsible for all repairs and maintenance to your property. However Two Rivers Housing will provide buildings insurance and carry out repairs and maintenance to the estate on which you live, such as grounds maintenance, water treatment plants and estate road maintenance. These costs will be charged to you through your rent and service charge.



- **Shared ownership flats**

Two Rivers Housing is responsible for keeping the structure and communal areas of your property in reasonable repair. We are also normally responsible for keeping the communal areas reasonably clean and well lit and for maintaining the communal grounds outside. These costs will be charged to you through your rent and service charge.

Major alterations

You must get our written permission before carrying out any alterations to the building. Generally, we will not give permission for any external or internal alterations to the structure, walls, timbers, elevations (faces and sides of the building) or the removal of any main walls, timbers, floors or ceilings.

You may also need planning permission and/or building regulations approval. If you damage the structure of the building, Two Rivers Housing has the right to make it good and charge you for doing so.

If you carry out alterations without our consent and then staircase at a later date, we will not take the value of these improvements into consideration. Therefore you could end up paying twice for such works.

Staircasing

You have the right to increase the share you own in your property. This is known as staircasing. The maximum share you can own is detailed in your lease.

Sub-letting your home

Under the terms of your lease only you can live in your home. If it is found that you rent this property out, then we can take you to court to take your home back, or force you to sell.

Our rights

Charges

We have the right to charge you for:

- ground rent;
- a service charge;

- rent for the share of the property you do not own; and
 - any other charges relating to the performance of our duties as landlord.
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Right of entry in emergencies

We have the right, in some circumstances, to enter your property without notice to carry out repairs if there is a serious risk of damage to the property, or if it could otherwise be a danger to other residents.

Right of entry

We have the right to make an appointment with you to inspect the property. If repairs are needed, we will give you written notice to carry out the work. If you do not carry out the repairs, we will arrange to do the work but will recharge you afterward for the full cost plus an administration fee.

Our responsibilities

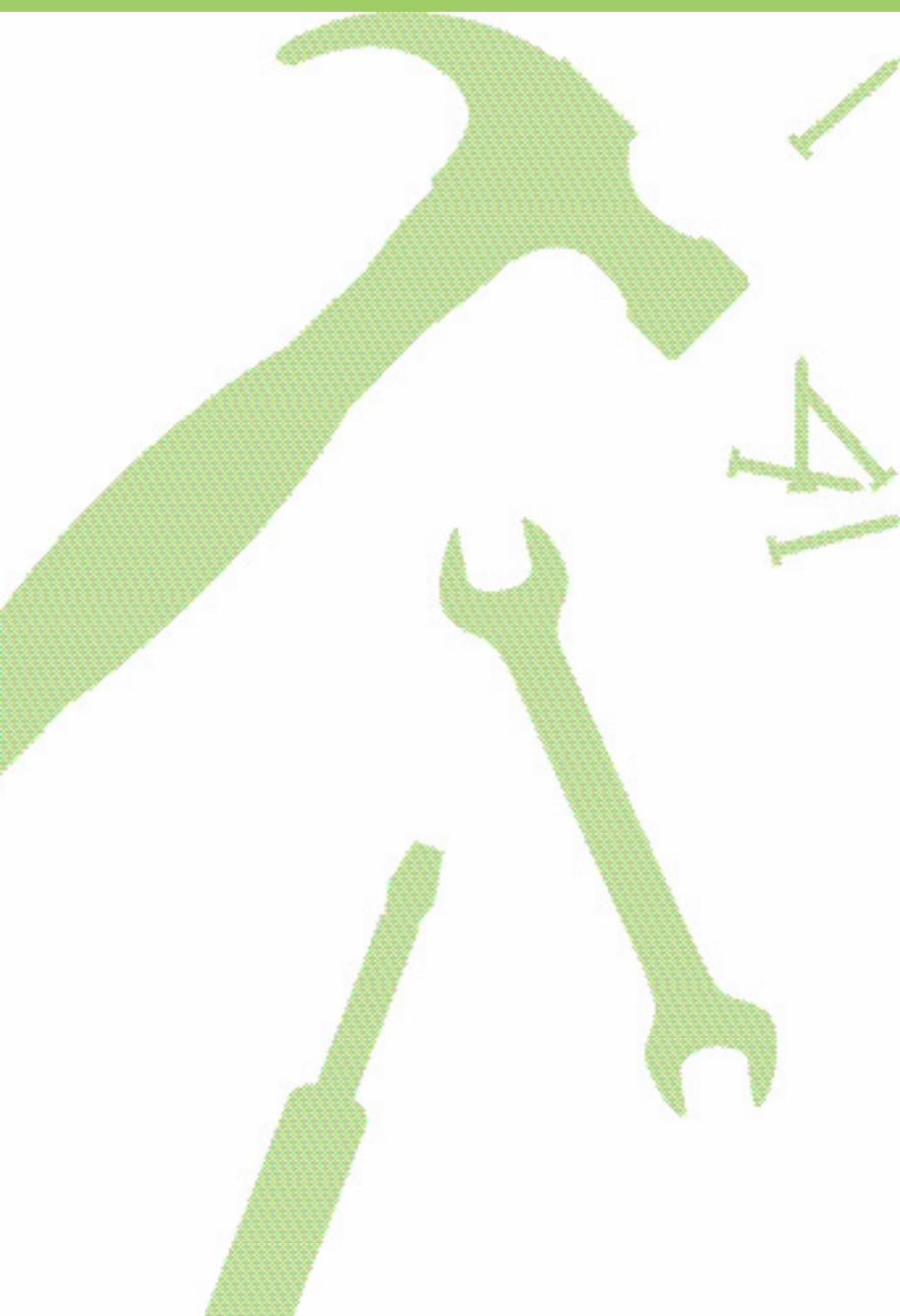
Repairs and maintenance

If you live in a shared ownership flat, we are responsible for keeping the structure and shared areas of the block in reasonable repair. We are also responsible for keeping the communal areas reasonably clean and well lit and for maintaining the communal grounds outside. These costs are then recharged through the service charge.

Provide buildings insurance

Under the terms of your lease the landlord must insure your property. This is then charged to you through your rent.





All landlord repairs can be reported
on 0800 316 0897



a Shared ownership

What is the defect period?

Every newly built home is provided with at least one year's maintenance guarantee by the contractor. This covers any faults or problems caused by poor workmanship or defective components. During this period the contractor is responsible for attending to such problems. These should be reported to Two Rivers Housing.

What is the National House-Building Council (NHBC) certificate?

Every newly built home comes with Buildmark Warranty, which ensures the property you have bought has been constructed to the correct standards. More information is available www.nhbc.co.uk

Day to day repairs and maintenance

Day to day repairs and maintenance are the responsibility of the Shared Owner.

b Repairs and improvements to leasehold flats

Your lease explains who is responsible for carrying out certain types of repair – you or us. It also tells you how to report a repair that needs doing.

Our obligations are set out in detail in your lease. They generally include maintaining the structure, exterior and any shared areas of the building in good repair. You will be responsible for the decoration, repair and maintenance of the interior of your home.

c

Major works to leasehold properties

We have an obligation under the terms of your lease to maintain the structure and exterior of the block in which you live. Programmes drawn up for this type of work are based on the condition of the block, although these may change from time to time according to priorities and budgets.

The cost of this work is charged back to you according to the terms of your lease. We generally add any major repair costs to the service charge for the financial year when the work was done. This can either be an interim payment as the work progresses or the whole charge when the work is finished.

Currently, under Section 20 of the Landlord and Tenant Act 1985 (amended by the Commonhold and Leasehold Reform Act 2002) you have a right to be consulted about major repairs to your block. 'Major repairs' means any job or contract which is expected to cost more than £250 to any one leaseholder, or any long term agreement that will cost more than £100 each year. However, these amounts could change.



If we expect a job to cost more than this amount we must consult you by:

- giving you a full description of the work needed;
- inviting you to nominate a contractor;
- giving you at least two cost estimates from different contractors;
- telling you who to send your comments to; and
- giving you at least one month to give us your comments.

We will usually tell you these things by writing to you. We may also put up a notice in the entrance of your block and, if you have a recognised Leaseholders Association, we will also write to them. We will give you the name and phone number of a Two Rivers Housing officer you can speak to about this job.

These rules do not apply if we have to start work urgently because of a genuine emergency (such as gale damage to a roof).

Please tell us if you think we have not consulted you properly about major work.





Ground rent

Ground rent is charged on leasehold properties because your property is situated on Two Rivers Housing land.

The current annual rent is £10.00 per year and is not subject to any inflation. We will send you an invoice each year so you can pay this charge.

Buildings insurance

Buildings insurance is provided for leasehold properties. This is included as part of your service charge. We will send you a copy of the insurance policy and will help you if you have any problems.

Don't forget that the buildings insurance does not cover your personal belongings. You must arrange your own contents insurance to cover your belongings and the areas inside your flat that you are responsible for.

Service charge

We review the service charge every year. The service charge is calculated so that you pay your share of the cost of providing services to your block and estate as set out in your lease, and of maintaining the block itself.

This fee covers the cost of the day-to-day running of your block of flats and, depending on your building, may include:

- door entry systems;
- communal aerial television systems;
- stairway lighting;
- maintenance of communal areas;
- refuse collection;



- removal of waste items;
- maintenance of the grounds;
- fire safety equipment;
- neighbour nuisance; and
- administration of all the above.

It also includes the cost of maintaining the exterior and structure of the block.

It can also include any other items which are not specifically related to repairs or improvements, which are covered under separate clauses in your lease.

When we send you a demand for service charges we will also provide you with a statement of your rights as a leaseholder.



Sinking funds

A sinking fund is a reserve of money collected through your service charge which can be used to contribute towards, or pay the full cost of, any major works which you may not have budgeted for. The money is held in a separate account and will earn some interest. It is important to note that any money which you pay into a sinking fund is not re-payable to you should you sell your property and move on. The money will remain in the sinking fund for the benefit of the property.

Your lease agreement will tell you if we can ask you to contribute towards a sinking fund.

Management fee

Two Rivers Housing has a legal duty to collect from homeowners their share of the costs of managing and maintaining their scheme, and the costs associated in ensuring that it carries out the duties of a responsible landlord.

Service charge estimates and financial statements

Each spring we will provide you with an estimate of what we consider the costs of running your estate and/or block will be and that is the amount we will charge for the following 12 months, starting in April.

Towards the end of that financial year, we will look at our expenditure for the year to date so as to assess what the estimated charge should be for the following year.

Around July each year, we will supply you with a financial statement that compares the charges you have been paying (i.e. the estimate) with the actual costs for the same period. The resulting balance is then carried forward to the following April and added to, or subtracted from, the estimate for the following year.

b Shared ownership

Shared ownership charges

Buildings insurance

It is a landlord's obligation to provide buildings insurance cover for shared ownership properties. This amount is then recharged to you through your rent. Don't forget that the buildings insurance does not cover your personal belongings - you must arrange your own contents insurance to cover your belongings and the areas inside your flat that you are responsible for.

Service charge

We review the service charge every year. The service charge is calculated so that you pay your share of the cost of providing services to your estate and/or block as set out in your shared ownership lease. These costs are recharged to you through your rent.

This charge may include:

- water treatment plants;
- communal aerial television systems;
- community lighting;
- refuse collection;
- removal of waste items;
- maintenance of the grounds; and
- administration of all the above.



How to pay

When should I pay my leasehold service charge?

You must pay your invoice within 28 days of receiving it. If you can not afford to do this please contact Two Rivers Housing to make an alternative arrangement. If you pay by direct debit we will automatically set up a payment plan for you.

When should I pay my shared ownership rent (and other charges)?

Your rent is payable monthly in advance and is due on the first of each month.

If you are making payment by cash, you need to allow four working days for the payment to be deducted from your account.

Methods of payment

- By direct debit – This is the easiest way to pay if you have a current bank or building society account. Simply phone our Income Collection team on 0800 316 0897 and ask for a direct debit form.
- By standing order – This is similar to a direct debit although you have to contact your bank to set it up. We will send you a form with details of the payment due.
- By phone - This service is available 24 hours a day, seven days a week. You can pay using either a debit or credit card. Just ring 0870 243 6040 and follow the simple instructions. You can also make a payment during our office hours by phoning us direct on 0800 316 0897 and asking for the Income Collection team.
- Over the internet – Again, this service is available 24 hours a day, seven days a week. All you have to do is log on to www.tworivershousing.org.uk and click on 'PAY ONLINE'. You must request a swipe card to access this service.



Difficulties paying

If you are having difficulties paying your rent or service charges it is vital that you contact Two Rivers Housing to discuss the options available to you.



a

Our promise to you

When we are dealing with a complaint, we will look to see if we need to review any of our procedures or services as a result. We will also make sure that we:

- deal with your complaint within 10 working days of receiving it;
- keep you up-to-date with our progress as appropriate;
- keep a record of your complaint; and
- are polite and helpful



If you do not give us a name when you make a complaint, we will still consider your complaint and will take appropriate action depending on the circumstance.

If we have made a mistake, we will acknowledge this and apologise. We will also make sure, whenever possible, that it does not happen again. However, we have the right to deal differently with complaints that are pursued unreasonably.

b

How to make a compliment or complaint

We are always happy to receive feedback from anyone who uses our services so that we can monitor our standards. We keep a record of all the complaints and compliments we receive as we are constantly looking at ways to improve. We value what you think, even if it is a complaint, as both positive and negative feedback is extremely useful to us.

c

Who can comment on or complain about our services?

Anyone who uses our services can comment on or complain about them.

d

What are compliments and complaints?

To us, a compliment is any sort of praise and a complaint is when people tell us they are not satisfied with our services.

e

Why should I bother to make a compliment or complaint?

If you don't tell us what you are thinking or how you feel about our services, we cannot look at how we can keep improving our policies and procedures or keep doing things which you think we are doing well. You can make a comment or complaint about services we provide and the way we deliver them.

f

Will anything happen if I make a complaint?

If we have made a mistake or are at fault, we will acknowledge this and do our best to put the situation right.

If we can use your remarks to change or improve our services, we will try to do so.

g

How do I comment or complain?

You can make a comment or complaint:

- In writing;
- By phone;
- In person;
- By email; or
- Via our website **www.tworivershousing.org.uk**

We have a set procedure for dealing with complaints.

Stage one

Within three working days of us receiving your complaint you will normally get an acknowledgement from us. The acknowledgement will also tell you the name of the person dealing with your complaint.

You should normally receive a full response within 10 working days of when you first contact us. We hope that we can sort out most complaints at this stage.

Stage two

If you are not happy with what we have told you, you can take the matter further by contacting us within 20 working days of receiving our initial response. In order for you to escalate this matter to stage two, you will need to ensure that you:

- provide us with sufficient and clear reasons why you do not believe we have met our policies and service standards; and
- explain what you would like us to do.

It will not be sufficient to only indicate that you disagree with the decision or are unhappy with it, you must provide an adequate reason or you will not be able to move the complaint onto stage two.

We will acknowledge your request within three working days, if you are able to provide the above information. The acknowledgement will tell you the name of the Director dealing with your complaint and when we will be contacting you again. You will normally receive a decision from the Director within 10 working days of us receiving your comments.

Stage three

If you still believe we have not met our policies or service standards, you can take the matter further by contacting us within 20 working days of receiving our stage two decision and giving adequate reason why you think it is unresolved. We will acknowledge your escalation request within three working days.

Your request to escalate your complaint to stage three must indicate how we have not met our policies or service standards and will not be considered if it only amounts to an expression of dissatisfaction or disagreement. If you have provided the required information for the stage three panel to consider, we will hold a hearing before a panel of four people (three of the panel members will be from the Board, together with the Chief Executive), so that they can consider your complaint. Their role is to check that policies and procedures have been followed and service standards met, but not to undertake a full investigation into your complaint. At a mutually convenient time, you will have the opportunity to meet the panel to discuss the matter. You are able to bring someone with you to the panel hearing. This could be a friend or a relative but not a legal representative, such as a solicitor. If you are bringing someone with you, please let us know at least three days before the hearing date. We will need to know their name and relation to you.

You will receive the panel's decision within five working days of the hearing.

If you remain dissatisfied that we have not met our policy or service standard and wish to pursue your complaint you have two options. You can wait the eight weeks required before contacting the Housing Ombudsman after the stage three response or you can approach a 'Designated Person' who can approach Two Rivers Housing on your behalf to try to resolve the matter. The Designated Person must be one of the following:

- A Local Councillor.
- A Member of Parliament.
- The Designated Tenant Panel.

The Designated Tenant Panel

The Designated Tenant Panel is a group of trained tenants who have volunteered to be on the panel and will evaluate the complaint. The panel will hold a preliminary evaluation meeting within 10 working days of the complaint being received by the members and may ask for more information from Two Rivers Housing or the complainant. Three panel members will then be chosen to conduct the secondary evaluation, where the panel will discuss the complaint with the complainant and relevant members of Two Rivers Housing staff, separately if appropriate. A decision will be made within five working days of the secondary evaluation meeting and the panel will make **recommendations** to Two Rivers Housing or refer the complaint to the Housing Ombudsman.

Housing Ombudsman

If you are still not satisfied with the way we have dealt with your complaint after going through the complaints appeal stages, you may refer your complaint to the Housing Ombudsman. This must be at least eight weeks after the stage three response. Within this time, complainants can approach a 'Designated Person' who can approach Two Rivers on their behalf.

You can contact the Housing Ombudsman directly at:

The Housing Ombudsman Service
81 Aldwych, London WC2B 4HN
Phone: 0845 7125 973
Email: info@housing-ombudsman.org.uk



We believe that involving tenants and residents is important in developing communities and helping individuals to value the area in which they live. We have developed a community involvement policy which sets out our aims. You can find it on our website **www.tworivershousing.org.uk** or you can request a copy by calling **0800 316 0897**.

Why do you want to get involved?

We know that involving you is vital to delivering responsive, efficient and effective services. We also believe that involving you plays a significant role in developing communities and helping individuals to value their communities and the environment in which they live.



Why should I get involved?

If you don't tell us what you think, we can't take account of your views. Although we are your landlord, we are managing your home - you are the person living there and this is why we believe that you should be the one having a say about what needs to be done to your home or in your local community.

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Formal opportunities for getting involved

Board membership

The responsibility for the management of Two Rivers Housing lies with the Board of Management. All Board members are volunteers who bring a variety of skills and knowledge to the organisation. There are two places for tenant board members.

Resident Scrutiny Group

The Resident Scrutiny Group (RSG) is a group of residents who undertake a range of scrutiny activities and in-depth investigations of services and use the findings to challenge and shape the activities of senior staff and the Board. Currently the RSG scrutinises two service areas per year.

HomePlus Forum

The HomePlus Forum is a group for tenants who live in our schemes to discuss issues faced by those in housing for older people. Each scheme can have a member on the Forum.

Service Improvement Groups (SIGs)

The Two Rivers Housing Neighbourhood team is committed to improving the services we provide to you. The Service Improvement Groups look at various aspects of the service and help us to identify areas for improvement. We are looking for tenants to join these groups.

Two Rivers Initiatives

Two Rivers Initiatives support projects that improve and build Two Rivers communities and encourage residents to get involved in making important changes in their neighbourhoods. Two Rivers Initiatives help communities to start local projects. For example, creating community gardens, allotments, and multi-use play areas. Two Rivers Initiatives can also help strengthen existing community focused projects and organisations by assisting with project management and completing funding applications.

Proof Reading Group

The Proof Reading Group makes sure our leaflets and documents are easy to understand and include all the information tenants and leaseholders need to know.

Estate walkabouts

We have a rolling programme of estate walkabouts, taking us to every estate every three months. Estate walkabouts provide a great opportunity for you to meet your Neighbourhood Housing Advisor and people from other local agencies such as the police, street wardens and local councillors. You'll have a chance to highlight issues in your neighbourhood and discuss ways of resolving them.

Grass cutting monitor

Throughout the season (April to September) grass cutting monitors are telephoned once a month to complete a short survey about their satisfaction with the grass cutting service. The grass cutting monitors help us to ensure the grass cutting contractor is giving residents the service we expect.



Community groups

We support community groups in a number of ways. You can apply for a grant from us, as long as you meet our conditions.

Area surgeries

We hold these surgeries (meetings) regularly across the area where we work so that you can speak to a member of our staff face-to-face.

Focus groups

We use focus groups to discuss issue we face, usually with a random selection of our tenants.



Support and training

We can offer you training and support in the skills you want to help you get the best out of your involvement with us.

Mystery shopping

We are always looking for new mystery shoppers to help us monitor the services we provide.

If you would like to get involved or would like further information, please contact the Community Involvement Co-ordinator on **0800 316 0897**.



Informal opportunities for getting involved

We recognise that many of you do not want to take part in formal ways of becoming involved. We also have a range of other ways to make sure that we gather your views.

Surveys

Below are some examples:

- STAR survey - we carry this out every two years and ask for your feedback on all of our services.
- New tenants' survey - if you are new to us, we will ask you to comment on the service you received after moving into your home.
- Disabled adaptations survey - if you have had an adaptation, we will ask you to comment on the service you have received.
- Repairs satisfaction survey - we ask a number of you for your comments on the repairs service you have received.
- Improvements survey - if you have had improvement work carried out, we will ask you for your comments on the service you have received and the improvement itself.
- New-build survey - we will ask you for your feedback on our service six months after moving into your new home.

Newsletter

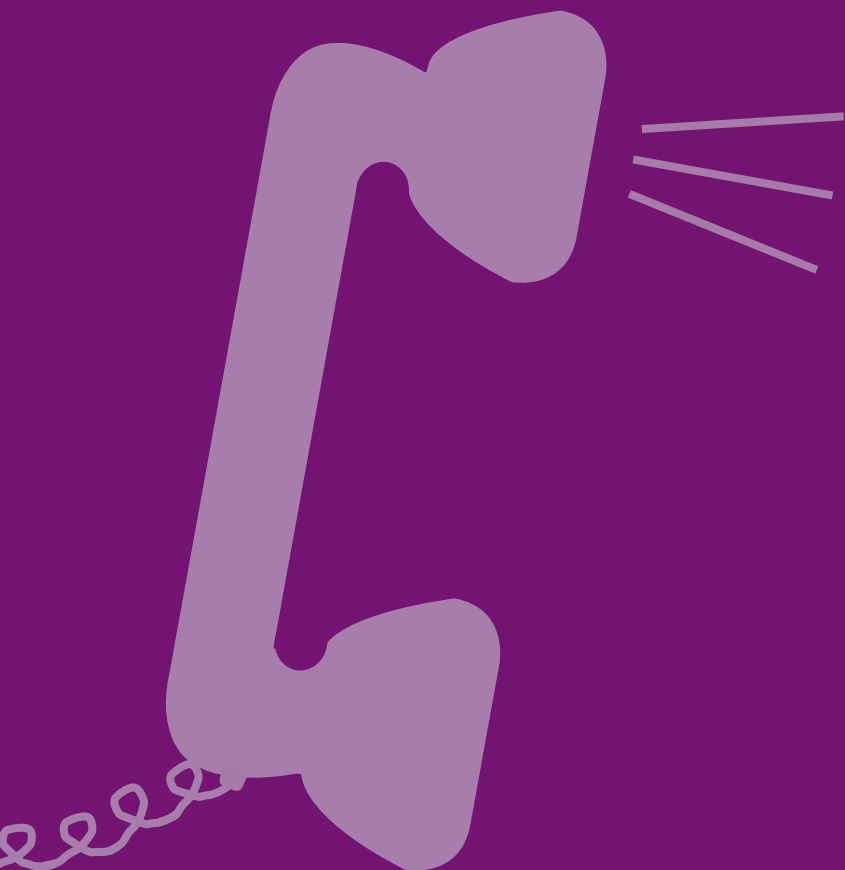
We send out our newsletter, Tenant Topics, four times a year to everyone, either through the post or by email.

We have a panel of editors and would like more of you to become involved in producing the newsletter.

If you want to know more about any of the above opportunities for getting involved, please contact our Community Involvement Co-ordinator on **0800 316 0897**.

The Tenant Participation Advisory Service (TPAS) is an independent tenant-run organisation which advises and trains tenants to help them get the most out of their involvement opportunities. You can contact them on **0161 88 3500** or on their website at **www.tpas.org.uk**.





Gloucestershire Police

www.gloucestershire.police.uk

In an emergency, dial 999 or 112

At other times, contact the call centre on: 0845 090 1234

Minicom or Type talk: 01452 74123

Crimestoppers: 0800 555 111

Emergency numbers 999 or 112

Police, fire or ambulance.

Either number will get to the emergency operator.

Then ask for the service you need.

If you smell gas, ring Transco on 0800 111 999

Local authorities

(Contact your local authority for details of your local parish council, local councillor, refuse and recycling, housing benefit, council tax, education and planning)

Cheltenham Borough Council

www.cheltenham.gov.uk

01242 262626

enquiries@cheltenham.gov.uk

Cotswold District Council

www.cotswold.gov.uk

01285 623000

cdc@cotswold.gov.uk

Forest of Dean District Council

www.fdean.gov.uk

01594 810000

council@fdean.gov.uk

Gloucester City Council

www.gloucester.gov.uk

01452 396396

heretohelp@gloucester.gov.uk

Gloucestershire County Council

www.gloucestershire.gov.uk

01242 425000

customerservices@gloucestershire.gov.uk

Herefordshire Council

www.herefordshire.gov.uk

01432 260500

Malvern Hills District Council

www.malvernhills.gov.uk

01684 862151

worcestershirehub@malvernhills.gov.uk

Stroud District Council

www.stroud.gov.uk

01453 766321

customer.services@stroud.gov.uk

Tewkesbury Borough Council

www.tewkesburybc.gov.uk

01684 295010

enquiries@tewkesbury.gov.uk

Social care services

Gloucestershire County Council social care services

www.gloucestershire.gov.uk

helpdesk for adults

01452 426868

socialcare.enq@gloucestershire.gov.uk

helpdesk for children and families

01452 426565

childrenshelpdesk@gloucestershire.gov.uk

Community and adult care, children and young people, health and social care

Cheltenham: 01242 523500

Cotswolds: 01285 881000

Forest of Dean: 01594 820500

Gloucester: 01452 426000

Stroud: 0300 421 6600

Tewkesbury: 01452 328200

Herefordshire Council social care services

www.herefordshire.gov.uk

01432 261666

ascadviceandreferralteam@herefordshire.gcsx.gov.uk

Worcestershire Council social care services

www.worcestershire.gov.uk

0845 607 2000

socialcare@worcestershire.gov.uk

Citizens advice

Gloucestershire

01452 527202

info@gloscab.org.uk

Forest of Dean

01594 823937

Herefordshire

0844 8269680

advice@herefordshirecab.org.uk

Malvern

01684 563611

bureau@malvernhillscab.org.uk

Stroud

0808 8000510

Tewkesbury

01452 527202

Victim support

www.victimsupport.org.uk

0808 1689111

Residential property tribunal service

www.gov.uk/housing-tribunals

Gloucestershire

01243 779394

rpsouthern@hmcts.gsi.gov.uk

Herefordshire

0121 681 3084

rpmidland@hmcts.gsi.gov.uk

Jobcentre Plus

www.gov.uk/contract-jobcentre-plus

0345 604 3719

Drug and alcohol advisory services in Gloucestershire

www.turning-point.co.uk

0300 123 1512

Domestic violence

Gloucestershire Domestic Abuse Support Service

www.gdass.org.uk

0845 602 9035

support@gdass.org.uk

Water emergency numbers

OFWAT

www.ofwat.gov.uk

0121 644 7500

mailbox@ofwat.gsi.gov.uk

Severn Trent

www.stwater.co.uk

0800 7834444

Welsh Water

www.dwrcymru.com

0800 052 0145
