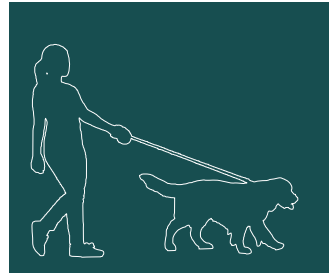


# Tenant Handbook



# Welcome to your new home

We aim to provide you with the highest possible level of service, so we have produced this tenant handbook to help you.

It contains important information about your tenancy, about us and the services we provide and your rights and responsibilities.

We have tried to include as much information as possible in your handbook, but if you don't find what you are looking for, please contact us.

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# Introducing 'MyAccount'

This is where you – as a Two Rivers Housing tenant – can access details about your tenancy and your home at any time.

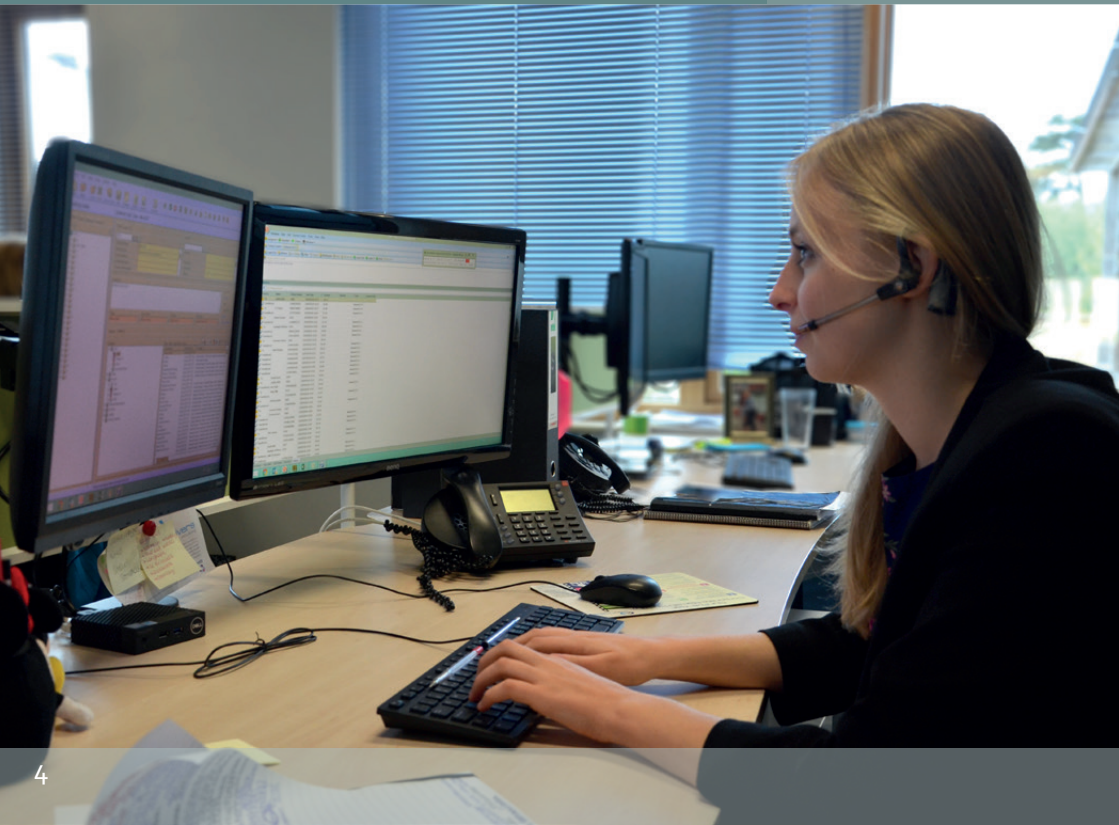
It is a secure area so you will need to use a username and password to open it, but then no-one – other than Two Rivers Housing colleagues – will be able to see it.

Visit [www.tworivershousing.org.uk/your-home/my-account](http://www.tworivershousing.org.uk/your-home/my-account) to log on, or contact our contact centre team for help with registering.

There are many benefits to using MyAccount, including:

- Reporting a repair and booking an appointment time to suit you.
- Checking your account and paying your rent.
- Seeing when we will review your home for improvements.
- Finding out the date of your next safety check.
- Updating your contact details.
- Seeing your main Two Rivers Housing contacts.

# Introduction and our contact centre



# Introduction

We have tried to write this handbook as clearly as possible but, if there is anything you are still not sure about, please contact us.

However you choose to get in touch with us, our contact centre team will normally be your first point of contact. They will resolve your query wherever possible or pass it to an appropriate colleague where needed.

Our commitment to you is to provide an excellent service that not only meets, but aims to exceed, your expectations. We will always strive to be courteous, polite, professional, helpful, and knowledgeable.

If you would like this document in large print, or on audio disk, please let us know.

You can contact us via:

Freephone: **0800 316 0897**

Email: [customerservices@2rh.org.uk](mailto:customerservices@2rh.org.uk)

Our website: [www.tworivershousing.org.uk](http://www.tworivershousing.org.uk)

Calls may be recorded for training and monitoring purposes and notes may be taken from phone conversations.

You can send a letter or visit our office at:

Rivers Meet  
Cleeve Mill Lane  
Newent  
Gloucestershire  
GL18 1DS

Our office opening hours are Monday to Friday, 8.30am - 5pm (excluding public holidays).

# The contact centre team

## What you can expect from us:

1. We will treat you fairly, courteously, and respectfully and we expect to be treated the same way.
2. We aim to answer 80% of all incoming calls within 20 seconds (six rings).
3. When we answer your call, we will let you know who you are speaking to.
4. Our office is open for telephone calls or personal visits between 8:30am and 5pm, Monday - Friday. However, you can report an emergency at any time through our 24-hour emergency out of hours service. You can contact us on 0800 316 0897.
5. When you raise any issues with us, we will keep you informed about your query at regular intervals, and call you back as promised.
6. We aim to deal with your enquiry as quickly as possible, referring you to someone who can help, if we are not able to.
7. When you visit the office, we will provide a private meeting room if you wish.
8. If you have an appointment at our office, we will aim to see you within five minutes of the agreed time.
9. Information leaflets are available on a wide variety of topics and can be found in the 'Library' on our website. If you need any help accessing them, please get in touch.
10. We will ask for your views, opinions, and requirements on the services we provide and our standards.

# In your home



# Your utilities

The water system in your new property will have been drained and turned off at the stopcock.

When you open the stopcock, allow any water storage tanks to fill up and, once filled, open all taps (hot and cold) including the shower, if fitted, and allow to run for two minutes.

Once you have done this, close all taps and use your water as normal.

## A

## Paying your fuel bills

If a gas or electricity bill arrives and you cannot afford to pay it, contact the gas or electricity company immediately. If you arrange to pay your bill in regular amounts, they will not cut off your supply. Tell them if:

- You receive benefits.
- You are receiving a tax credit.
- You have children under the age of 11 in the house with you.
- Anyone living in your household is a pensioner.

If you need more advice, contact our Welfare, Benefit and Debt Advisors on **0800 316 0897** or email [WBDATeam@2rh.org.uk](mailto:WBDATeam@2rh.org.uk).

Energy companies provide a number of ways to spread the cost of your energy bill so that you do not have to face a large bill every three months. If you have a credit meter, (these include fixed or variable monthly Direct Debits) you may still receive and need to pay a quarterly bill.

If you have a prepayment meter, you must add funds to a key fob or card at a PayPoint or Post Office to purchase gas and electricity.

### Credit meters

A fixed monthly Direct Debit is the best and least expensive method for most people. It has the most competitive tariffs and discounts, and allows you to spread the cost of heating evenly throughout the year.

### Prepayment meters

If you have existing fuel debt or a poor credit history you may have a prepayment

meter. Some people prefer them as they feel it helps them to budget, but they are the most expensive way to pay for gas and electricity. Your energy company can advise you further about the payment options available to you.

Whichever type of meter you have, always remember to compare your tariff with other energy companies to ensure that you are not paying more than you need to. The difference can be hundreds of pounds a year.

## **B** Utility supplier information

Two Rivers Housing is working with British Gas, so you should find that your utilities are being managed by British Gas. Please contact them first to be sure this is the case.

There are some occasions where British Gas won't have taken over the management of the utilities and they will be able to confirm this when you call them. If this is the case, please use the numbers below to find out who is supplying the property.

Gas: **08706 081 524**

Electricity: **0845 603 0618**

Please note that these are automated services and work on voice recognition. When calling them, you will need the postcode of the property.

### Important note if you have gas at your property

The gas supply to your property is currently capped off and the gas heating system will not work. Once you have signed up to a utility supplier, please contact us to arrange for an engineer to visit and uncap the gas supply. This may take up to 48 hours to complete.

### **Switching your utility supplier**

You are not obliged to stay with the company that currently supplies your home. Many people make significant savings by switching their supplier, which is made easier by using the various price comparison websites available.

Please contact us if you would like assistance with switching your supplier.

Further information can be found on our website: [www.tworivershousing.org.uk/your-home/money-matters/energy-saving-tips/](http://www.tworivershousing.org.uk/your-home/money-matters/energy-saving-tips/).

## C

## Saving energy saves money

Energy efficiency is not only good for the environment - it can also help keep your fuel bills down.

Here are some simple ways to save energy around the home:



- Control all heating systems properly to make sure they are only producing heat when you need it, where you want it.
- Turning down your thermostat by just 1°C can reduce your heating bill by 10% and you will be unlikely to notice the difference.
- Timer switches and thermostatic controls can also help regulate your heating.
- 20% of an average home's energy bill goes on heating water. You can cut costs, while still having enough hot water, by making sure your hot water tank has a jacket or foam insulation, and your hot water pipes have enough insulation. Please contact us if this is not the case as we may be able to help.
- When you buy new domestic appliances, you should check their energy efficiency rating or look for the green energy efficiency label on fridges and freezers. Those with good ratings will be cheaper to run. Washing your clothes at the 40°C cycle will cost you a quarter of the amount of the hottest cycle, and this is fine for most fabrics.
- Energy-saving light bulbs cost more than ordinary filament bulbs, but can pay for themselves in lower fuel bills within two years. They are as bright as ordinary light bulbs, but only use 25% as much electricity and last eight times longer. They fit in ordinary bulb-holders, but you cannot use them with dimmer switches, some timer switches or electronic lighting controls.
- Make sure you only use the amount of water you need each time you boil the kettle.

### Your gas central heating system

Central heating is designed to keep all or most of the house warm from a single central source of heat, such as a gas boiler. There are some important controls to help you manage the central heating and hot water supply as efficiently as possible. Heating controls are about getting the right temperature.

## How does gas central heating work?

Most gas central heating systems have the following parts:

- A boiler to heat the water system.
- Pipes to take the hot water to the radiators and the hot water storage cylinders.
- A pump to help the water get around the whole system.

### Boiler thermostat

This is mainly for safety, to make sure the hot water coming out of the boiler is not too hot. Not all thermostats are visible when the boiler cover is closed. In winter, it is advisable to have the boiler thermostat set between medium and maximum. Adjust down to a safe level if the radiators get too hot.

### Cylinder thermostat

This controls the temperature of the hot water coming out of the hot water storage cylinder. When the water in the cylinder has reached the set temperature, the thermostat will switch off the supply of hot water from the boiler, and will not switch it back on again until the temperature drops. The cylinder thermostat should ideally be set to 60°C (140°F). This protects against scalding, as well as saving energy.

### Combination boilers

If you have a combination boiler (sometimes called a 'combi'), water will be heated as it passes through the boiler whenever you turn on a hot water tap. This means you will not have a hot water cylinder or a timer for heating your water.

### The wall thermostat

This switches the heating off when the set temperature is reached. You can alter this to suit your household. Turning up the thermostat will not make the house heat up faster; it just means the heating will switch off at a higher temperature (wasting energy and your money). When sitting still, most people are comfortable at around 20 or 21°C. If you are happy with it slightly lower, it will save you money.

When the weather changes, it is the programmer (timer) rather than the thermostat you should adjust. This sets the time for the heating and the hot water to switch on and off. Most programmers have a mechanical or digital clock which allows you to set the times when you want the heating and hot water to come on and go off. You will normally be able to set two or three times throughout the day for the heating and hot water to come on and go off.

The programmer may have some or all of the following programmes settings:

- OFF - Off permanently, ignoring programmed times.
- ON/Continuous/Constant - On permanently, ignoring programmed times.
- Twice/Timed/Auto/All - Two heating periods at the times you have set on the clock. Some programmers allow more than two periods, in which case this might be called 'All'.
- Once/All day - One heating period, from the first 'ON' setting to the last 'OFF' setting in the day, as set on the clock. Note, this is a longer heating time than 'Twice'.

The 'Boost', 'Override' or 'Advance' function allows you to turn the heating on or off temporarily. It is useful when you have a change in your usual routine. The system will revert to the existing programme setting afterwards, which avoids the risk of you forgetting to do it yourself.

### Thermostatic radiator valves (TRVs)

These are found on individual radiators (in place of the ordinary manual valves) allowing you to adjust the temperature in the room.

A TRV will control the hot water that goes into the radiators. It measures the temperature of the air in the room and, when the set temperature is reached, it will stop any more hot water flowing into the radiator.

TRVs allow you to set some rooms to be warmer than others. For example, many people have the living room and bathroom warmer than their hallways and bedrooms.

To set the right temperature for each room, set the TRVs to the middle setting and then gradually alter the setting until the room is warm enough. It is worth spending a few days finding a comfortable temperature for each room.

You can set each TRV by turning the white outer shell round. The settings are marked on the outer shell, and indicated by a marker on the inner ring.

### Heating with electricity

If electric night storage heaters are the main means of heating your home, you should be on an Economy 7 tariff. This means you benefit from a cheaper tariff for the electricity you use at night.

It is important to use this cheap rate to heat your storage heaters, and heat your hot water with your immersion heater. The low tariff applies for seven hours overnight. The exact times vary so check with your supplier to confirm. The low tariff is less than half the price of the daytime normal rate.



### Electric water heating

If you heat your water using Economy 7 electricity, you will have a hot water storage cylinder fitted with an immersion heater. This works like the element in a kettle to heat up the water in the cylinder. The water heats up at night and is stored for use during the following day and evening.

### Thermostat

A thermostat in the immersion heater prevents the water from overheating. It will switch off the immersion heater when the set temperature is reached, this is for safety (and energy efficiency) and should be preset to 60°C (140°F).

### Immersion heater timer

There should also be a timer - normally found near the hot water cylinder - which is set to heat a cylinder of water during the cheap period. This means you will have a full cylinder of hot water at the beginning of each day.

It is very important that the controller is showing the correct time, otherwise it will heat up at the wrong time.

You may have two immersion heaters in the same cylinder. In this case the lower one heats a whole tank of water and should be on at night, while the upper one heats only half a tank and will come on when you use 'Boost'. Remember that when you use the 'Boost' during the day, you are using the more expensive electricity.

## **D** Condensation

If your home is damp, or you find patches of mould on walls, furnishings or clothes, this might be caused by condensation. Condensation is caused by moisture carried in warm air hitting a cold surface such as a wall or glass. As the air cools down quickly it holds less water vapour, which condenses to form water droplets.

Every home gets some condensation but, if you allow it to continue, it can form mould and damage your decorations, clothes, and furnishings.

**If you notice damp in your home, please report the problem to us and we will carry out an inspection to find the cause.**

### **What you can do to help prevent condensation**

- Close your kitchen and bathroom doors especially when cooking, bathing, washing, and drying clothes.
- Air the room by using an extractor fan, loft-mounted ventilation unit or open the window slightly.
- Keep your home heated throughout. If you leave the house in cold weather, leave the central heating on low.
- Calor gas and paraffin heaters are not permitted for use in your home and so should not be used to prevent condensation. They produce large amounts of water vapour, which results in more condensation.
- Wipe down windows and windowsills regularly to prevent mould from growing.

## **E**

### **Insurance**

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

However, you are responsible for insuring your belongings and household contents. If they are not insured, 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 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 visit the '[Money matters - Contents insurance](#)' section of our website or get in touch with our income collection team by calling 0800 316 0897.

## **F** Safety in your home

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 lead, 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.



### Gas

If you smell gas, or your carbon-monoxide alarm goes off:

- Put out any cigarettes.
- Never use a match or naked flame to find the leak.
- Do not use electrical switches.
- Open doors and windows.
- 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 National Grid on **0800 111 999**.

### Gas appliances

Like all landlords, we have a legal duty to carry out a yearly service on gas fires, water heaters and boilers in our homes. This service helps make sure appliances are safe and working properly, which can help reduce your gas bills. It is important you co-operate by allowing us access to your home to carry out this servicing.

If you do not let us into your home, it not only breaches your tenancy agreement, but could also put you in danger, as fumes from unsafe gas appliances can kill. You cannot smell these fumes.

If you do not allow us to service these appliances, we may consider taking legal action against you. So please help us to help you - it could save a life!

## Fire safety

- 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.
- Do not hang clothes over or around fires, heaters, or cookers.
- Do not prop open fire doors or interfere with how they close.
- Close all doors at night.
- Plan how you would get out of your home if there were a fire and make sure everyone in your family knows what to do.

## Smoke alarms

The easiest way to protect your home and family from the risk of fire is with a smoke alarm. If you do not have a working smoke alarm, contact us immediately.

We only install smoke alarms that are wired to the mains electrical supply to your home. This type of alarm also has an internal battery that will allow the smoke alarm to continue to operate in the event of a power failure. A new, good quality battery will generally provide back-up power to a smoke detector for around 12 months, providing it has not been activated for long periods of time. Smoke alarm batteries in our HomePlus schemes can last five to ten years.



## Testing your smoke alarm

- Test the smoke alarm every week by pressing the button until it sounds. (If it fails to sound, contact us immediately).
- Change the battery every year or if you hear a beeping sound coming from the smoke alarm. If you are unable to do this yourself, please contact us.
- Never remove the battery unless replacing it with a working battery.
- Never disconnect the alarm if it goes off by mistake.
- Vacuum the grill area of the smoke alarm every 12 months.
- Never cover the smoke alarm.

If your smoke alarm goes off and a fire has started:

- Close the door of the room where the fire has started (if you can).
- Make sure everyone leaves the house.
- Call the fire service.
- Once out of the property, do not go back in to save belongings or pets.

If a chip pan catches fire, turn off the heat and cover the pan with a damp cloth or lid to smother the flames. Never use water on hot oil. If someone's clothing catches fire, lay them on the floor, roll them up in a rug or curtain to put out the flames and call an ambulance.

### Carbon monoxide detector

Your carbon monoxide (CO) detector should be located by your gas or solid fuel appliance and should be serviced/tested when you have your annual gas and solid fuel service. If you do not have a CO detector, please contact our contact centre team on **0800 316 0897** or email [customerservices@2rh.org.uk](mailto:customerservices@2rh.org.uk). If you do not have either gas or solid fuel, there is no need for you to have a CO detector.

### Frost precautions

Before winter, check all water pipes and tanks in the roof or outside are lagged, and report to us any that are not. To avoid the possibility of freezing:

- Turn off taps at night.
- If you have central heating, set thermostatic radiator valves to at least one, or set the room thermostat to about 10°C (50°F) if you are out during the day.
- If you have solid fuel central heating, make sure you have enough fuel to keep the heating working.
- Report any dripping taps or running overflows immediately.

If, despite these precautions, the pipes freeze or burst, you should turn off the main stopcock and all water-heating systems. The main stopcock is usually under or near the sink. In flats, the stopcock is often in the shared areas. Turn all hot and cold taps on to drain off as much water as possible and report the problem to us as soon as you can. If you are going away during the winter, please let us know. We can advise how to stop your pipes freezing while your home is empty.

## Trips and falls

60% of deaths from accidents in the home are the result of falls. You can guard against this type of accident by following these simple rules:



- Do not polish under carpets or rugs.
- Make sure stairs and landings are well lit and you keep them clear.
- Install safety guards at the top of the stairs and on upper floor windows if you have small children.
- Immediately wipe up any liquids spilt on the kitchen or bathroom floor.
- Repair or cover any holes in your carpets or lino to avoid tripping.
- Make sure your stair carpets are securely fixed.

## Legionella

Legionnaires' disease is a type of pneumonia caused by breathing in tiny droplets of contaminated water.

The symptoms of Legionnaires' disease are similar to those of flu:

- High temperature, fever, and chills.
- Cough.
- Muscle pains.
- Headache.
- In a bad case, there may also be pneumonia, and occasionally diarrhoea and signs of mental confusion.

If you develop these symptoms, see your GP immediately.

If your GP confirms you have developed Legionnaires' disease, you or your GP must report this to Two Rivers Housing and we will arrange for specialist water consultants to check your water system for traces of Legionella. If no traces are found in your home, you will have picked up the disease from another area.

To prevent Legionella bacteria in your home, you should:

- Ensure your water storage tanks are kept clean and have a secure lid on them.
- Keep your hot water hot (above 60°C) as this temperature kills Legionella.
- Keep your cold water cold (below 20°C) as this temperature prevents growth of Legionella.

- Ensure all taps, showers, toilet cisterns and water-dependent appliances are regularly used to ensure water movement is maintained, preventing the risk of Legionella building up in the pipes.
- After a prolonged period away (one week or more) from your home, before using the water, you should bring the hot water up to temperature (above 60°C) and open all water taps, and run them for two minutes. For showers, turn the gauge to its hottest setting, allowing the water to pass through the shower head for two minutes.
- Use a treatment in garden water features and keep them clean.
- Report any dirty tanks or missing lids to us immediately.

If your water is unable to be heated and kept hot above 60°C due to equipment failure, you should report this to us by calling **0800 316 0897** or emailing [customerservices@2rh.org.uk](mailto:customerservices@2rh.org.uk).

## Asbestos

Asbestos can be found in a wide range of building materials used up until 1999. Properties built after this date are unlikely to contain asbestos. Asbestos is, in itself, not dangerous. However, when asbestos materials age or become damaged they can release fibres into the air, which can cause possible lung damage.

The greatest risk arises when asbestos is damaged, drilled, sawn, scrubbed or sanded. DIY work can result in brief but high levels of exposure. Products containing asbestos can look very similar to those that do not contain asbestos.

If you have damaged, or deteriorating asbestos in your home and are planning DIY work or suspect you have asbestos materials in your home, then please call our contact centre team on **0800 316 0897** or email [customerservices@2rh.org.uk](mailto:customerservices@2rh.org.uk). Please refer to our website for further information.

## Security

If you go out or away:

- Close all windows and lock both the front and back doors.
- Never leave your door key under the doormat or hanging on a string behind the letter box. Thieves always look in these places.
- Always cancel newspapers and milk when you go away.

When someone you do not know calls to your home, always ask for proof of identity before you let them in.

Our team and contractors carry identity cards, so ask to see them. If you are in any doubt about their identity, please call us to check before you let them into your home.

The crime prevention officer at your local police station can give you free advice about security and local Neighbourhood Watch schemes.

### **Keys**

We do not keep spare keys to your home so, if you lose your key and the lock has to be forced, we will charge you for the repair.

# Your tenancy



If you are a new tenant with us, you will have signed a starter tenancy. We will visit you when you have been in your home for twelve months to check you are managing your tenancy. If we are happy that your rent account, home, and garden are in good order, you will automatically become an assured tenant. Alternatively, you will be able to sign a new 10-year fixed term tenancy agreement. Please note, if you break any of your tenancy conditions, this may affect when you become an assured tenant.

## **A** Your general responsibilities include looking after:

- Shared areas (entrance halls, landings, and stairs).
- The shared areas of flats or maisonettes and keeping them clean, tidy, and free from obstruction, such as bicycles or other personal belongings.
- Paying your rent and other charges in advance.

### **Gardens**

You are responsible for keeping your garden tidy and well maintained. If you do not do this, we may have to do the work and charge you for it, or treat it as you breaking your tenancy conditions.

### **Rubbish**

Never leave rubbish on shared landings or throw it from windows. It must always be put in shared or individual bins. Littered and untidy bin areas soon become a danger to health and attract pests and vermin.



You are responsible for keeping the bin and bin areas clean and tidy. This will be much easier if rubbish is wrapped and placed in a bag before being placed in the bin.

You can ask your local authority to remove large items of rubbish such as old furniture, toys, or prams. There may be a charge for this. You will find contact details in [chapter 9](#). If we find tenants have discarded items in bin areas which should not be left, you may be in breach of your tenancy. You should contact your local authority to find out what their arrangements are for dustbins.

## Recharges

If we need to take you to court for things like anti-social behaviour, rent arrears, or rechargeable repairs, you may incur additional costs such as court costs.

## Vehicles and parking

You may park only a current taxed (or SORN) private car or light van on our land. (We may arrange for untaxed vehicles without SORN to be towed away.) You may carry out routine maintenance of your own vehicle on our property, but we do not allow major repairs. If you rent a garage from us, you should not store anything in it that could cause a fire, such as chemicals or gas bottles. You must not park or drive any vehicle on grassed areas that we own or manage. If you would like to keep a caravan on Two Rivers Housing land, you will need to have permission from us first.

## Aerials

You should not put up a television aerial or a satellite dish on your property without our permission. It may not always be possible for us to grant this. Sometimes you will need planning permission as well, so you should always check with your local authority's planning department before talking to us. You will find contact details in [chapter 9](#).

## Alterations to your property

You should not make any changes or improvements to your home or its fittings, including any structural alterations, without first getting written permission from us. We may grant this if your local authority also approves. We will also make sure the work you do is of a standard we accept.

## Overcrowding

You must not allow your home to become overcrowded. Each of our homes has a legal maximum number of people who are allowed to live in it. If you want to have more family members, or anyone else living in your home, please let us know. If you receive Housing Benefit, you must let your local authority's Housing Benefit Department know as it may affect your entitlement. If you want more advice about this, please contact us.

## Managing your tenancy

If you are struggling to maintain your tenancy, for example having problems paying your rent, with your neighbours, or keeping your home in good condition, please contact your Neighbourhood Housing Advisor (or Scheme Co-ordinator if you have a HomePlus property) who may be able to direct you to an appropriate support service.

**B****Noise and neighbour nuisance**

Please remember that nobody who is living in, or visiting, your home should act in a way that causes a nuisance to your neighbours.

**Having difficulty with your neighbours?**

Many different things can cause neighbour problems, for example:

- Loud music.
- Noisy parties.
- DIY or structural alterations.
- Revving motorcycles and cars.
- Carrying out car repairs.
- Bad parking.
- Noisy arguments and repeated bad language.
- Anti-social behaviour.
- Uncontrolled pets.

Everyone knows that people make noise sometimes, but you should understand the need for peace and quiet too. We ask that neighbours are considerate and respectful of each other.

Acts of anti-social behaviour which are reported to us, are put into three categories:

**Priority one - very serious.** For example: actual and/or threats of violence, serious criminal activity, domestic abuse, and hate crimes, which will be dealt with within one working day. If you are experiencing or witnessing a crime, call the police on 101 for non-emergencies and 999 in an emergency.

**Priority two - serious.** For example: threatening or intimidating behaviour, which will be dealt with in two working days.

**Priority three - minor.** For example: noise from domestic appliances or parking complaints, which will be dealt with in seven working days.

## What you can do if you have a dispute with a neighbour?

### *Step one - personal approach*

We would encourage you to sort out the problem by talking to the person concerned. Perhaps they do not know their actions are causing you a problem. Talk to them and tell them they are disturbing you and suggest a way of sorting the problem out. It is important that you try to stay on speaking terms with your neighbours. In almost all cases the solution will be brought about by give and take on both sides.

### *Step two - what can you do?*

If you are afraid of speaking to your neighbour, or if you have tried and nothing has changed, you should contact us. We will investigate your complaint thoroughly. We, and sometimes other agencies, will try to sort out your problem, but it is important you understand you will need to be involved. You cannot simply pass the problem to someone else to deal with for you. Even at this early stage we may find that we cannot help you. If this is the case, we may suggest using a local mediation service. Your Tenancy Compliance Officer will explain how this might help.

### *Step three - what do I need to do next?*

If we can offer further help, we will agree an action plan with you. There are a number of options to consider. These may include asking you to write down things as they happen on a log sheet, so that you keep a record of the events which annoy you. We will ask you to keep this information for an agreed period. We may write to or visit your neighbour to discuss the problem and possibly take action against them. This may involve agencies such as the local authority's Environmental Health Department or the police. We may recommend using a local mediation service. Your Tenancy Compliance Officer will explain how this might help.

### *Step four - did the action plan work?*

This involves monitoring what has been agreed and included in the action plan. For example, did the official letter or visit, or the mediation, sort out the problem? If we are satisfied your neighbour has not breached their tenancy or leasehold agreement, or that there will be no further breach, we will take no further action and explain the reasons in writing to you. If your log sheet suggests your neighbour's behaviour is unreasonable and they may have breached their tenancy or lease agreement, we will tell them and explain that we have come to this conclusion because of evidence that has been provided. It is important that you still continue to keep a log sheet.

### *Step five - legal action*

If the nuisance carries on, we will only take legal action if we have firm proof of anti-social behaviour. There are a number of options to consider. We may get an injunction or tell you how to get an injunction. An injunction is a court order stopping someone from doing something or going somewhere, or telling them to do or not do something. Or, we may apply for a Possession Order in the courts. If the problem reaches this stage, your Tenancy Compliance Officer will explain the legal process to you fully.

### **Illegal behaviour**

It may be that another tenant's behaviour is not only anti-social but illegal too. We will take this seriously, but you should first contact the police if it is safe for you to do so. For example, you should contact the police if anyone has threatened you, or threatened to damage your property. You should ask your local police control desk to make a record of any events and give you an incident number. This will help us to take any action that we can. We treat any information you give us in complete confidence and will do our best to help and support you.

If you don't want to call the police, you can contact Crimestoppers on 0800 555 111. This is a confidential service and you will not be asked your name. It is important to report any criminal activity.

### **Harassment**

Harassment may be spoken, written, or physical, and it includes attacks on property. Racial harassment and hate crime is a criminal offence for which the police may prosecute. When incidents of harassment are reported to us, we will deal with them promptly and sympathetically. If the victim does not want to report the incident to the police, we will respect this. We will give victims advice about other agencies that can offer help, support and legal advice.

We treat racial or other harassment as breaking your tenancy agreement. In cases where harassment has been clearly proved with evidence, we are prepared to take legal action against the offender if the victim wants us to. However, the victim will need to keep a written record of any incidents and may have to give evidence in court, although this is not always necessary. We will consider all the options available to us to deal with the matter successfully.

### **Domestic abuse**

We take reports of domestic abuse very seriously and can support you if you are a victim. We will also take action against the person abusing you whenever

we can. If you, or someone you know, is suffering from domestic abuse of any kind, please contact your Tenancy Compliance Officer or the police.

The Gloucestershire Domestic Abuse Support Service provides support and help for people suffering from domestic abuse. You can contact them on 01452 726 561 or email [support@gdass.org.uk](mailto:support@gdass.org.uk).

## Drug and alcohol issues

Change Grow Live (CGL Gloucestershire) can offer help and advice if you, or someone you know, is being affected by the use of drugs or alcohol. You can find their contact details in [chapter 9](#).

If you experience anti-social behaviour connected with drug or alcohol abuse, please contact the local police and your Tenancy Compliance Officer on **0800 316 0897**, by email [customerservices@2rh.org.uk](mailto:customerservices@2rh.org.uk) or report it via the Two Rivers Housing website.

## C Pets

If you live in a house, we will usually give permission for you to have pets. However, we will not give permission for cats or dogs to be kept in flats with shared entrances, with the exception of guide dogs.

Contact your Neighbourhood Housing Advisor or Scheme Co-ordinator for more information.

If we give our permission, your pet must not cause a nuisance to neighbours. For example, by fouling in shared areas. You must keep your pets under control at all times, otherwise we may withdraw our permission and you will have to find another home for your pet. If you need advice on re-homing your pet, please contact our contact centre team.



## D Running a business from your home

If you want to run a business or work from home, you must get our permission first. We may withdraw our permission if it causes a nuisance to your neighbours.

## E Transfers

You can apply at any time to transfer to another one of our homes. This can be done by contacting Homeseeker Plus at [www.homeseekerplus.co.uk](http://www.homeseekerplus.co.uk) or contacting your local authority. Numbers for all the local authorities in our area can be found in [chapter 9](#). However, you will only be offered a transfer if this will meet your new housing need.

### What is meant by housing need?

Housing need includes:

- Overcrowding.
- Under-occupation.
- Health or disability problems, which can be helped by other accommodation.
- A need to be nearer work, relatives, a hospital, or for another personal reason.

This is not a full list. You will not be considered for a transfer to a larger home unless your circumstances have changed.

We will inspect your home before you are offered any other accommodation. You will not normally be offered a transfer if you have not kept to the terms of your tenancy agreement. For example, if you owe rent.

## F Exchanges

An exchange is a straight swap of homes between tenants. To apply for an exchange you need to sign up to Homeswapper. You can do this online at [www.homeswapper.co.uk](http://www.homeswapper.co.uk), which is the UK's largest service helping people to swap homes. Once you have registered online they will automatically match you to any potential swaps. Once you have found somebody to exchange with, and you are both happy to exchange, you need to apply for permission for the exchange to take place. If you would like more information about a property on [www.homeswapper.co.uk](http://www.homeswapper.co.uk), or think you have found someone you would like to exchange with, please contact your Neighbourhood Housing Advisor.

You have the right to exchange your home (if you have our permission) with another of our tenants, or with the tenant of another registered social landlord.

We can only refuse you this right if:

- You have broken your tenancy conditions.
- The exchange would lead to your home becoming over or under occupied.
- The property was adapted for a disabled person to use.
- You have a tenancy that does not allow you to exchange.
- You have not been a tenant for 12 months.

**Please note:** you must never give your tenancy to someone else without our permission. We will treat any other person in your home as an 'illegal occupier' unless they have a legal right to the tenancy. You must not pay out or receive money to exchange your home.

## **G** Affordable home ownership

Help-to-Buy is the name the government has given to a suite of options available to people who wish to purchase a home but cannot do so without financial assistance, and those who wish to rent but cannot afford the cost of high market rent.



### Shared Ownership

You can buy a home through the Shared Ownership scheme if you cannot afford all of the deposit and mortgage payments for a home that meets your needs. You buy a share of the property and pay rent to us as your landlord on the rest.

### Shared Ownership - who can apply?

You can buy a home through Shared Ownership if both of the following are true:

- your household income is £80,000 a year or less (£90,000 a year or less in London.)
- you cannot afford all of the deposit and mortgage payments for a home that meets your needs.

One of the following must also be true:

- you're a first-time buyer.
- you used to own a home but cannot afford to buy one now.
- you're forming a new household - for example, after a relationship breakdown.
- you're an existing Shared Owner, and you want to move.
- you own a home and want to move, but cannot afford a new home that meets your needs.

For some homes you may have to show that you live in, work in, or have a connection to the area where you want to buy the home. Priority will also be given to those serving in the Armed Forces.

### If you own a home

When you buy a Shared Ownership home, you must have:

- formally accepted an offer for the sale of your current home (called 'sold subject to contract' or 'STC').
- written confirmation of the sale agreed (called a 'memorandum of sale') including the price and your intention to sell.

You must have completed the sale of your home on or before the date you complete buying your Shared Ownership home. For more information, please contact the home ownership team by emailing [homeownership@2rh.org.uk](mailto:homeownership@2rh.org.uk).

### Buying your share

The share you can buy is usually between 25% and 75%. You can buy a 10% share on some homes. You can take out a mortgage to buy your share or pay for it with savings.

You'll also need to pay a deposit, usually between 5% and 10% of the share you're buying. You can buy more shares in your home in the future. This is known as 'staircasing'. If you buy more shares, you'll pay less rent. The amount of rent you pay will be based on the landlord's share.

The housing provider will set your initial rent at a maximum of 2.75% of their share of the property (in the first year). Your rent will be reviewed each year.

You will still need some money to cover the costs of buying a house, such as legal fees, any deposit, and possibly Stamp Duty Land Tax.

### How to apply

If you live in Gloucestershire and think you are eligible for the Help-to-Buy Scheme, contact:

Help-to-Buy Agent 3 (South)

0800 4561188

[info@helptobuyagent3.org.uk](mailto:info@helptobuyagent3.org.uk)

or, if you live in Herefordshire:

Help-to-Buy Agent 2 (Midlands and London)

03333 214044

[enquiries@helptobuyagent2.org.uk](mailto:enquiries@helptobuyagent2.org.uk)

### Home ownership team service standards

Two Rivers Housing will:

- Act at all times as a reasonable and responsible landlord.
- Respect your rights, responsibilities, and concerns as a home owner, and will expect you to respect our rights and responsibilities as a landlord.
- Protect your investment by effective and responsible management of your estate.
- Keep areas of the property we are responsible for in good repair, following the principles of Value for Money and good environmental stewardship.
- Deal with any nuisance problems caused by your neighbours and other visitors, in line with our anti-social behaviour procedures. We will expect you, your household, or visitors to not cause a nuisance to others.
- Provide you with an itemised service charge bill.
- Ensure all maintenance and service contracts are tendered in accordance with any laws concerning home owners.
- Offer a range of payment methods.
- Offer an appointment to all potential home owners to discuss the implications of purchasing the property.
- Provide information about our services and performance on our website.
- Train relevant colleagues about leaseholder management.
- Listen and respond to your concerns and suggestions about our services.

## H Ending your tenancy

You can end your tenancy by giving us four weeks' notice in writing from any Monday. Your tenancy will not end until you return the keys to us and leave your home. Even if you have given us four weeks' notice in writing, we will continue to charge you rent until we receive your keys.

You must leave your home, any shared areas, and sheds clean and tidy, and remove all personal belongings. The garden needs to be left tidy, this may mean cutting the grass, pruning shrubs, and removing all personal items such as furniture, ornaments, and plant pots.

Before you leave, we will inspect your home. If any repair or redecoration is needed after you have moved out, we may charge you for any work which is your responsibility. We may charge you for removing any items you leave behind.

If you give us four weeks' notice that you are leaving your home, provide a forwarding address, have a clear rent account, have no outstanding tenancy breaches and leave the property, including the garden and any shared areas, clean and clear of all furniture and personal belongings, you can receive an agreed sum of money. Visit the ['Moving on'](#) section on our website for further information. There is also a leaflet in the 'Library' called ['Moving out reward scheme.'](#)

You must tell your local authority's Council Tax and Housing Benefit Department that you are moving. Don't forget to have your meters read so that you avoid paying for gas and electricity used by the next tenant. Remember to have your phone disconnected and please remember to give us your new address.

We will consider ending a tenancy sooner than the usual four-week period if someone has passed away and we are notified and receive the keys quickly. If you have paid all the rent you owe and you return the property to us clean and empty of contents, it may be possible for us to let it again within the four-week notice period. If this happens, we can end the tenancy straight away.

## **I** Changing your tenancy

You, or we, can change your tenancy agreement if we both agree to the change in writing. This does not apply to changing the rent or other charges, the arrangements for which are explained in [chapter 4](#).

## **J** Allowing us to enter your home

You must allow us (or anybody working for us) to enter your home at a reasonable time (and at all times in an emergency) to inspect your home or carry out works to it, or to an adjoining property. This would include access for inspection and/or servicing of gas boilers, smoke detectors, or other appliances for which we are responsible. You must also give us (or anybody working for us) access for tenancy-related purposes and to allow photographs, video, and/or sound recordings to be taken.

We will give you reasonable prior notice of the need to gain access to your home. In an emergency, we may not be able to give you prior notice of our need to gain access.

## **K** Repaying our repair costs

You, or any other person living with or visiting your home (including children), must not cause any damage to your home or any of our property. You must immediately repair any damage that you, any other person living with or anyone visiting your home (including children) has caused.

If you do not carry out the repair to our satisfaction, you must give us or our contractors reasonable access to carry out such repairs, including the clearing of any blockages in toilets, drains, and waste pipes, and you will have to repay us the cost of having the repairs carried out, together with any reasonable administrative expenses.

# Rent and service charges



**A**

## How are rent levels set?

We aim to set rents that:

- Are affordable and within reach of people on low incomes.
- Are in line with the government's requirements.
- Allow us to house people on the basis of their housing need, in line with our allocations policy.
- Allow us to meet all our outgoings and keep a reasonable level of money in reserve.
- Allow us to build more houses and pay back loans we owe.
- Make sure we can keep rent levels consistent between properties in the same area.

In addition to your rent, there may be other charges to cover the cost of services received, such as shared heating, lighting, cleaning, and estate maintenance. We review rent levels once a year before April and tell you about any changes in good time. We will give you at least one calendar month's notice of any changes to your rent or service charges.

**B**

## Paying your rent and other charges

Rent is charged weekly, and payments are spread equally over the year.

Some of our established tenants may still be charged fortnightly where the amounts are based on a year's payment divided by 48 weeks in the case of a 52-week year, and 49 weeks in the case of a 53-week year.

Your rent and other charges must be paid in advance. Your payments should be made at regular intervals, for example weekly, fortnightly, or monthly, and you should let us know when and how you intend to pay your rent.

Unpaid or delayed payments for rent or service charges will be recorded as arrears. We may write to you about this if you have not already spoken to us about the outstanding balance.

You can pay your rent in the following ways:

### By Direct Debit

If you have a current bank or building society account, you can pay your rent and other charges by Direct Debit and this can be weekly, fortnightly, monthly or four-weekly.

Direct Debit is an agreement between you and your bank, which allows us to take your payment direct from your bank account. If the amount due changes, we will amend the payments that are to be collected from your bank account. The Direct Debit guarantee means we must send you a letter at least 10 days before this happens.

Your rent and other charges are due in advance. If you are currently paying in arrears, the Direct Debit amounts will be calculated to bring your account in line with your tenancy agreement. You should check the payment schedule on your Direct Debit letter carefully.

If you wish to discuss the payment amounts, or set up a Direct Debit, please contact our income collection team on **0800 316 0897**. It only takes minutes to set this up over the telephone. All you will need is your bank details and your preferred payments date.

### With your allpay card

- You can make a rent payment at any Post Office or where you see the PayPoint sign. They will give you a receipt, which you must keep as proof of payment.
- You can visit [www.allpayments.net](http://www.allpayments.net). You are required to register online before making your first payment. When you come to make your payment, have your payment card handy with your debit or credit card. This service is available 24/7.
- You can use the allpay payment app. Debit or credit card payments can be made at your convenience 24/7 through the app, which is available to download for free for Apple, Android and Windows smartphones: Visit [www.allpay.net/app](http://www.allpay.net/app) for more information.
- You can send a text message. Use your payment card and debit or credit card to register at [www.allpayments.net/textpay](http://www.allpayments.net/textpay). Text 'pay' plus the text code you set up during registration along with the amount you want to pay and your password (the last four digits of your debit or credit card) to

81025. This service is available 24/7.

- You can request a replacement allpay payment card by contacting our contact centre team.

## Housing Benefit

Housing Benefit is financial help towards your rent and some service charges and can be applied for through your local authority.

If you do not receive the full amount to cover your rent and other charges from Housing Benefit, you must arrange to pay the difference direct to us. If you decide to have Housing Benefit payments made directly to yourself, you should ensure that you pay the full weekly amount due to us.

## Universal Credit - Housing Costs Element

Universal Credit is paid directly to the claimant each month. Included within this payment will be your entitlement towards your rent and some service charges. This is known as your Housing Costs Element.

You will be advised of your payment date by the Department of Work and Pensions, and it will be your responsibility to pay the full amount due. There are some circumstances when payments can be made direct to us.

## Discretionary Housing Benefits

A Discretionary Housing Payment (DHP) is extra financial help on top of your Housing Benefit or Universal Credit Housing Costs Element.

You must be entitled to Housing Benefit or the Housing Costs Element to apply and your local authority will decide whether to award a payment, how much and for how long. The amount you get could cover all or part of your shortfall in your amount due.

You should ask your local authority how to make a claim. They may accept claims in writing, over the telephone, or online.

If you are receiving DHP you need to note down the end date of the award as you will need to re-apply for a further award a few weeks before it ends.

If you change or cancel your payment arrangements at any time, you must let our income collection team know. Contact us on **0800 316 0897** or email [incomecollectionteam@2rh.org.uk](mailto:incomecollectionteam@2rh.org.uk).

### Online payment via 'My account'

If you register and log in to 'My account', which is a special and secure area for you on our website ([www.tworivershousing.org.uk](http://www.tworivershousing.org.uk)), you can view the balance, your current rent statement, and make a payment online. To view 'My account' you will need your login details and password. If you would like to set up your account, or have forgotten your password, please contact our contact centre team on **0800 316 0897** or email [customerservices@2rh.org.uk](mailto:customerservices@2rh.org.uk).

## C

### Rent arrears

If we contact you regarding arrears, you should do the following:

- Read any letter we send to you carefully.
- Check you are receiving the Housing Benefit or Universal Credit you are entitled to.
- Check you are paying the correct amount.
- Check that payments made have reached your rent account.
- Pay what you owe as soon as possible.

If you cannot pay what you owe, contact us straight away.

### What will happen if I cannot pay the rent?

If you cannot pay the amount due, you should contact our income collection team straight away. If you delay making contact, it can lead to serious problems. Do not ignore the letters we send to you. The earlier you contact us, the easier it is for us to help.

If you have problems with your finances or managing your budget, you can speak to one of our Welfare, Benefit, and Debt Advisors in confidence. To book an appointment, call **0800 316 0897** or email [WBDATeam@2rh.org.uk](mailto:WBDATeam@2rh.org.uk).

## D

### Service charges

If you believe your service charge is unreasonable, in terms of the amount you are charged or the standard of work you are paying for, contact us first to discuss your charges. If you are not happy with our response, you may be able to apply to the First-tier Tribunal (Property Chamber) for a decision as to what is reasonable. See [chapter 9](#) for contact details.

## E

### Our service standards

- We will give advice on the different ways you can pay your rent and service charges, such as Direct Debit or allpay card. Payments are due in advance.
- We will write to you one calendar month before we increase your rent or service charge.
- Our welfare, benefit, and debt advice team can help you to make a claim for any eligible benefits.
- We can help you complete a Housing Benefit or Universal Credit application.
- We will regularly monitor your account. However, it is your responsibility to pay your rent and other charges.
- It is vital you let us know if you cannot pay your rent.

#### **If you fall behind with your rent:**

We expect you to contact one of our Income Collection Advisors immediately and we will do the following:

- Contact you as soon as your rent account is in arrears by letter, home visit, telephone call, text, or email.
- Refer you to one of our Welfare, Benefit, and Debt Advisors who are able to provide help with financial problems.
- Arrange affordable payment plans based on your household income and expenditure.

# Repairs to your home



## A

## Reporting a repair

Whenever you wish to report a repair, or ask someone else to report it for you, email [customerservices@2rh.org.uk](mailto:customerservices@2rh.org.uk) or call us on **0800 316 0897**.

You can also report a repair and book a repair appointment online and at a time to suit you by using our online tenant portal '[My account](#)'. You will find this safe and secure area on our website [www.tworivershousing.org.uk](http://www.tworivershousing.org.uk).

To view 'My account' you will need your login details and password. If you would like to set up your account, or have forgotten your password, please contact our contact centre team on **0800 316 0897** or email [customerservices@2rh.org.uk](mailto:customerservices@2rh.org.uk).

If you are calling or emailing us to report your repair, please be ready to give us:

- Your name.
- Your address - or the address with the repair problem.
- A phone number where we can contact you during the day.
- If necessary, details of when someone is usually at home so that the repair can be carried out, or when we can make an inspection.
- As much information about the repair as possible.

We will normally give you an appointment date and time slot, which is likely to be an 'anytime' appointment, meaning we will come at any time on the agreed date. It could be a morning or afternoon slot.

When you report a repair that is not an emergency, we will give you a repair job number and we will also send you a reminder text message two days before the appointment. This gives you the opportunity to change the appointment and arrange a new one if necessary.



If we call and you are out, we will leave a card. Please ring us back as soon as possible on the number provided on the card to arrange a convenient time for the repair to be carried out. If the repair has not been carried out by our target date, please contact our contact centre team by email or phone.

We may contact you when the repair has been completed, and ask for your comments on the quality of repairs to your home to help us improve our service.

### What is an emergency repair?

An emergency repair is when it affects life or limb, the security of your property, or major structural problems to the property. We will aim to attend your home within four hours of the repair being reported to make the situation safe and, if necessary, try and complete it within 24 hours.

Items classed as an emergency are:

- Gas leaks - handled by National Grid: 0800 111 999.
- Blocked drains causing flooding inside or outside of the property. Please note if a blockage was caused by the actions of tenants or visitors, then you will be recharged.
- Any water leak, which cannot be contained and dealt with and causes significant damage to your home or someone else's.
- Severe roofing damage, which prevents you from remaining in your home.
- No hot water from the heating system (between the months of October and April).
- Fire or storm damage - property needs to be boarded up to protect it from further damage.
- Windows or doors which are broken or will not lock.
- Missing or loose manhole covers.
- No electrical supply - after the trip switch has been re-set and appliances are checked. Check that it's only your home that's affected.
- Overheating of electrical switches, sockets, or light fittings but not plugs or appliances.
- Complete failure of the heating system (between the months of October and April).
- Failure of shared lighting in communal areas of landings or staircases, but not just a single bulb or tube.
- Taps that will not turn off and are continually running. Not just a drip or small flow of water.
- Tenant unable to open the garage door to gain access to a vehicle inside.
- Toilet not flushing and is the only one in the property.

### What is an urgent repair?

An urgent repair is a repair that does not fall into the emergency priority, but is still urgent enough to need attention quickly. We will respond to urgent repairs within five working days of them being reported to us.

Examples of an urgent repair include:

- Partial loss of electric power or light.
- Partial loss of water.
- Defective cistern.
- Minor plumbing leaks.
- Blocked sink, bath, or basin. Please note, if the blockage is caused by tenant action, then we will recharge you for the work involved.
- Damage to stair treads or hand rails.
- Door entry phone not working.
- Non-serious water penetration problems.
- Re-fix chimney pot or cowl.

### **What is a routine repair?**

This is something that is not in need of urgent attention and does not pose a risk to a tenants' home or family. Minor work to your home is also considered routine. We respond to routine repairs within 20 working days of them being reported to us.

These repairs can include:

- Dripping or leaking taps.
- Repairs to plasterwork less than one metre square.
- Repairs to floor boards.
- Internal door repairs.
- Repairing kitchen units.
- Garage door repairs.
- Re-fix roof tile or slate (if no serious water penetration).
- Extractor fan not working in bathroom or kitchen.

Working days are Monday to Friday (excluding public holidays).

You can also to book a repair online using '[My account](#)' on our website.

### **What is Two Rivers Housing responsible for?**

As your landlord, we are responsible for repairs to:

- The structure of your home.
- Our fixtures and fittings.
- Services and sanitation, including sinks, baths, and toilets.
- Your heating and water-heating systems (if we have fitted them).
- Paintwork on the outside of the property.

## What are you responsible for?

There are some repairs which are your responsibility to carry out. Some of these are:

- Dividing fences
- Door handles inside your home (unless the mechanism has been damaged, therefore we will carry out a repair).
- Internal door damage.
- Altering doors for carpet.
- Curtain rails and net hooks.
- Sink and bath plugs and chains.
- Blocked basin, bath, or sink waste.
- Electrical faults caused by a faulty appliance.
- Decorating inside your home.
- Cracks or small holes in the walls.
- Loose floor covering and fitted carpets.
- Damage to a kitchen cupboard, door, drawer, or worktop.
- Broken or cracked glass, if caused by you, a family member or a visitor.
- The hose connection to the washing machine.
- Alterations to install your own appliances, fittings, or fixtures.
- Electric and gas meter supply.
- Changing light bulbs, kitchen strip light tubes, starters, and diffusers.
- Disconnection and reconnection of a cooker.
- Gaining entry to your home if you have locked yourself out. (We will do this on your behalf in an emergency, but a charge will apply.)
- Lost keys and replacement locks. (We can do this on your behalf, but a charge will apply.)
- External door frame if caused by criminal damage and not reported to the police. You will need to provide a crime reference number or you will be recharged the cost of the repair works.
- Lost or stolen entrance door key where not reported to the police.
- Door bells.
- Remove leaves and garden waste etc. from gullies.
- Blocked drains caused by tenants including family or visitors.
- Garden maintenance.
- General TV aerials.

## B

## Planned maintenance

Planned maintenance is where we work out what improvements are needed to your home. It is different to our day-to-day repairs service which is in response to you reporting a problem or advising that something needs fixing.

Our planned maintenance team plans in advance what work is required and when we will ask our contractors to do it. We have different contracts covering various aspects of maintenance such as:

- **Primary heating** - improvement or replacement of all or part of the domestic heating system.
- **Electrics** - additional items/upgrade wiring/complete rewire of property
- **Kitchen/bathroom** - part or full replacement.
- **External works** - anything from external painting to replacement of roof coverings.



We produce a programme for maintaining and upgrading our properties to keep them in line with government standards and to provide quality housing. The information used to compile this programme is taken from reports by our surveyors or repairs team, and in response to queries from tenants.

Prior to any work starting, you will be informed of the works we plan to undertake. If your property is not on our list for improvement works in the coming financial year and you feel works are required, then we can arrange for a surveyor to assess the condition of your property.

The surveyor may recommend work is carried out immediately by our repairs team, that the property is brought forward on the planned works programme, or that the work is carried out as per the existing planned works programme.

More information on our programmes can be found in the 'Library' section on our website or by requesting a leaflet through our contact centre team on **0800 316 0897** or by email [customerservices@2rh.org.uk](mailto:customerservices@2rh.org.uk).

You can also see when your home is being considered for planned maintenance in the [‘My account’](#) section of our website.

To view ‘My account’ you will need your login details and password. If you would like to set up your account, or have forgotten your password, please contact our contact centre team on **0800 316 0897** or email [customerservices@2rh.org.uk](mailto:customerservices@2rh.org.uk).

## Code of Conduct for contractors

We have responsibilities to all of our tenants and we are committed to ensuring that your home is safe, secure, and complies with Decent Homes Standards.

We will communicate with you before, during, and after works and keep you updated on progress to achieve a high level of service. We will give you a clear explanation of what the work will involve, when it will start and how long it will take.

Two Rivers Housing colleagues and our contractors carry photo ID cards, which will be shown when they visit you. If you are in any doubt about their identity, please call us to check before you let them into your home. At all times during the process we and our contractors will:

- Show respect to you and your property and keep inconvenience to the minimum.
- Treat all details about you and your home confidentially.
- Be security conscious and avoid easy access by others to your home.
- Not use bad language, smoke, or drink alcohol.
- Keep your home clean and tidy and avoid making excessive noise.
- Not use your telephone, electricity, gas, water, toilet, or kitchen without consent.
- Not make any comments or gestures that are offensive or distasteful to others.
- Leave your home clean and tidy when work cannot be completed in one visit, making sure all services are left on and the home is habitable. Inform you of any potential hazards and take the necessary action to minimise risk.

When the work is complete:

- You will be informed when the work has been completed.
- All rubbish will be removed and your home left clean and tidy.
- Correct operation of the new appliances will be demonstrated, with instructions and operating manuals left with you.

## **D** Code of Conduct for tenants

We expect tenants to treat our colleagues and contractors with respect. We will not tolerate threats or violence against our team or contractors and action will be taken in line with your tenancy agreement if required.

# Your rights



## This section sets out your rights as our tenant.

### **A** The right to privacy

You have the right to privacy in your own home. Our team will not enter your home, whether you are there or not, without your prior permission, unless there is an emergency situation. We will respect your privacy at all times, unless you or others are at risk or there is a health and safety danger.

### **B** Dignity and respect

All individuals have the right to be treated with dignity and respect at all times. As such, no-one should be harassed or discriminated against on any grounds, including age, disability, ethnicity, or sexuality.

If you experience any harassment or discrimination, please let your Tenancy Compliance Officer know immediately. If you feel any member of Two Rivers Housing's team is discriminating against you, please report to this to our contact centre team on **0800 316 0897**.

### **C** The preserved Right-to-Buy

If you used to be a secure tenant of Forest of Dean District Council and your home was transferred to us, you may have the preserved Right-to-Buy. This means you can buy your home with a discount off the market value. However, you cannot buy your home if we let it as housing for older people. If you are not sure whether the preserved Right-to-Buy applies to you, please contact us on **0800 316 0897** or email [customerservices@2rh.org.uk](mailto:customerservices@2rh.org.uk).

### **D** The Right to Acquire

If you became our tenant after the transfer took place (that is, you were not a secure tenant with the council before the transfer in 2003), you may have the Right to Acquire your home.

You cannot buy your home if we let it to elderly people, or if the law prevents it. To qualify for this right, you must have spent three years as a public sector tenant (a tenant of a council or housing association), or in housing provided by the armed forces. If you want to know more about the Right to Acquire, please contact us on **0800 316 0897** or email [customerservices@2rh.org.uk](mailto:customerservices@2rh.org.uk).

## **E** The right to remuneration for improvements

If you make improvements to your home, you may be entitled to remuneration for some of the costs involved. However, you must get our written permission to carry out these improvements and give us three written estimates of the cost of the work you are proposing. We may pay towards these costs at the end of your tenancy, but the amount we will pay reduces over time. Please ask us for a list of improvements qualifying for this remuneration.

## **F** The right to occupy

You have the right to live peacefully in your home during your tenancy without us interfering, as long as you do not breach any of your tenancy conditions. However, we have the right to enter your home to carry out essential maintenance or repairs to maintain the condition of your home. We also enter your home to carry out other work that we legally have to do, for example to service and maintain your gas central heating each year. If you unreasonably refuse us entry to carry out this work, we can go to court, or take other legal action, to gain entry.

## **G** The right to take in lodgers and sub-let

If you have our written permission, you may take in lodgers or sub-let part of your home, as long as it does not cause overcrowding. When you apply for permission, you should tell us the name, age, and sex of any lodger or sub-tenant and how much you are going to charge. If we do not give you permission, we will give you our reasons in writing.

## H The right to repair

If you have reported a repair to us and we have failed, without good reason, to do the repair within the timeframe stated, you have the right to carry out the repair.

You can ask us to appoint another contractor to complete the repair at no cost to you. If this does not result in the repair being completed, you will be entitled to compensation. Please call the contact centre team on **0800 316 0897**, or email [customerservices@2rh.org.uk](mailto:customerservices@2rh.org.uk), if you require any further information.

## I The right to be consulted

You have the right to be consulted about changes to our housing policies or the way we manage your home which are likely to affect you. We actively want you to be involved in this. [Chapter 8](#) explains the different ways in which you can become involved with us when we review and make decisions about our services. Our involvement statement sets out the different ways in which you can become involved with us.

## J The right to information

You have the right to ask for and receive information from us about the terms of your tenancy and about our responsibilities and policies.



## K The right to assign or exchange your tenancy

You have the right to pass your tenancy to someone else. This could be to:

- Another joint tenant; or
- A partner or spouse who has lived there with you, as their permanent home, for at least 12 months.

If you have a joint tenancy and one tenant leaves, perhaps because of a relationship breakdown, both tenants are still fully responsible for the tenancy, including rent payments, unless the tenancy is transferred to the remaining tenant, or ended.

You must never give your tenancy to someone else without first getting our permission. If you leave your home, we will treat anyone left in the property as an 'unlawful occupier' unless they have a legal right to the tenancy.

You have the right to exchange your home (if you have our permission) with another of our tenants, or with the tenant of another registered social landlord.

We can only refuse you this right if:

- You have broken your tenancy conditions.
- The exchange would lead to your home becoming over or under occupied.
- The property was adapted for a disabled person to use.
- You have a tenancy that does not allow you to exchange.
- You have not been a tenant for 12 months.

To find out more about exchanging your home, [see chapter 3](#).

## **L** The right to succeed

This is the right to pass your tenancy on to someone else when you pass away. You can pass your tenancy on to your partner or a family member, if the property is their main or only home. If the tenancy does not go to your partner, we may give our written agreement for another member of your family to take the tenancy, if they have lived with you for at least the last 12 months. They must apply to us within four weeks of your death if they wish to succeed your tenancy. If there is a dispute about who should get the tenancy and family members cannot come to an agreement, we can decide who the new tenant will be.

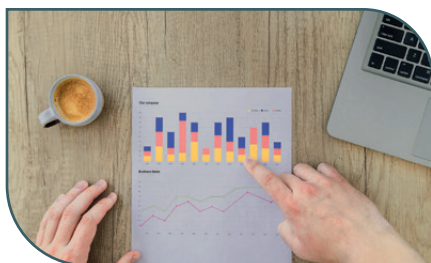
If the tenant passes away and you live in special accommodation for which you are not eligible, such as a bungalow for the disabled, we may require you to move to another property to make that home available for somebody who is eligible for it.

If you succeed to a property which is larger than you need, for example, a single person succeeding to a three-bedroom house, we may require you to move to somewhere more suited to your family size. If you have any questions about your right to succeed, please contact us on **0800 316 0897** or email [customerservices@2rh.org.uk](mailto:customerservices@2rh.org.uk). We will consider all applications sympathetically.

## M

## Data protection

Personal information is information relating to a living individual who can be identified from that information. For example, your name, date of birth, or email address. Two Rivers Housing will only keep information about you which is relevant to the services we provide, such as your telephone number so we can contact you, or your Direct Debit details so we can charge rent if you pay your rent that way.



When you take on a new home with us, we will ask you to complete one of our Customer Census forms. Even if you are already a tenant with us and are simply transferring into a new home, we will ask you to complete a new form to make sure our information is up-to-date.

Sometimes individuals or other organisations, such as referral agencies, government bodies, or past landlords, will also give us some personal information relating to you. However, we only collect information that is accurate, necessary, and appropriate to provide our services. You can refuse to give us information, but this may prevent us from delivering our services and meeting our obligations to you.

There are many controls in place for keeping our records secure. Most data is stored in IT systems and access is only granted to those performing specific processing activity. Security of our systems is taken seriously and all colleagues are trained appropriately in data protection.

Whenever any of your personal details change, or if you believe we have made a mistake, please contact us.

For further information about personal information we hold and process, please see our Privacy Notice on our website, [www.tworivershousing.org.uk](http://www.tworivershousing.org.uk), which is updated periodically.

# Compliments and complaints



## **A** Our promises to you

When we are dealing with your complaint, we will look to see if we need to review any of our policies or service standards as a result.

We will also make sure we:

- Deal with your complaint as quickly as we can.
- Keep you up-to-date with our progress as appropriate.
- Keep a record of your compliment or complaint.
- Are polite and helpful.

If you do not give us your name when you make a complaint, we will still consider your complaint and will take appropriate action, dependent upon the circumstances.

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. If appropriate, we will offer you compensation.

However, we have the right to refuse, or handle complaints in a different manner, if we believe they are vexatious or unreasonable. Anyone who uses our services can comment on, or complain about them.

## **B** 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 we have met our policies or service standards.

## **C** Why should I bother to make a compliment or complaint?

Your feedback is important to us. If you let us know how you feel about our services, we can look to make improvements to our policies or service standards, or keep doing things you think are working well.

## **D** How do I make a compliment or complaint?

You can make a compliment or complaint:

- In writing.
- By phone.
- In person.
- By email.
- On our official social media channels.
- Via our website, [www.tworivershousing.org.uk](http://www.tworivershousing.org.uk).

## **E** Will anything happen if I make a complaint?

- If we have made a mistake or have not met our policies or service standards, we will acknowledge this and do our best to put the situation right.
- We always pass compliments on to the people concerned.
- If we can use your feedback to change or improve our services, we will try to do so.

## **F** What happens after I make a complaint?

We have a set, two-step procedure for dealing with complaints, which is in line with the Housing Ombudsman Service's best practice guidance.

### Stage One

We will acknowledge your complaint within five working days of receipt, and tell you the name of the manager dealing with it. You will normally receive a full written response within 10 working days of when you first contacted us. We hope to be able to resolve most complaints at this stage.

### Stage Two

If you believe our stage one response does not answer your complaint, you have the right to request a further review. This must be requested within 28 days of the date of our response letter. Please note, if you wish to do this, it will not be enough to simply indicate that you disagree with the decision or are unhappy with it.

You will need to clearly state:

- on what grounds you disagree with the response and,
- detail what, if any, further actions you wish us to take.

If, after reviewing this, our stage one response remains unchanged, we will write to you to confirm this and explain your options including how to contact the Housing Ombudsman Service.

If your complaint is moved to stage two, we will write to you and tell you the name of the person dealing with it. You will normally receive a full written response from them within 20 working days from when you asked your complaint to be moved to stage two.

### **Housing Ombudsman**

You can seek the help of the Housing Ombudsman Service at any time. If you request its help before your complaint has been logged with Two Rivers Housing, they will log it with us on your behalf and we will handle your complaint in the usual way, starting at stage one.

You can contact the Housing Ombudsman Service directly at:

Housing Ombudsman Service

PO Box 1484, Unit D, Preston, PR2 0ET

Phone: 0300 111 3000 (Monday to Friday from 9am to 5pm)

Fax: 020 7831 1942

Email: [info@housing-ombudsman.org.uk](mailto:info@housing-ombudsman.org.uk)

You can also visit their website: [www.housing-ombudsman.org.uk](http://www.housing-ombudsman.org.uk).

# Getting involved



## Why should I get involved?

Community engagement enables you to have greater ownership of your community. It can be as easy as taking part in an event, an activity or joining one of our forums that influence how we serve you.

We welcome new ideas and suggestions of what you would like to see happen in your community. We would support and work with you, your neighbours, and other organisations in your area to help you achieve this.

We are here to offer support and to find out what is happening in your area. We can help you find existing ways to get involved in your community, making your community feel like home.

### **A** Opportunities for getting involved

#### **Tenants' Voice Committee**

Our Tenants' Voice Committee provides a direct link between our tenants and the Group Board.

Made up of tenants and members of the Board, including our Chair, it plays a vital part in holding our organisation to account. #Together, the group will review, scrutinise, and challenge the services we provide and decisions we make from a customer perspective.

#### **Communications Group**

The Communications Group makes sure our leaflets and documents are easy to understand and include all the information tenants and leaseholders need to know. We can send information for you to proof read electronically. This service is invaluable so, if you enjoy proof reading, please let us know.

#### **Your Views Facebook Group**

Tenants can join in and feedback to us in the 'Your Views' group. Keep up to date with service reviews, complete quick surveys and polls, or take part in consultations and see what training opportunities are happening.

All these groups would really like to welcome new people, so please contact our community engagement team for more details.

### Local initiatives and community groups

We support projects that improve and build communities where our properties are and encourage tenants to get involved in making important changes in their neighbourhoods.

We can help communities to start local projects. This can be anything from creating community gardens, to running weekly activities. We can help strengthen existing community-focused projects and organisations by assisting with project management and completing funding applications. We work in partnership to provide training, social, and health-based sessions to the wider community.



### Fun Days

We are committed to providing support and activities for families in our areas. We run various fun days during school holidays.

### Dementia support

Some of our colleagues have been trained in dementia awareness. They have been trained to recognise the specific needs of tenants living with dementia. So, if you, or someone in your household, has dementia please let us know in order to receive this support.

### Volunteering opportunities

We offer volunteering opportunities to support you and connect you with your community, whether this is running or joining a community event or an activity group. We can offer training and support in the skills you need, to help you get the best out of your involvement with us. We partner with other agencies that provide courses, to help build skills in a variety of areas.

### Ad-hoc focus groups

We may contact you if we are focusing on your community, or an issue that you may be interested in. This would be part of a community engagement initiative.

## Surveys

We monitor our service and performance in a variety of ways and your feedback helps us. Below are some examples:

- Annual customer surveys. We carry out these surveys in different geographical areas and ask a random selection of tenants for feedback on 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 for your feedback on our service six months after moving into your new home.

## Tenant newsletter

We send out our tenant newsletter, Tenant Topics, four times a year to everyone, either through the post or by email. It is also published on our website.

If you wish to opt out or unsubscribe from receiving Tenant Topics, please contact our contact centre team on **0800 316 0897** or email [customerservices@2rh.org.uk](mailto:customerservices@2rh.org.uk). If you would like to know more about any of the above opportunities for getting involved, please contact our community engagement team on **0800 316 0897** or email [communityengagement@2rh.org.uk](mailto:communityengagement@2rh.org.uk).

# Useful contact numbers



## Emergency contacts

### Police, fire or ambulance

Call 999 or 112. Either number will get to the emergency operator. Then ask for the service you need.

Type talk: 18001.

For urgent health advice, call 111 and a trained advisor will assess your medical concern and advise on any further action.

### Police - non-emergency

[www.glooucestershire.police.uk](http://www.glooucestershire.police.uk)

Call 101 to report a crime that does not need an emergency response, or to make a general enquiry.

Call centre: 0845 090 1234

Type talk: 101

Crimestoppers: 0800 555 111

### Fire and Rescue - non-emergency

[www.glosfire.gov.uk](http://www.glosfire.gov.uk)

Tel: 01452 888 777

### Hospitals

Gloucestershire Hospitals NHS

Foundation Trust

0300 422 2222

Dilke Memorial Hospital, Cinderford

0300 421 8640

Ross-on-Wye County Hospital (includes minor injuries unit. Not 24 hours.)

01989 562100

## Local authorities

Contact your local authority for details of councillors, refuse and recycling, Housing Benefit, council tax, education and planning.

### Cheltenham Borough Council

[www.cheltenham.gov.uk](http://www.cheltenham.gov.uk)

01242 262626

[enquiries@cheltenham.gov.uk](mailto:enquiries@cheltenham.gov.uk)

### Cotswold District Council

[www.cotswold.gov.uk](http://www.cotswold.gov.uk)

01285 623000

[cdc@cotswold.gov.uk](mailto:cdc@cotswold.gov.uk)

### Forest of Dean District Council

[www.fdean.gov.uk](http://www.fdean.gov.uk)

01594 810000

[council@fdean.gov.uk](mailto:council@fdean.gov.uk)

### Gloucester City Council

[www.gloucester.gov.uk](http://www.gloucester.gov.uk)

01452 396396

[heretohelp@gloucester.gov.uk](mailto:heretohelp@gloucester.gov.uk)

### Gloucestershire County Council

[www.gloucestershire.gov.uk](http://www.gloucestershire.gov.uk)

01452 425000

[customerservices@gloucestershire.gov.uk](mailto:customerservices@gloucestershire.gov.uk)

### Herefordshire Council

[www.herefordshire.gov.uk](http://www.herefordshire.gov.uk)

01432 260000

### Malvern Hills District Council

[www.malvern hills.gov.uk](http://www.malvern hills.gov.uk)

01684 862151

[onlineforms@malvernhillsgov.uk](mailto:onlineforms@malvernhillsgov.uk)

Stroud District Council

[www.stroud.gov.uk](http://www.stroud.gov.uk)

01453 766321

[customer.services@stroud.gov.uk](mailto:customer.services@stroud.gov.uk)

Tewkesbury Borough Council

[www.tewkesbury.gov.uk](http://www.tewkesbury.gov.uk)

01684 295010

[customerservices@tewkesbury.gov.uk](mailto:customerservices@tewkesbury.gov.uk)

## Social care services

Gloucestershire County Council

[www.gloucestershire.gov.uk](http://www.gloucestershire.gov.uk)

Helpdesk for adults

01452 426868

[socialcare.enq@gloucestershire.gov.uk](mailto:socialcare.enq@gloucestershire.gov.uk)

Helpdesk for children and families

01452 426565

[childrenshelpdesk@gloucestershire.gov.uk](mailto:childrenshelpdesk@gloucestershire.gov.uk)

Herefordshire Council

[www.herefordshire.gov.uk](http://www.herefordshire.gov.uk)

01432 260101

[ascadviceandreferralteam@herefordshire.gcsx.gov.uk](mailto:ascadviceandreferralteam@herefordshire.gcsx.gov.uk)

Worcestershire Council

[www.worcestershire.gov.uk](http://www.worcestershire.gov.uk)

01905 768053

[socialcare@worcestershiresocialcare.gov.uk](mailto:socialcare@worcestershiresocialcare.gov.uk)

## Citizens Advice

Gloucestershire

01452 527202

[info@gloscab.org.uk](mailto:info@gloscab.org.uk)

Forest of Dean

0300 330 9006

[info@forestofdeancab.co.uk](mailto:info@forestofdeancab.co.uk)

Herefordshire

0344 862 9685

[advice@citizensadviceherefordshire.org.uk](mailto:advice@citizensadviceherefordshire.org.uk)

Malvern

01684 563611

[enquiries.malvern@citizensadvice.org.uk](mailto:enquiries.malvern@citizensadvice.org.uk)

Stroud

0808 800 0510

Tewkesbury

01452 527202

[info@gloucestercab.org.uk](mailto:info@gloucestercab.org.uk)

## Victim support

[www.victimsupport.org.uk](http://www.victimsupport.org.uk)

0808 168 9111

## First-tier Tribunal (Property Chamber)

[www.gov.uk/courts-tribunals/first-tier-tribunal-property-chamber](http://www.gov.uk/courts-tribunals/first-tier-tribunal-property-chamber)

Gloucestershire

01243 779394

[rpsouthern@justice.gov.uk](mailto:rpsouthern@justice.gov.uk)

Herefordshire  
0121 600 7888  
[rpmidland@justice.gov.uk](mailto:rpmidland@justice.gov.uk)

## Jobcentre Plus

[www.gov.uk/contact-jobcentre-plus](http://www.gov.uk/contact-jobcentre-plus)  
0800 169 0190

## Drug and alcohol advisory services in Gloucestershire

Change, Grow, Live  
[www.changegrowlive.org](http://www.changegrowlive.org)  
[gloucestershire.info@cgl.org.uk](mailto:gloucestershire.info@cgl.org.uk)  
01452 223014

## Domestic violence

Gloucestershire Domestic Abuse  
Support Service  
[www.gdass.org.uk](http://www.gdass.org.uk)  
01452 726570  
[support@gdass.org.uk](mailto:support@gdass.org.uk)

## Water emergency

Severn Trent  
[www.stwater.co.uk](http://www.stwater.co.uk)  
0800 783 4444

Welsh Water  
[www.dwrcymru.com](http://www.dwrcymru.com)  
0800 052 0145

OFWAT (Water industry regulator)  
[www.ofwat.gov.uk](http://www.ofwat.gov.uk)  
0121 644 7500  
[mailbox@ofwat.gsi.gov.uk](mailto:mailbox@ofwat.gsi.gov.uk)

## Gas emergency

National Grid  
0800 111 999

## Electricity emergency

National Grid  
0800 40 40 90

To report a power cut, call 105.

We hope you have found this handbook useful. Although we have made every effort to ensure that the information is correct at the time of release, this is purely a guide and we do not assume and hereby disclaim any liability caused by errors or omissions.

Please contact our contact centre team if you wish to query or confirm any information provided in this document.

