If you smell gas in your home:
■ do not smoke or light a flame
■ open doors and windows to get rid of the gas
■ check if the gas has been left on unlit on any appliance
■ check if a pilot light has gone out
■ turn the gas off at the meter
■ do not use any electrical equipment, including doorbells and lights
■ call the Emergency Gas Helpline from a phone outside your home
Welcome to Saffron. Our staff work hard to provide good services and our managers and Board monitor closely how well we are doing. So please tell us when we do well and if we don’t, then also let us know so that we can improve. Saffron is also proud of its reputation as a provider of housing and has won several awards for its properties and for its professionalism. We think our success is founded on the fact that we place our tenants at the heart of everything we do. If you are interested in contributing to how Saffron works then you might consider joining our Customer Advisory Panel. You can e-mail them on customeradvisorypanel@outlook.com or call on 01508 531816.

For more information or if you have any customer service feedback then please e-mail info@saffronhousing.co.uk or call 01508 532000.

With best wishes for the future.

Peggie Phinn
Chair of CAP (Customer Advisory Panel)

As Chair of Saffron’s Customer Advisory Panel – known as CAP – I am delighted, as a fellow tenant, to welcome you to Saffron. Saffron and CAP work closely together to ensure that tenants have a voice on how Saffron is run and the services it provides. We provide feedback through our CAP committees; CAPChat (where tenants give their views without attending meetings) and through CAP nominated Board members of which I am one. We also work with colleagues from other housing providers in the region and in 2015 were delighted, with Saffron’s support, to organise the first East Anglia Residents’ Conference and Awards. This event was widely praised by organisations such as TPAS (The Tenants Empowerment Organisation) and one of our speakers Michael Gelling, Chair of TAROE (Tenants’ and Residents’ Organisation of England) shared the knowledge he has acquired as a representative on national bodies. We are proud of the part we play in supporting Saffron which is a tenant-focused housing association. We would be delighted if you would like to join us in sharing views – please contact CAP on customeradvisorypanel@outlook.com or by calling 01508 531816.

Saffron Housing Trust
Since 2004 Saffron has added more homes throughout East Anglia and we now have over 6000. We work with a range of local authorities and continue with a development programme which will help even more people in the region. If you wish to see where we are currently developing please visit our website www.saffronhousing.co.uk. The website will also give you further details of our Board members and Executive Team but do get in touch with info@saffronhousing.co.uk if you wish for further information.

Aims and Objectives of Saffron are as follows:

- Image/Identity
  - Building on what we already have
  - Always seeking to improve

- Tenants/Customers/Neighbourhoods
  - Core Social Responsibility
  - Remain the focus of the business
  - Be open, professional and fair

- Growth/Opportunities
  - Ready to explore all opportunities
  - Grow profit and maximise surpluses to
    - Expand the reach of the business
    - Do more activities to meet core social responsibility
  - Do not undertake activities that detract from core purpose

Saffron Housing Trust
London based Association gave her overall responsibility for all of the Group’s work, providing 15,000 Social Housing homes, Care and Support Services to over 2000 vulnerable adults, along with a development programme involved in building new homes and regenerating estates across East London and Essex.

Yvonne has also held non-executive director roles at both Housing Associations and Charities providing strong governance and leadership.
Contacting Us

There are lots of ways for you to contact us

By e-mail
You can e-mail us at info@saffronhousing.co.uk
You can report ASB via asbreport@saffronhousing.co.uk
You can e-mail a particular person directly by typing their initial and surname followed by
@saffronhousing.co.uk
For example, Jane Smith would be contacted using: jsmith@saffronhousing.co.uk

Via the Internet
You can visit our website at www.saffronhousing.co.uk

By fax
You can fax us on 01508 532083.

By letter
You can write to us at Saffron, Saffron Barn, Swan Lane, Long Stratton, Norfolk NR15 2XP.

By Social Media
Saffron Housing Trust is on Twitter and Facebook:
Twitter You can Tweet us @SaffronHousing
Facebook www.facebook.com/saffronhousingtrust

In person
You can come in person to our office or ask for someone to call at your home by
appointment.
Our offices are open to customers from 8.45 am to 5.00 pm Monday to Thursday and
8.45 am to 4.15 pm on Friday.

By phone
Main Number 01508 532000
• Gas and Oil Servicing 01508 532000 option 1
• Repairs and Maintenance 01508 532000 option 2
• Housing Management 01508 532000 option 3
• All Other Enquiries 01508 532000 option 0

Housing Support Co-ordinators
If you live in Housing with Support you can use your intercom to contact the Housing
Support Co-ordinator when he or she is on duty or in an emergency.

Interpretation Service
If English is not your first language, and you need help to access our services, INTRAN
translation services will be made available.
To help us achieve our commitment to good customer service we have developed standards which set out the service you can expect from us. We regularly monitor performance against these standards.

**Staff will:**
- Be prompt, polite and helpful, and listen to customers
- Carry official identity cards outside the office and show them without being asked

**Our office will:**
- Have opening hours clearly displayed at all times
- Be clean, warm and friendly
- Have up-to-date advice, information and posters available
- Be accessible to people with disabilities
- For those where English is not their first language, and help is required to use our services, INTRAN translation services will be made available

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**When you visit our offices we will:**
- Acknowledge and greet you when you arrive
- Give you a private interview or arrange an appointment with a member of staff
- Offer you refreshments and give you an explanation and apology if, in the event of unforeseen circumstances, a wait of more than 10 minutes is unavoidable

**Appointments away from the office**
- If you are unable to come to our offices and would like to speak to us, we will offer an appointment for an alternative location with a named staff member at a mutually convenient time and date
- If we can’t keep an appointment, for example due to staff illness, we will tell you as soon as possible and make an alternative arrangement
- If we visit you but can’t obtain access we will leave a calling card, stating who called, the purpose of the visit, at what time and how to contact us

**Interviews and meetings**
- We will make a suitable room available for interviews and meetings held at our offices
- We will, where appropriate, give you help to contact other agencies, provide information about them or offer options for further assistance elsewhere
- If English is not your first language, and you need help to access our services, INTRAN translation services will be made available
- We will treat all interviews, correspondence and personal information in strict confidence, and in accordance with current legislation such as the Data Protection Act 1998

**Telephone calls**
- If we can’t deal with your enquiry straight away we will take a contact number and call you back, or write to you if this is agreed as more appropriate
- If you tell us you are calling from long distance, a public payphone or a neighbour’s telephone, we will offer to ring you back
- We may record notes of telephone conversations on computer or manual files and hold them on customer and/or property records
- We will ensure that your call is answered in person but will make voicemail available where this is not possible
- When our office is closed, calls will be dealt with by our call handling service (a 24 hour service) where special arrangements are in place for emergencies

**Letters and E-mails**
- We will send an acknowledgement to all letters and e-mails within 3 working days and a
full reply within 10 working days

- If for any reason a full reply is expected to take longer (for example; to gain greater information), we will inform you and tell you why
- Letters will be clear and informative and written in ‘plain English’
- Where appropriate we will translate correspondence into different languages or Braille
- Replies will be signed and where possible sent in the name of the writer
- Requests for forms or general information will be dealt with within five working days

What we ask in return

We have made you a number of commitments and in return we ask for your co-operation by agreeing to:

- Make available the information, documentation and any other requirements necessary for us to assist you
- Treat us with courtesy, using appropriate language and behaviour which cannot be construed as racist, sexist or abusive
- Accept that we will attempt to defuse inappropriate behaviour by refusing to deal with customers until they behave in a courteous manner

Customer Feedback

We are continually trying to improve our services – so if you have any suggestions as to how we may be able to provide a better service, please let us know.

If you have received excellent customer service from a member of our staff, please let us know, we will be pleased to pass your comments on to them.

Local Standards

A copy of our current Local Standards (sometimes referred to as ‘Local Offers’) is provided separately.

How to make a complaint

We aim to provide excellent customer service and in doing so view complaints, suggestions and compliments as positive opportunities to improve our service. We do recognise that from time to time things can go wrong and if this happens, we want to resolve the problem as quickly as possible. We’ll also use this as an opportunity to identify areas where our service can be improved.

Before making a formal complaint, we would ask that you tell us about the problem so we can try to resolve it. If we have not been able to resolve the initial feedback or complaint, our formal complaints process is set out below;

Step One

Please contact us, either in person, by phone, letter, e-mail or by completing the customer feedback leaflet and explaining the problem. We will aim to complete an investigation and provide you with a full written response within 10 working days.

Step Two

If you remain unhappy with our response, you may ask for your complaint to be reviewed. This will be undertaken by the responsible Director who will consider the case and aim to provide you with a full written response within 10 working days.

Step Three

Should you remain dissatisfied with the outcome you may request that the case is reviewed by Saffron’s Review Panel. The Review Panel will be made up of 1 member of the Executive Team plus 2 non-executive Directors. The Executive member should not be responsible for the department complained about and should not have been involved in the complaint so far. You will have the opportunity to attend and speak at the Panel meeting and will be supplied with all the relevant papers prepared for the meeting 5 working days in advance. You may also provide information for the Panel to review. The result of the Panel meeting will be confirmed to you in writing, usually within 5 working days of the meeting.

On occasions the Chief Executive may need to deal with complaints outside the above procedure, but this will be communicated clearly to you.

Step Four

If you are still not satisfied with our response and wish to pursue the matter you may decide to take any of the following steps;

- If the landlord cannot put things right, the next step is to contact an MP, a local councillor or tenant panel – these are the three types of designated person.
- Designated persons are there to help to resolve disputes between tenants and their landlords. They can do this in whatever way they think is most likely to work.
- If the designated person cannot help they can refer a complaint to the Ombudsman.
- Complaints to the Ombudsman do not have to be referred by a designated person, but if they are not there must be at least 8 weeks from the end of the landlord’s complaint process before the Ombudsman can consider the case.

See below for further information on how to contact your designated person.

MP: http://findyourmp.parliament.uk/

Local Councillor: http://www.writetothem.com/

Please note: The Ombudsman will only deal with your complaint if you have completed our complaints procedure first.

Housing Ombudsman: Housing Ombudsman Service 81 Aldwych London WC2B 4HN

Tel 0300 111 3000 Fax 0207 831 1942 E-mail info@housing-ombudsman.org.uk

www.housing-ombudsman.org.uk
Equality and Diversity

Difference is what makes us diverse and equality is what everyone deserves. We are committed to treating everyone with whom we come into contact fairly. This applies to everyone who applies for housing, everyone who applies for support, every existing tenant and service user, every applicant for a job or contract, all members of staff and non-executive directors.

Equality is about making sure that people do not receive a different quality of service due to Age, Disability, Gender Reassignment, Marriage and Civil Partnership, Pregnancy and Maternity, Race, Religion and Belief, Sex or Sexual Orientation.

Diversity is about ‘difference’ – across Age, Disability, Gender Reassignment, Marriage and Civil Partnership, Pregnancy and Maternity, Race, Religion and Belief, Sex or Sexual Orientation. It is about recognising that people have different, equally valuable skills, experience and knowledge to offer.

We will put our commitment to equality into practice in a number of ways. Treating everyone fairly is a two way process. We also expect everyone to treat others as they would expect to be treated themselves.

If you apply to live in one of our properties, or you are already a resident or you use, or are looking to use, any of our other services we will:

- Make sure our reception areas and offices are easy for you to get into and to move about in
- Provide the information you need, in ways that you find easy to understand
- Take into account your particular needs when we let you one of our properties and once you have become one of our tenants.
- Take prompt action if you face harassment
- Only work with contractors that share our commitment to be fair to all

If you apply to us for a job or are already a member of staff or non-executive director we will:

- Recognise and encourage a diverse workforce, positively welcoming all applicants, with appointments and promotions based on merit
- Provide training and other opportunities to help you develop your talents
- Make sure you have the necessary equipment to do your job effectively
- Promote flexibility in the workplace
- Take prompt action if you face harassment at work

Other languages and formats

We will offer INTRAN translation services for those who do not have English as a first language. We have access to Language Line, a telephone interpreting service incorporating over 100 languages.

We will also arrange to translate publications into other languages on request and as required. We will provide translation services as necessary (including ‘face to face’ translation and Sign Language interpretation) to ensure that all applicants for housing and other service users receive a high quality and effective service from Saffron.

If you would like an audio cassette, CD, large-print or Braille version of our handbook, newsletters, leaflets etc, we will be happy to provide them.

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Your New Home

This section is mainly for new tenants. However, some of the information may be useful to existing tenants.

Your responsibilities

You are responsible for your own utility bills. Any discrepancies need to be dealt with via your utility supplier as the contract is with you not Saffron.

You have the right to choose your own energy supplier and your own tariffs; Saffron does not own the electricity and gas meters or the supply to them but can assist if you have any issues with these.

If you are struggling to pay your utility bills and receive any of the following benefits then ask your utility company for details of their social tariffs:

- Pension Credit
- Income Support or Income-based Jobseeker’s Allowance and where the benefit includes one of the following:
  - Disability Premium
  - Severe Disability Premium
• Disabled Child Premium
• Higher Pensioner Premium

■ Income Support or Income-based Jobseeker’s Allowance and with responsibility for a child under five years old
■ Child Tax Credit which includes a disability or severe disability element

If you have real difficulty paying your bills, you can also speak to the CAB for assistance (see ‘Useful Contacts’ section for contact details of your local office). If you are using an oil-based central heating system then you will need to ensure that you have sufficient funds saved for the next refill. If you are having problems saving, please see page 31 for details of Eastern Savings and Loans.

For extra buying power and local prices search internet sites such as;
www.boilerjuice.com
www.oilpricecheck.com
www.communityactionnorfolk.org.uk
(The above are an example of internet sites which may be of interest, there are many more available on-line and Saffron Housing Trust are not recommending any of these in favour of any others.)

When should I move into my new home?
You should move in as soon as possible. If you do not move by the start of your tenancy you may not qualify for housing benefit for the time you were not living in the property.

Can I have extra time to move in before I am charged rent?
No. New tenants must pay rent from the start date of the tenancy.

When do I have to make my first rent payment?
We expect tenants to pay their first week’s rent when they sign for the tenancy (unless they are/will be on full housing benefit).

How long will it take for my rent payment card to arrive?
Once we have ordered your rent payment card it can take up to 2 weeks to arrive. If your card does not arrive within this time please contact your Area Housing Officer. You can of course still pay using cash, a debit/credit card or cheque at our office or by post/by phone/on line via Saffron’s website.

Should I fill in a Housing Benefit Form?
If you have not completed a Housing Benefit Form and you think that you might qualify, you should apply to your local authority. If you need help to do this please ask your Area Housing Officer.

Should I contact the Job Centre Plus (Department of Work and Pensions)?
Yes if:
■ You are already receiving any Benefits (if you don’t tell them your new address you may have to pay full rent)
■ You want to apply for a Budgeting Loan – for more information and details on how to apply you should contact your local Job Centre Plus. The phone number is listed in the ‘Useful Contacts’

What if repairs need to be done before I move in?
We will do most repairs before your tenancy starts. When you sign for your tenancy we may arrange for some small repairs to be done after you move in. We will normally agree a day and time with you when the repairs will be completed.

Should I arrange for the gas and electricity to be switched on?
You are responsible for contacting the supplier (or choice of supplier) to set up an account and provide up-to-date meter readings. You can change supplier at any time and there is no need for you to inform us.

How do I report a repair?
You can report general repairs by calling the main Saffron number of 01508 532000 during office hours. For Out of Hours emergencies please also call 01508 532000 where you will be given the option to be redirected to our out of hours service. The same also applies to calls throughout the weekend and during National and Bank Holidays. Alternatively you can report non-urgent repairs by sending an e-mail to repairs@saffronhousing.co.uk or via our website www.saffronhousing.co.uk

Can I park my car near my home?
This will depend where your home is and whether it has a driveway or on/off road parking. If parking is a problem, we have garages and garage plots available to rent in some areas. If you want to know more about any of the above please contact your Area Housing Officer.

Can I redirect my mail?
It is possible to have your mail redirected to your new address. Your local Post Office will be able to tell you about this.
Who needs to know my new address?

This is a list of people and service providers you may want to contact. There is space for you to add any more that you think of.

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<thead>
<tr>
<th>Completed</th>
<th>New Address Required</th>
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Useful Information about your home

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<tr>
<th>Gas Supplier</th>
<th>Electricity Supplier</th>
<th>Water Supplier</th>
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<tbody>
<tr>
<td>Anglian Water or Essex and Suffolk Water</td>
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<td>(Usually in a box on the outside of the property, or in a downstairs cupboard)</td>
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<td></td>
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<tr>
<td>(Usually found under the kitchen sink)</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(Usually in the hall or cupboard downstairs)</td>
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Other Information

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How Can I get Involved?
Can I give my feedback about my home and the services that I will be receiving from Saffron?

Yes – there are a number of ways that you can get involved and have your say about matters which will affect you and your home. There is a group called the Customer Advisory Panel (CAP), they are the main group of service users who we consult with. They run a scheme called CAPChat which enables you to have your input directly into services, in a way that you choose such as Facebook, Twitter, text message, e-mail, website, meetings, post or telephone. To find out more go to page 80.

You can also contact CAP directly on 01508 531816 or by their website: www.customeradvisorypanel.co.uk
Find them on Facebook and Twitter.

Water
Anglian Water (Telephone 0800 919 155) are the water supplier in South Norfolk. You may wish to consider having a water meter fitted.
You do not require our permission to do this. However, if you think you live in a property with a shared supply, please contact us.

Home Contents Insurance
YOU are responsible for insuring the contents of your home. We insure the structure of your home but not your personal goods. You also need to insure yourself against claims from third parties e.g. if your washing machine leaks and floods the flat below or if someone has an accident in your home and you are at fault.

Any reputable insurance company, Bank or Building Society can give you details of their schemes. Saffron’s own insurers – Farr – also provide Home Contents Insurance services to tenants and other residents. They can be contacted on 0870 420 3802 or 0845 129 8034. The National Housing Federation also provide “My Home Contents Insurance” which offers tenants contents insurance in an easy affordable way. You can contact them on 0845 337 2463 or 01628 586189 or ask your Housing Officer for details.

Your Tenancy

Your tenancy agreement is a legal document which forms a contract between you and Saffron as your landlord, and you should ensure you know what rights it gives you and what responsibilities you have. These rights and responsibilities are listed in detail in your agreement.

We have 3 main types of tenancy;
■ An Assured (Non Shorthold) Tenancy
■ Starter Tenancies
■ ‘Non Starter’ Assured Shorthold Tenancies

Your agreement will tell you which one you have. We also use other types of tenancies and licences in certain circumstances (see below for more details).

Assured Tenancy (Non Shorthold)
This tenancy is the most secure and is held by the majority of our tenants, including Saffron tenants who have completed their starter tenancies, those who transfer within Saffron’s housing stock or who exchange to a Saffron property with an Assured Tenancy from another
landlord. A tenancy can only be ended by you or a joint tenant or by a Court Order. If the
property has been abandoned we may take this to mean that you have terminated your
tenancy.

Starter Tenancies
The majority of new tenants will be given Starter Tenancies (existing Saffron Assured
tenants transferring to another Saffron property will not be given Starter Tenancies). This
type of tenancy is an Assured Shorthold tenancy.
Starter tenancies have a ‘probationary’ period of one year and it is easier to end this type of
 tenancy if terms of the tenancy agreement are breached.
The tenancy will normally automatically become an Assured tenancy after 12 months
although this probationary period can be extended by a further 6 months if there have been
problems with the tenancy.

Starter Tenants do not have the right to:
■ Mutually exchange their home
■ Take in lodgers (although will consider on request) or sublet part of their home
■ Assign the tenancy unless by a court order
■ Make improvements to the property
■ Buy or acquire their home
(If you are a Starter Tenant the sections in this handbook relating to the above rights do not
apply to you until your tenancy has converted to an Assured tenancy.)

Assured Shorthold Tenancy
We may use this type of tenancy if it is of a temporary nature, i.e. for a homeless family
whilst permanent accommodation is found or if we do not own a property and can only rent
it out for a limited period of time. The tenancy can be ended at any time after 6 months
from the start of the tenancy by the giving of 2 months’ notice through service of a Notice
Requiring Possession.

Assured Shorthold tenants do not have certain rights; these include not being able to:
■ Make improvements to the property
■ Claim compensation for improvements
■ Mutually exchange their home
■ Have a lodger or sublet
■ Pass the tenancy on through succession
■ Buy or acquire their home
(If you are an Assured Shorthold tenant, the sections in this handbook relating to the
above rights do not apply to you.)

Leasehold Agreements
Leasehold agreements are used for customers who own a share in their property (Shared
Ownership) or for customers who own their home and Saffron own the freehold of the land.

Licence Agreements
Licence agreements are used for tenants in short term temporary accommodation, for
example when a tenant needs to be “decanted” from their property while work is carried out.
Licences are also used for customers using garages or parking spaces.

Demoted Tenancies
When an existing tenant causes serious anti-social behaviour or allows it to be caused,
Saffron may apply to the County Court for an order to reduce the security of the tenure to a
Demoted tenancy (Assured Shorthold tenancy).

Tenancy Rights
Different types of tenancies give you different rights. You need to refer to your agreement
to confirm these. If you are not sure you should contact your Area Housing Officer who will
confirm this for you.

Security of Tenure (Assured Tenancies)
We can only require you to leave your home if a Court Order is obtained. We will not
request this unless there is a good and specific reason.

Security of Tenure Assured and Starter Tenancies
We will not interrupt or interfere with your right to live peacefully in your home while the
tenancy continues unless:
■ You break any terms and conditions of the tenancy. If you do, we may take legal action to
make you meet the conditions, or we may ask the Court to grant an Order to repossess
your home; or
■ We need to inspect your home or carry out works of repair or improvement to your home
or an adjoining property including gas servicing – we will give you at least seven days
prior written notice except in an emergency; or
■ A court has given us possession of your home by ending the tenancy; or
■ We need to make your home safe or secure because we believe that it has been
abandoned or that you are no longer living there
What happens if I break the conditions of tenancy?
If you or anyone (including children) living in or visiting your home break the conditions of tenancy we may do any of the following:

■ Carry out work to put right the tenancy condition that has been broken and charge you the full cost of the works
■ Seek a Possession Order to end your tenancy on grounds that are contained in Schedule 2 to the Housing Act 1988 as amended by the Housing Act 1996. If we intend to get a Court Order against you, we will usually give you at least four weeks’ notice in writing unless severe anti social behaviour/domestic violence is involved when the notice may be less than four weeks. Under the Anti-Social Behaviour Crime and Policing Act (2014) landlords have mandatory powers of possession (see section on Anti-Social Behaviour for more information). Where the tenant has a Starter or Assured Shorthold Tenancy we may serve a Section 21 notice, which gives 2 months notice of the tenancy ending
■ Seek an injunction to make you comply with, or stop you breaking the terms and conditions of your tenancy agreement. This may be in addition to or as an alternative to obtaining a Court Order to end your tenancy

Some of the reasons why we might want to end your Tenancy
■ You are behind with the rent or have broken a condition of your tenancy
■ You, or anyone living with you or visiting you, have caused a nuisance or annoyance to your neighbours (this includes racial harassment), or have been convicted of using your home for illegal purposes or have been convicted of an arrestable offence
■ You, or anyone living with you, have damaged or not looked after your home, any furniture provided by us, or any of the common areas shared with your neighbours
■ You made false statements to get the tenancy

We would provide somewhere else for you to live in the following circumstances:
■ Your home is one that has been built or adapted for a disabled person but there is no longer a disabled person living there and we need it for such a person
■ You took over the tenancy when the original tenant died and the home is too large for you. This does not apply if you are the spouse or partner of the original tenant
■ We want to demolish or work on your home and cannot do so while you are living in it

Tenancy Rights
What Rights do I have?

<table>
<thead>
<tr>
<th>Right to Succeed</th>
<th>Yes, (not if an Assured Shorthold tenant) page 22</th>
</tr>
</thead>
<tbody>
<tr>
<td>Right to Repair</td>
<td>Yes, page 36</td>
</tr>
<tr>
<td>Right to be consulted on housing management issues</td>
<td>Yes, We will consult tenants/tenants groups before we make any changes in our housing policies or the way we manage your home</td>
</tr>
<tr>
<td>Right to information</td>
<td>You have a right to information from us about the terms of your tenancy and about our responsibilities and housing policy</td>
</tr>
<tr>
<td>Right to make improvements</td>
<td>Yes (not if a Starter or Assured Shorthold Tenant), page 38</td>
</tr>
<tr>
<td>Right to exchange</td>
<td>Yes (not if a Starter or Assured Shorthold Tenant), page 73</td>
</tr>
<tr>
<td>Right to compensation</td>
<td>Yes (no Right to Compensation for Improvement if a Starter Tenant), page 40</td>
</tr>
<tr>
<td>Preserved Right to Buy</td>
<td>If you transferred to Saffron from South Norfolk Council and previously had the Right to Buy you will have a ‘Preserved Right to Buy’ page 91</td>
</tr>
<tr>
<td>Right to Acquire</td>
<td>Tenants who do not have the Preserved Right to Buy may have the Right to Acquire providing it is not an “exempt property in a designated rural area”. (Starter Tenants do not have the Right to Acquire.) Page 91</td>
</tr>
</tbody>
</table>

Note – the information provided in this Handbook on Right To Buy is correct at the time of printing (December 2015).
What are my responsibilities?
You must pay your rent and service charges when they are due
You must comply with your conditions of tenancy
You must report repairs to us
You must allow us access to carry out works e.g. Gas Services, Asbestos Checks, Pre-Planned Maintenance
You must occupy your home as your main/only home
You must not cause anti-social behaviour or harassment or domestic violence
You must obtain our written permission before carrying out alterations

Succession
If you die, the tenancy of your home will normally pass to your spouse or partner (including same sex) if they are living with you in your home at the time.
If there is no spouse/partner or joint tenant, the tenancy may instead pass to another close member of your family (we may also allow succession to take place to other members of the household such as an unpaid live-in carer) who has lived at your home with you for the last 12 months before your death. In these circumstances we can reserve the right to move them to a more suitable property. If there is more than one close relative, they should decide amongst themselves who is to take over the tenancy, but if there is no agreement then we can select the successor.
The right of succession applies only once. So, for example, if you have a joint tenancy the surviving joint tenant automatically takes over and this will count as the one and only succession. However, all tenants who transferred from the Council as part of stock transfer in May 2004 will be treated as ‘first time tenants’ even if they have previously succeeded to the tenancy.

Assignment
There are three cases where we may give you consent to make an assignment. You must apply to us for our written consent beforehand.
The list below is a guide to the three grounds where consent may be given:
■ If it is an exchange of a tenancy with another tenant which has been agreed by us
■ If it follows the terms of a Court Order obtained in matrimonial proceedings or under the Children Act – i.e. when seeking a divorce or judicial separation
■ To a person who would be qualified to succeed to the tenancy
An assignment can only take place when a Deed of Assignment has been completed.

Joint Tenancies
Joint tenancies are usually given to couples who are housed by us. If you have a joint tenancy, you are both responsible for meeting the obligations of the tenancy agreement for any rent arrears and any rent due in the future. If an application for a joint tenancy is made after the tenancy has started, then a new tenancy will be required.

Lodgers
You may take in a lodger if it does not cause statutory overcrowding. You do not need our permission to take in a lodger. Taking in a lodger will not affect your rent but, if you receive Housing Benefit or another form of benefit such as Income Support, your entitlement to it may be affected. If you receive housing benefit, you should notify the Council’s Housing Benefits Section. You should also inform the Department for Work and Pensions if you take in a lodger and you are receiving Income Support, and HM Revenue and Customs if you pay Income Tax or if you are claiming universal credit.

Your tenancy cannot be passed on to a lodger and we are not responsible for finding them somewhere else to live. If you want your lodger to leave, you will be responsible for their eviction.

Subletting
Subletting is more formal than lodging. You might cook and clean for a lodger, but someone subletting would usually make their own arrangements and have the use of part of your home for just themselves.
In exceptional circumstances, we may permit you to sub-let part of your home, provided you have our written consent to do so. You must not sub-let all of your home. If you do, your tenancy stops being an Assured tenancy, which means that you could lose your home. Subletting the whole of your home, could constitute tenancy fraud and lead to the loss of your home.

Relationship breakdown
We recognise that relationship breakdown is a cause of many housing problems. We will offer whatever help we can to tenants and their partners undergoing relationship breakdown. This policy applies both to heterosexual and same sex couples.
Where there are children, the aim will usually be to accommodate the adult with whom the children are resident. Where possible, this will be achieved by encouraging an assignment of the tenancy/tenancy relinquishment by the outgoing partner.
Where the tenancy is in the sole name of one person, that person will be held responsible for any arrears. Joint tenants will be held “jointly and severally” (jointly and separately) liable for arrears.
Rent, Service Charges, Housing Benefit and Rent Arrears

Why it is important that I pay my rent
You must pay your rent because the income we receive pays for the services we provide. If you do not pay you will be in breach of your tenancy conditions and you could lose your home as a result.

Who should pay the rent?
The tenant(s) must ensure the rent is paid. To be entitled to Housing Benefit, you must ensure that your application is properly completed, includes all the information required, that it has been received by your local authorities Housing Benefits Department and has been processed. Without this, Housing Benefit will not be granted and you will have to pay full rent. If you are claiming Universal Credit you will need to make your claim to the Department of Work and Pensions in order to receive the housing cost element, and you will need to make arrangements to pay the full amount of rent directly to Saffron – please contact your Housing Officer if you require help with this.

How your rent is calculated
From April 2002 property rents were set in accordance with the Government’s ‘rent convergence’ policy. This aims to ensure that similar properties in similar areas have rents that are broadly the same. The target rent depended on three things:
- The value of the property
- Local average earnings
- The property size
From 2011 onwards rent for properties let at Affordable or Intermediate rents have had their rents based on a proportion of market rents (see below). If you have a query relating to how your rent has been calculated please telephone the Rents Section (01508 532041).
The full weekly rent (and any service charges payable) due at the start of your tenancy is shown in your tenancy agreement. In February each year, we will send you notification of your rent increase. We will give you at least one month’s notice of this increase. A list of rent payment dates for the following year will be provided each March.

Affordable and Intermediate Rents
This is a Government scheme to allow housing associations and local authorities to offer some properties for rent at 80% of the rents charged for similar sized and located properties in the private sector (market rents). This means that homes will still be more affordable than renting privately, but may be more expensive than properties which have been let at a social rent. Use of these rents enable housing associations to be able to raise more income to fund the building of new homes to meet housing need.

Rent book
As an assured tenant, you are entitled to a ‘rent book’, which shows the amount of rent you have to pay, and other specified information. Your ‘rent book’ takes the form of a payment information sheet which you will receive once a year, usually March.

Service charges
In accordance with Government guidelines, service charges are based on the cost of providing the service and are separated from the rent. Service charges have been identified and linked to individual properties where appropriate. Service charge elements may include:
- Sewerage
- Lift operation and maintenance
- Communal window cleaning
- Stairway lighting
- Door entry system maintenance
- Caretaking and cleaning
■ Communal facilities (Housing with Support)
■ Heating and/or hot water
■ Estate charges (lighting and grounds maintenance)

We can only make reasonable service charges, and the services or work we do must be of a reasonable standard. If you believe that your service charge is unreasonable (in terms of amount charged or standard of work), you may be able to apply to a Leasehold Valuation Tribunal for a decision as to what is reasonable. Details can be obtained from www.rpts.gov.uk

Paying for support services

Under the Government’s Supporting People programme, a Supporting People charge may apply if you are a tenant of specialist or supported housing, are connected to an alarm service or receive other support services that help you stay in your home. If applicable, these charges will show on your tenancy agreement and/or rent increase letter as ‘support charges’. If you are in receipt of Housing Benefit or Universal Credit, you should qualify for help to pay these charges. Otherwise you will need to make these payments yourself.

Statements

We will send you rent account statements at least every six months. Statements are also available on request from our office. You can see your current account balance by logging onto the secure area of our website www.saffronhousing.co.uk. If you have a question about your account, please contact your Area Housing Officer.

Methods of Payment

■ Over the telephone by quoting your debit or credit card details. Please contact us on 01508 532039/44
■ By Standing Order if you have a bank or building society account. Payments are usually set up to be paid to us on the 15th of each month. You can also arrange to pay weekly or fortnightly dependent on facilities offered by your bank or building society. For more details, please contact us on 01508 532041
■ By Direct Debit to pay by this method please contact us on 01508 532041
■ Via the Internet – this can be accessed at www.saffronhousing.co.uk. Then click on ‘Tenant Area/Pay your rent and other charges online’. You will then see a screen prompt asking you to register if you have not used the site before. This is for security purposes
■ At our office over the counter. You can pay by cheque, cash, debit or credit card and you will be given a receipt
■ At any Post Office in the country, by using your rent payment card. You can pay by cash, cheque or debit card. For more information on how to pay at the post office, please read the payment instructions issued with the card
■ By post – cheques only please, made payable to ‘Saffron Housing Trust’. Please write your account number on the back of the cheque and send it to us at Saffron Barn, Swan Lane, Long Stratton, Norwich, Norfolk NR15 2XP
■ At Paypoint outlets – using your rent payment card. Retailers offering this service can be identified by the Paypoint logo (right)

What happens if I move house?

If you move home, do not give the card to the new occupier. The card is personal to you. We will send you a new card for your new property.

Do you need help with your rent and Council Tax?

Are you entitled to benefits and how much could you get?

If you are on a low income, Housing Benefit or Universal Credit may help you meet the cost of your rent. Your local authorities Council Tax Support scheme may be able to help with your Council Tax. You can claim even if you are working and you do not have to be getting any other benefits. The amount of benefit you get depends on the level of your capital and income, together with your individual circumstances.

How to claim Housing Benefit and Council Tax Support

(If you live outside South Norfolk, you will need to contact your local council for information and to make a claim, if you need any help to do this, please speak to your Area Housing Officer.)

Don’t delay – you will lose money if you do! If you telephone South Norfolk Council on Freephone 0808 178 7143 they will normally come and see you at home to help you with making your claim. Alternatively, they can send you a claim form or, if you call in to see them they will help you to do this at their office. Either way they will treat the date of your phone call as the date of your claim provided that they get the completed form and any supporting evidence back quickly – but in any event within a month.

You can also make a claim through your local Job Centre Plus Office if you are claiming other benefits through them, or through the Pensions Service, if you are claiming Pension Credit.

When does the benefit start?

If you are already living in a property your benefit will normally start on the Monday after you make your claim.

If you move into a new address and are a new benefits customer, your claim can start on the date that you move in provided the claim form is received before you move in or within the same week (for benefit purposes a week begins on a Monday and ends on a Sunday).

If you are receiving Income Support, Employment and Support Allowance (income related),
or Jobseeker’s Allowance (income based) and you move into a new address, your benefit will normally start on the date that you move in provided we receive a claim form within one month of that date.

**What does the benefit pay for?**

Housing Benefit sometimes does not cover all of your rent if your rent includes services. Housing Benefit cannot give you any help towards water charges, heating charges and some other charges such as those for support – you must pay these. If you have any other adults living with you, such as grown-up children, your benefit may be reduced.

Also if you are of working age you can only claim Housing Benefit for the amount of bedrooms you and your family need. If your have spare bedrooms your Housing Benefit could be reduced by 14% for one spare room or 25% for two spare rooms (bedroom tax).

You could also get Council Tax Support towards your Council Tax bill (after discounts and any reduction for disability) less any amounts for other adults living with you. In some cases all of your bill could get covered by Council Tax Support. To get help – it depends on how much income you have got coming into your household, your savings and the amount of Council Tax you have to pay.

For a quick estimate of what you are entitled to, answer the questions on South Norfolk Council’s website – [http://www.south-norfolk.gov.uk/benefits/BenCalc.asp](http://www.south-norfolk.gov.uk/benefits/BenCalc.asp)

**Which income is taken into account?**

The following income is taken into account:

- All your earnings less tax, National Insurance and half of any pension contributions you make. Your earnings include commission, bonuses, tips, overtime and part-time earnings
- Tax Credits, Incapacity Benefit, Job Seeker’s Allowance (contribution based), Employment and Support Allowance, state pensions and benefits and pensions from past employers
- Savings over a certain amount

**What about when circumstances change?**

Tell the council straightaway if:

- Any of your children leave school or leave home; or
- Anyone moves in or out of your home (including lodgers and subtenants); or
- Your income or the income of anyone living with you, including benefits, changes; or
- Your capital, savings or investments change; or
- You or anyone living with you becomes a student; goes on a Youth Training Scheme; goes into hospital or a nursing home; goes into prison; or gets, changes or leaves a job; or
- Your rent changes; or
- You move house; or
- You or your partner are going to be away from home for more than a month; or
- You receive any decision from the Home Office; or
- Anything you have told us about changes

Tell the council about any changes over the phone (freephone 0808 178 7143) and they will change your benefit.

It is an offence not to tell the council about any change of circumstance that affects your benefit. They may take court action against you. If the council pay you too much benefit, you will probably have to pay it back.

**Can backdated benefit be claimed?**

If you wish to claim backdated Housing Benefit and you or your partner are under 60 years old, you will have to show ‘good cause’ as to why you failed to claim earlier. There is no provision for backdating Council Tax Support.

Examples of ‘Good Cause’ are having been incapacitated in some way, such as being in hospital or suffering from severe mental distress, or having been advised wrongly by someone offering advice in a professional capacity. Look at the council’s website for more information – [http://www.south-norfolk.gov.uk/benefits/902.asp](http://www.south-norfolk.gov.uk/benefits/902.asp)

**Can I claim Housing Benefit if I am self employed?**

You can claim Housing Benefit if you are self-employed. You must provide South Norfolk Council with your trading accounts for the last financial year. If you have only recently set up the business and do not have a full year’s accounts, they will need to see some other evidence of your income.

You should not delay claiming until you have your trading accounts, as they can be sent in later.

**Universal Credit**

Universal Credit will be rolling out nationally for benefit applicants from February 2015, starting with single Jobseekers who are making new benefit claims.

This will affect some of our existing tenants – as well as some new applicants for housing. Universal Credit will replace Income Based Jobseeker’s Allowance, Income related Employment Support Allowance, Income Support, Child and Working Tax Credits, and Housing Benefit. If you are notified by the Department of Work and Pensions (DWP) that you are eligible to claim Universal Credit, you will no longer claim housing benefit from your local authority but (in most cases) would have the ‘housing element’ of the benefits you receive paid directly to you as part of your Universal Credit award. It is very important that claimants then use this money to pay their rent otherwise they would fall into arrears. If you have any queries regarding this please contact your Housing Officer.

www.saffronhousing.co.uk

Saffron Housing Trust

01508 532000 info@saffronhousing.co.uk
Rent Arrears

How much Rent do I owe?
To find out:
■ You can contact your Area Housing Officer
■ You can check your rent account balance. Log onto our website www.saffronhousing.co.uk to access your account information
■ If you are in arrears you will receive a letter from us unless the debt is very low

What if I am having problems paying my rent?
If you are experiencing difficulties paying your rent, contact us immediately and we will:
■ Make an agreement with you to pay off arrears
■ Help you to get advice on debt counselling or money management
■ Help you apply for Housing Benefit

You must
Tell us if you are having problems, otherwise we can’t help you and we may commence legal action against you if there is no contact.
You may have other debts to pay but payment of rent should be your first priority.

What will happen if I do not pay my rent?
We will
■ Write to you to tell you that you are in arrears
■ Make an agreement for you to clear your arrears
■ Discuss any problems you are having in paying your rent
■ Monitor your account to ensure regular payments are received in future

Our rent arrears policy is fair but firm. Persistent arrears may lead to legal action and, if necessary, eviction.
If you continue to miss payments we may have to commence legal action and this may involve:
■ Serving a Notice of Seeking Possession (or other relevant notice) which is the first step in taking you to Court
■ Seeking a Court hearing
If we are applying for legal action we will contact you and you will also receive confirmation from the Court. It is important that you attend the Court hearing. You will also have to pay the legal costs of the case.
■ Asking the Court for an Order requiring you to pay your rent
■ Monitoring payments in line with the Court Order
■ Applying for eviction
■ Undertaking an eviction

This final stage in the legal process occurs if you do not keep up payments under a Court Order and we ask for the Possession Order to be enforced which would lead to your eviction.
This action can be prevented if you pay your rent and keep to an agreement to clear arrears. If you would like more information please ask for a copy of our rent arrears policy or speak to your Area Housing Officer.

If I am evicted, or end my tenancy what happens to my debts?
If you owe us arrears after your tenancy is ended we will seek to recover these. We will find former tenants who owe us money, arrange repayment and where necessary, take legal action. Owing arrears to Saffron may affect your ability to be housed in the future.

Citizens Advice
The Citizens Advice (CA) is a charity which offers free and confidential advice on a range of issues, from relationship breakdown to civil disputes and money problems. Advice can be given face to face, over the phone or via the internet.
Saffron currently provides funding for a Citizens Advice money and debt adviser to provide assistance to our tenants from our office in Long Stratton. Please contact us on 01508 532000 to access this service or see the Useful Contacts section for details of your local office.

Eastern Savings and Loans
Eastern Savings and Loans (formerly Norfolk Credit Union) is a financial co-operative which is owned and controlled by its members and run for their benefit, it is also a member of the Financial Services Compensation Scheme. Members can both save and borrow through this credit union scheme. Contact Eastern Savings and Loans on 0333 600 0690 or ask your Housing Officer for details.

Debt Advice and Support Agencies
National Debt Advice Line ■ 0808 808 4000 ■ www.nationaldebtline.co.uk
Citizens’ Advice ■ 0344 411 1444 ■ www.adviceguide.org.uk
Stonham HomeStay ■ 0845 155 0390 ■ www.stonhamhomestay.org.uk
Step Change Debt Charity ■ 0800 138 1111 ■ www.stepchange.org
Money Advice Service ■ 0300 500 5000 ■ www.moneyadviceservice.org.uk
Repairs, Maintenance and Alterations

Location of important equipment
To help you in the case of an emergency, please take the time to familiarize yourself with the locations of the items listed below.

<table>
<thead>
<tr>
<th>Advice</th>
<th>Tenant to fill in location</th>
</tr>
</thead>
<tbody>
<tr>
<td>COLD WATER STOPCOCK Usually found under the sink or in a downstairs toilet or cupboard.</td>
<td></td>
</tr>
<tr>
<td>HOT WATER VALVE Usually found in the airing cupboard.</td>
<td></td>
</tr>
<tr>
<td>GAS METER / TAP Usually found in a box on the outside of the property or in a cupboard downstairs.</td>
<td></td>
</tr>
<tr>
<td>FUSE BOX Usually found downstairs, often in the hall or under the stairs.</td>
<td></td>
</tr>
<tr>
<td>BOILER If it’s a wall mounted boiler it will most likely be in the kitchen. If it’s a back boiler it’s most likely in the lounge or dining room behind the gas fire.</td>
<td></td>
</tr>
</tbody>
</table>

Repairs
The responsibility for looking after your home is a joint one. We are responsible for most repairs but you are also responsible for some (see below).

What types of repairs are there?
There are several types of repairs. We normally deal with repairs in one of the following ways:

Day to day repairs
These are general repairs reported to us by tenants, staff, board members and others. They include repairs like broken windows and sticking doors. Most are done by appointment.

Improvements
These are major works and include replacement of kitchens, bathrooms, installation of central heating or double glazed windows, etc.

Cyclical Painting Programme
Saffron carries out a 6 yearly cyclical painting programme on all our properties. This includes painting, repairs or replacement of fascias, soffits, bargeboards, gutters, rainwater pipes, cladding, soil and vent pipes, front door canopies and timber external doors. Redecoration of all external previously painted elements. Replacement of rotten timber gates and store doors. Please note that if you have climbing plants covering an area to be repaired or decorated, you must remove them to allow the decorating to be carried out.

Who is responsible for repairs?
We are responsible for:
- Maintaining the structure and exterior of your home
- Your home’s main services
- Communal areas

Generally, you are responsible for:
- Decorating the inside of your home
- Keeping the inside and outside of your home clean
- Fixing damage caused by members of your family and visitors
- Some minor repairs

The tables on pages 48 to 52 give you more details about repair responsibilities and our targets for completing work.
How do I report a repair?
You can ask for a repair to be carried out by:
- Phoning the Housing Repairs Service on 01508 532060 between 8.45 am and 5 pm, Monday to Thursday, and 8.45 am to 4.15 pm on Friday. This is the most efficient way of reporting your repair as the request is dealt with directly by the people responsible for organizing the work
- E-mailing us: repairs@saffronhousing.co.uk
- Online via our website www.saffronhousing.co.uk
- Calling into our office in person
- Advising your Area Housing Officer or any other member of staff who is visiting your home
- Writing to the Housing Repairs Service at Saffron, Saffron Barn, Swan Lane, Long Stratton, Norfolk NR15 2XP for non urgent works or text: 07717 993909

What will I need to tell you?
When reporting a repair you will need to give:
- your name, address and telephone number
- information about the nature of the problem and its location
The person taking your call will ask questions to try to identify exactly what the problem is. Please be as specific as you can – it will help us to get the job right first time. Depending on the type of repair, an inspector may have to visit to find out exactly what work is needed. If this is required we will make an appointment with you.

Checking staff and contractor identity
All staff and contractors employed by Saffron who visit your home should have identification badges:

Please ask to see their badge before letting them into your home, and if you are in any doubt about their identity please contact us immediately (see pages 4-5). This will help us identify bogus callers and raise the alarm with the Police.

How quickly will you do my repair?
The priority we give your repair will depend on how urgent it is. We give each job a priority target which decides how long it should take to complete.

Emergencies: 24 hours  Urgent repairs: 5 working days
Routine repairs: 20 working days  Other maintenance: 6 months

What is an emergency repair?
Emergencies are repairs that are dangerous and need to be fixed straight away. We will come out within 24 hours to make your home safe. If the repair cannot be completed at that time, we will tell you what else needs to be done and make an appointment with you as soon as possible to complete the works.

What should I do if I have an emergency repair out of office hours?
When we attend an out of hours emergency, we will only carry out essential work to stop the situation from becoming worse, such as turning off a faulty appliance and making it safe. Any repair work will not normally be possible until the following working day.

For out of hours emergencies – on a working day before 8.45 am and after 5.00 pm (4.15 pm on a Friday) – please call 01508 531277. The service also operates throughout weekends and during national and bank holidays

Typical emergencies include:
- Total loss of power  ■ Severe storm damage
- Blocked sewers  ■ Securing the property
- Flooding, including major plumbing faults
- Total loss of heating; at certain times of year and for vulnerable tenants (temporary heating may be supplied)

Appointments
We will make appointments for repairs wherever possible. From time to time we may have to rearrange appointments and we will contact you at the earliest opportunity if this is necessary. If you cannot keep an appointment please contact us as soon as you can on 01508 532060 and we can arrange a new appointment.
Moving furniture and carpets/flooring
Our staff and contractors will respect your home and belongings, but you will be responsible for moving or removing furniture, carpets, laminate flooring and personal belongings to allow repair work to take place. Please note that if damage occurs when you move your furniture (or any other fittings/belongings), you will be responsible for repairing it, or may be recharged for Saffron to carry out the repair.

Checking the quality of the housing repairs service
When your repair has been completed we may wish to telephone or visit you to check the quality of the work. Please co-operate with this, as it is one of the ways we measure service quality and make improvements so that you continue to get value for money.
Another way we measure service quality is through the satisfaction rating you give when a repair is completed. You should always receive a pre-paid card when a repair is booked. Please fill in and return the card to us.

Your Right to Repair
You may have the right to have certain repairs which are our responsibility (and costing less than £250) carried out in the timescales shown on the next page. If the repair has not been completed within the set time, you can request us to appoint another contractor to complete the repair at no cost to you. If the second contractor does not complete the repair on time, you may be entitled to compensation.

<table>
<thead>
<tr>
<th>Defect</th>
<th>Maximum response time</th>
</tr>
</thead>
<tbody>
<tr>
<td>Necessary repair to reinstate where there is a total loss of electric power</td>
<td>24 hours</td>
</tr>
<tr>
<td>Necessary repair to reinstate where there is a partial loss of electric power</td>
<td>24 hours</td>
</tr>
<tr>
<td>Unsafe power or lighting socket or electrical fitting</td>
<td>24 hours</td>
</tr>
<tr>
<td>Necessary repair to reinstate total loss of water supply</td>
<td>24 hours</td>
</tr>
<tr>
<td>Total or partial loss of gas supply</td>
<td>24 hours</td>
</tr>
<tr>
<td>Blocked flue to open fire or boiler</td>
<td>24 hours</td>
</tr>
<tr>
<td>Total or partial loss of space or water heating between 30th April and 1st November</td>
<td>5 working days</td>
</tr>
<tr>
<td>Blocked or leaking foul drain, soil stack or toilet pan where there is no other working toilet in the dwelling (other than misuse by tenant)</td>
<td>24 hours</td>
</tr>
<tr>
<td>Toilet not flushing (where there is no other working toilet in the dwelling)</td>
<td>24 hours</td>
</tr>
<tr>
<td>Blocked sink, bath or basin (other than misuse by tenant)</td>
<td>5 working days</td>
</tr>
<tr>
<td>Tap which cannot be turned (other than renew washer)</td>
<td>5 working days</td>
</tr>
<tr>
<td>Main water tap which cannot be turned (other than renew washer)</td>
<td>24 hours</td>
</tr>
<tr>
<td>Internal leaking from water or heating pipe, tank or cistern</td>
<td>24 hours</td>
</tr>
<tr>
<td>Insecure external window, door or lock on ground floor</td>
<td>24 hours</td>
</tr>
<tr>
<td>Loose or detached banister or hand rail not caused by tenant neglect</td>
<td>24 hours</td>
</tr>
<tr>
<td>Rotten timber flooring or stair tread (making safe)</td>
<td>24 hours</td>
</tr>
<tr>
<td>Door entry phone not working</td>
<td>20 working days</td>
</tr>
<tr>
<td>Mechanical extractor fan in internal kitchen or bathroom not working</td>
<td>5 working days</td>
</tr>
</tbody>
</table>

If you think that we have not done one of these repairs within the maximum response time, you should contact the housing repairs service on 01508 532060.
Access for inspections and servicing of appliances

You must allow our staff, or any person with our authority, to enter your home to look at its condition or to inspect any improvements you have made. You will be given at least 24 hours written notice of the visit and an appointment will normally be made during ordinary working hours. You must also give access for the purpose of carrying out regular safety or service checks.

If you do not give access following a reasonable request, we may ask the Court for an injunction requiring you to allow us into your home or we may seek a Possession Order for breach of tenancy conditions. We will ask the court to make you pay any legal costs involved.

In emergencies, like burst pipes or gas leaks, we have the right to enter your home immediately without giving you notice.

Servicing of gas appliances

The gas appliances in your home must be serviced every 12 months to comply with the law and to ensure your continued safety and that of your neighbours. You have a duty to allow us access to do this very important work. It could also help you save money on heating costs and to help reduce breakdowns in the colder months. THIS SERVICE IS FREE TO YOU.

We will inform you every year by letter to let you know when your service is due. When you receive the letter you can make an appointment. Please call on 01508 532070 to arrange a date. You should co-operate fully to enable this work to be done by attending at the agreed appointment time. It is your responsibility to make sure enough electricity and gas is available on the meters at the time of the service to be carried out. If entry is not gained to your property we can obtain a court injunction to gain access to carry out the gas service.

When the work has been completed, you will be asked to sign a form to confirm this. You will also be given a copy of the Landlord’s Gas Safety Certificate (CP12), which you should keep safe.

If you believe that a service has not been carried out within 12 months of the last service date, please telephone us on 01508 532070 so we can check details and arrange an appointment where necessary for one to be carried out.

If you have any questions about this or require any further information about gas servicing please contact us on 01508 532070.

DIY and home improvements

You may undertake any home improvements such as erecting a garden shed or installing a bathroom suite but only once you have received written permission from Saffron. Permission will not be unreasonably withheld and consent will normally be given except where:

- We could be involved in costs
- Your home would become less energy efficient, there was an increase in Health & Safety risks or the works devalue the property
- The value of the property would be reduced
- We have a possession order on your home
- The improvement could disadvantage other residents
- You do not have sufficient funds to complete the works to a satisfactory standard and within an agreed timeframe
- Secondary, Solid fuelled, Open Flued Appliances will not be granted Permissions e.g. Wood Burners or re-opening fireplaces

We may wish to inspect your work on completion. For larger work, such as constructing an extension to your home, you may also be required to seek Planning Permission and/or Building Control Approval from your Local Authority. All gas fires/equipment will need to be installed by a GAS SAFE registered company and you will need to arrange for them to be serviced annually.

Electrical Works – Part ‘P’ of the new building regulations came into force on January 1st 2005 (updated April 2013) and it is now a legal requirement for us to register most electrical works that we carry out to your home. We will also register your electrical works if we have given permission for these to be done. If you carry out electrical works without seeking our permission, we can ask for the certificate of compliance and if you are unable to produce this then we would have no option but to disconnect it and recharge you. Please request permissions for any works, including electrical, in writing to the Improvements Compliance Officer.

You will be responsible for the future maintenance of any improvement or replacement you make. You are responsible for any repairs required as a result of your DIY activities, for example, if you drill through water pipes or electric cables. You will also be responsible for any re-plastering required as the result of damage caused by using a steam wallpaper stripper.

All work must be carried out by a competent person and to a reasonable standard.

Tenant built extensions

If you are considering building a small extension, adding a conservatory/garden room to the property or enclosing an outside space you should write to the Improvements Compliance Officer to seek permission. We would normally give permission provided that:

- The works are carried out in a professional manner
- All necessary permissions (planning permission) building control approval and certificates (electrical or gas) are acquired

Depending on the size and nature of the new extension we may also take on responsibility for the maintenance and replacement of the new external walls, windows and doors. For further advice on this please contact the Improvements Compliance Officer.
Compensation for home improvements

If you move out of your home (apart from when exchanging or buying your home) you can apply for compensation for certain specified improvements you have carried out since 1st April 1994. You must make a claim in writing to Saffron within the period starting 28 days before and ending 21 days after their tenancy comes to an end. You can get more details from our office. You will need to be able to provide proof of the following:

- Our letter giving you permission for the improvements
- What improvements you have made
- The costs of the works, including invoices
- The date the work was undertaken and who carried it out.
  - Copies of any compliance and certification (if not held by Saffron)

Please note that you will not necessarily receive compensation for the full cost of the improvement as the value of improvements diminishes over time.

Works that qualify as improvements can include:

- Bath or shower
- Wash-hand basin
- Toilet
- Kitchen sink
- Storage cupboards in bathroom or kitchen
- Work surfaces for food preparation
- Space or water heating
- Thermostatic radiator valves
- Insulation of pipes, water tank or cylinder
- Loft insulation
- Cavity wall insulation
- Draught proofing of external doors or windows
- Double glazing or other window replacement or secondary glazing
- Rewiring or the provision of power and lighting or other electrical fittings (including smoke detectors)
- Security measures (excluding burglar alarm systems)

In certain circumstances, we may ask the Police to prosecute you for criminal damage.

Vandalism

We cannot insure against vandalism, which means that any work necessary as a result of vandalism will be funded from rental income so there will be less money for improvements to homes and for other services. It is therefore in the interests of all tenants to help prevent vandalism and report any incidents to us and to the Police.

Condensation and Mould

Condensation and mould issues can occur in many different forms and for many different reasons. Condensation is water that forms as droplets on a cold surface when humid air is in contact with it. Water vapour will only condense onto another surface when the temperature of that surface is cooler than the temperature of the water vapour itself. This is known as dew point.

Common causes of excess condensation include:

- Cooking – boiling water; on the hob, kettles and steamers.
- Laundry - Drying clothes indoors is the greatest contributor.
- Showers and baths.

How much water vapour can be produced in an average home per day?

- Two people active for one day = 1.5 Litres
- The breath of two sleeping adults overnight = 0.5 Litres
- Cooking and boiling a kettle = 3 Litres
- Having a bath or shower = 1 Litre
- Washing clothes = 0.5 Litres
- Drying clothes indoors = 4.5 Litres
- Using a paraffin or bottled gas heater = 1.5 Litres

Looking at the figures above, it is possible that the amount of airborne moisture that can be produced in your home in one day could easily be over 12 Litres.

Where will condensation form?

Condensation may form wherever water vapour content in the air comes into contact with a cold surface. The most common locations include:

- On windows and around the window recess area.
- On the front and back door.
- In the corners and edges of rooms – particularly on external walls.
- On mirrors in the bathroom.
- On toilet cisterns.
• On lintels above windows and doors.
• In areas of the property that are not heated – porches and sheds.
• In areas where insulation may have been disturbed or is patchy.

Mould is either a black, grey, dark green or white growth that develops on objects or surfaces that have been left for too long in stagnant moisture laden air. If you suffer from condensation issues then mould will often follow. Mould may also form on patches of rising or penetrating damp but this is far less common. Any mould issues should be cleaned/treated with a fungicidal wash to avoid any potential health concerns. Dealing with condensation issues underlying the mould growth can then be addressed to stop the mould reforming.

There are four main reasons that properties will suffer with condensation and mould related problems. These are listed in the table below which includes guidance on possible options for reduction.

<table>
<thead>
<tr>
<th>Reasons</th>
<th>Guidance</th>
</tr>
</thead>
</table>
| Excessive moisture produced by everyday activity | • Avoid drying clothes indoors if possible – especially avoid using radiators. Where drying clothes inside is unavoidable, use a clothes horse in a small well-ventilated space such as the bathroom with trickle vents or windows partially opened.  
• Reduce time spent in the shower or put in cold water first when running a bath.  
• Isolate areas/rooms of high moisture production by keeping doors closed to the rest of the property for the period of activity e.g. when cooking.  
• Wipe down surfaces where moisture/condensation settles.  
• Cover boiling pans when cooking.  
• When cooking or washing, open windows, trickle vents or use extractor fans, if fitted.  
• Cover fish tanks to stop the water evaporating into the air.  
• Make sure tumble dryers are vented correctly to the outside.  
• Open windows for a short while each day or use the trickle/night vents.  
• Do not block air vents – this is also important where there are open flued gas and heating appliances present, as they need a constant supply of oxygen to work effectively and allow gases, such as carbon monoxide, to escape. |

| Insufficient Ventilation                     | • In winter – Open windows very briefly during times of particularly high moisture production e.g. cooking/bathing/drying clothes.*  
• In summer - Open windows regularly and for longer periods if possible.*  
• Use trickle vents on the top of the windows if you have them.  
• Use any extractor fans you have in place.  
• Do not block vents.  
• Allow air to circulate around furniture and in cupboards – you can do this by making sure cupboards and wardrobes aren’t overfilled and there is space between the furniture and the wall. Breather holes could also be cut into the back of wardrobes, for example, if clothes are attracting mould spores.  
* It is important to remember to be security conscious when opening windows. |

| Under-used heating systems                  | Whilst people are in the property and/or moisture is being produced it is important to manage internal temperatures. We would normally recommend that internal temperatures in the property are kept at between 18-21°C.  
**Electric Storage heaters**  
• Please refer to, or request Saffron Housing Trust’s guide to using storage heaters.  
• Make sure you are using the input and output dial on the storage heaters correctly and are adjusting the settings based on how you use the rooms e.g. If you have a spare bedroom that isn’t used, with no condensation or mould issues, then there would be no need to have the heater on a high setting. |

**Oil and Gas**  
• Heat your property as consistently as you are able. Quick blasts of heat for short periods of time will normally not be as efficient as running at lower temperatures for longer periods.  
• Think about where your problems are occurring and when moisture is produced and heat the rooms accordingly e.g. If there is excessive condensation on windows in bedrooms
If you have a damp problem in the property it will normally be wet to the touch and will slightly darken the colour of the wall as it becomes saturated. There are three main possible reasons for these damp patches.

### Rising damp

Rising damp is a condition caused by ground moisture rising up a masonry wall by capillary action. It occurs where there is no damp-proof course or where the damp-proof course has been damaged or bridged. Where present, moisture can rise up the wall to a height of up to a metre and it will often leave a characteristic horizontal ‘tide mark’. This process will normally occur and gradually increase over a period of a few weeks or months.

### Penetrating damp

Penetrating damp is caused by moisture penetrating through the roof, walls or floor. Causes of penetrating damp are usually very evident and it is normally caused by issues such as damaged guttering or roof flashing.

Rising damp and penetrating damp can be difficult to identify at the early stages. A leaking pipe can be even more difficult to identify, and if you suspect you may have a leaking pipe then this should be reported to the Repairs team on 01508 532060 as soon as possible. Leaks will normally lead to a much more rapid expansion in the size of the damp patch.

### Winter protection

Winter brings extra problems for everyone. Here are some hints to help you avoid trouble:

- Locate and check the main stopcock before winter comes. If the stopcock does not work, contact the housing repairs service
- If you are going away, make your own arrangements for all the water systems to be drained down

<table>
<thead>
<tr>
<th>Naturally occurring cold areas</th>
</tr>
</thead>
<tbody>
<tr>
<td>It’s very difficult to reduce or avoid naturally occurring cold spots. These cold spots are normally the corners and edges of rooms and around windows and doors. This is because these areas lose energy much quicker than the straight sections of wall. This makes the surface of the corners cooler, allowing condensation to form. Ensuring that loft insulation is not disturbed or compressed by belongings is important. Also, think about how to allow airflow to certain problem areas to ensure ventilation and heat can reduce potential problems as much as is possible.</td>
</tr>
</tbody>
</table>

| - Check that overflows are not running. They could freeze causing the water tank to overflow into your home |
| - Make sure that all exposed pipes and tanks are lagged |
| If trouble strikes: |
| - If cold water pipes freeze, turn off the main stopcock. Never use a naked flame to thaw pipes – apply gentle heat, e.g. hairdryer |
| - If hot water or heating pipes freeze, call the repairs service. Make sure that you turn off any heating appliances |
| - If a pipe bursts, turn off the main stopcock and turn on the taps to drain the system quickly. Switch off all heating appliances including immersion heaters and, if you have solid fuel heating, let the fire die down. If you require assistance please call the repairs service |

### Asbestos

There is some asbestos in most properties built before 1984. We have surveyed all our properties and created an asbestos register, which holds details of the type and location of any asbestos in each of our properties.

All the known asbestos that is considered to be a potential risk to the health of our tenants has been removed. The asbestos that remains should be covered or protected and does not pose a risk to health provided it is not disturbed.

If you need more advice about asbestos, please contact our repairs service.

### Total Property Maintenance

Every 3 years Saffron Housing Trust needs to carry out an, in-depth, survey of its assets. This is to ensure that all our homes meet the Governments Decent Homes Standards and where possible improve on this. At the same time Saffron also needs to undertake a Housing Health and Safety Rating System inspection (HHSRS) to meet current legislation. These inspections are intended to ensure that the above standards are being maintained and improvement works programmes are correctly targeted. Any repairs found at the time of the inspection will be forwarded to the appropriate department for attention. High priority repairs, for example health & safety issues, will be reported immediately.

When we are looking to begin surveying in your area, we will write to you 6-8 weeks in advance. We will then contact you personally to arrange a mutually convenient time for Saffron to undertake the survey. As the survey is very thorough it usually takes around an hour and a half to two hours to complete and this will cover all areas of the property including the grounds and the loft spaces. Please be aware that photographs of the elements of the property may be taken.

Saffron is mindful of the fact that whilst the property belongs to them, the inside and gardens are very much your home, so the surveyor will treat it with the respect it deserves.
Improvement programme

We are committed to providing quality homes that meet the Government’s Decent Homes standard. As part of this we carry out major works improvement programme in accordance with the priorities and needs of the housing stock. The programme currently includes the following:

- Replacement kitchens
- Replacement bathrooms
- New and upgraded central-heating installations
- New double glazed windows
- Improved external doors
- Smoke detectors and safety lighting
- Re-wiring

We will continue to give you information on how and when the programmes affect your home.

So what do I need to do?

We want you to enjoy living in your home, but the responsibility for maintaining it is a joint one. We ask that you accept your part in this agreement by:

- Keeping your home in good order inside and out
- Decorating the inside of your home
- Reporting faults and repairs as soon as you notice them
- Making sure you keep appointments to allow our staff access to carry out repairs, servicing and maintenance work
- Paying for any deliberate damage or repairs due to neglect
- Getting permission from us before starting any improvements or alterations to your home
- Maintaining your own appliances such as cookers or portable heaters, and doing any repairs to improvements you have made, such as showers
- Replacing locks if you lose your keys
- Replacing light bulbs and fuses
- Carrying out repairs which are your responsibility, as listed in the tables on pages 48-52
- Leaving your property free from rubbish and in a clean and tidy condition when you end your tenancy
- Taking reasonable precautions to prevent damage by fire, water or vandalism
- Insuring your possessions, like carpets and electrical goods to cover fire, flood or theft. This can be done through our home contents scheme, or independently

What about gas leaks?

You should report gas leaks to Saffron on 01508 532000 or the Emergency Gas Helpline on Freephone 0800 111 999. If you smell gas in your home:

- Do not smoke or light a flame
- Open doors and windows to get rid of the gas
- Check if the gas has been left on unlit on any appliance
- Check if a pilot light has gone out
- Turn the gas off at the meter
- Do not use any electrical equipment, including doorbells and lights
- Call the Emergency Gas Helpline from a phone outside your home
## Repair Responsibilities

<table>
<thead>
<tr>
<th>ITEM</th>
<th>Saffron</th>
<th>Tenant</th>
<th>Target Time</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>STRUCTURE</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Drains and sewers</td>
<td>✓</td>
<td></td>
<td>If emergency – 24 hours (e.g. blocked drain) Otherwise 20 working days</td>
<td>Except where the drains and sewers are the responsibility of the Water Authority</td>
</tr>
<tr>
<td>Gutters and external pipes</td>
<td>✓</td>
<td></td>
<td>20 working days</td>
<td></td>
</tr>
<tr>
<td>Roof</td>
<td>✓</td>
<td></td>
<td>If emergency – 24 hours (e.g. major roof leak from storm damage) Otherwise 5 working days or 20 working days depending on severity</td>
<td></td>
</tr>
<tr>
<td>Outside walls, ceilings and plasterwork</td>
<td>✓</td>
<td></td>
<td>If emergency – 24 hours to make safe (e.g. ceiling or wall plasterwork or brickwork is dangerous) Otherwise 20 working days/6 months for general repairs to plasterwork or brickwork</td>
<td>Not including repairs to small movement cracks in plaster</td>
</tr>
<tr>
<td>Doors, window sills, window catches, sash cords and window frames</td>
<td>✓</td>
<td></td>
<td>If property insecure – 24 hours Otherwise 20 working days</td>
<td></td>
</tr>
<tr>
<td>Cracked or broken glass</td>
<td>✓</td>
<td></td>
<td>If property insecure – 24 hours to make secure Otherwise 20 working days</td>
<td>Unless caused by deliberate damage by you, your family or visitors</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>ITEM</th>
<th>Saffron</th>
<th>Tenant</th>
<th>Target Time</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>IN AND AROUND YOUR HOME</strong></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Internal walls, floors, doors, door frames, door hinges, door jams, thresholds, letterboxes, door handles, locks and skirting boards</td>
<td>✓</td>
<td></td>
<td>Bannisters, handrails, rotten flooring or stair treads – 24 hours to make safe All others – 20 working days</td>
<td>Not including painting and decorating inside your home</td>
</tr>
<tr>
<td>Chimneys, chimney stacks and flues</td>
<td>✓</td>
<td></td>
<td>If in dangerous condition – 24 hours Otherwise 20 working days/6 months</td>
<td></td>
</tr>
<tr>
<td>Communal hallways, steps or other means of access</td>
<td>✓</td>
<td></td>
<td>If in dangerous condition – 24 hours Otherwise 20 working days/6 months</td>
<td>Only if erected by us</td>
</tr>
<tr>
<td>Gates and fences</td>
<td>✓</td>
<td></td>
<td>20 working days/6 months</td>
<td></td>
</tr>
<tr>
<td>Basins, sinks, baths, showers, toilets, flushing systems, waste pipes, water tanks, taps, tap washers and stop taps</td>
<td>✓</td>
<td></td>
<td></td>
<td>In some instances recharges may apply</td>
</tr>
</tbody>
</table>

- Shower not working – 24 hours (if main means of washing)
- Taps stuck on full flow – 24 hours
- Waste pipe leaking – 5 working days
- Bath, sink or basin or shower repair – 20 working days
- Toilet blocked or cistern not working and only one toilet – 24 hours
- Toilet blocked or cistern not working (two toilets in property) – 5 working days
- Soil pipe leaking internally – 24 hours
- WC pan loose or cracked – 5 working days
<table>
<thead>
<tr>
<th>ITEM</th>
<th>Saffron</th>
<th>Tenant</th>
<th>Target Time</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>IN AND AROUND YOUR HOME</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Electric wiring including sockets, light fittings, switches and smoke detectors fitted by us</td>
<td>Electrical emergency – 24 hours Faulty light fitting – 5 working days Faulty socket failure – 24 hours working days</td>
<td></td>
<td>In some instances recharges may apply</td>
<td></td>
</tr>
<tr>
<td>Replacing light bulbs and fluorescent tubes</td>
<td>Water heater, if only means of water heating – 24 hours Burst pipes or water leaking – 24 hours Central heating system – dependent on situation Electric storage heater or fire – dependent on situation</td>
<td>24 hours, 5 working days</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Re-washing dripping taps (sinks, baths and basins)</td>
<td>Clearing blocked waste pipes</td>
<td>24 hours, 5 working days</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Re-washing and clearing waste pipes around baths, basins, sinks and kitchen units</td>
<td></td>
<td>20 working days</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>SAFFRON will prepare some plumbing fittings in void properties</td>
<td>Saffron can replace but will recharge tenant if it is necessary to gain access due to lost keys</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Saxon will recharge tenant if it is necessary to gain access due to lost keys</td>
<td>Where the main or only form of heating is an open fire</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>IN AND AROUND YOUR HOME</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Plumbing-in of washing machines and dish-washers, including extra pipework</td>
<td>Repairing minor damage to plaster and decorative defects</td>
<td>24 hours</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Replacing door chains</td>
<td>Replacing internal door latches and handles</td>
<td>20 working days</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Replacing washing lines, posts and rotary driers</td>
<td>Sweeping chimneys</td>
<td>Up to 6 months – in communal areas only</td>
<td></td>
<td></td>
</tr>
<tr>
<td>TV aerials (shared)</td>
<td>TV aerials (other)</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>
## To help you identify repairs

### Sink and Drainer

<table>
<thead>
<tr>
<th>Item</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>wall tiles</td>
<td>drainer</td>
</tr>
<tr>
<td>sink top</td>
<td>worktop</td>
</tr>
<tr>
<td>pull strip</td>
<td>door hinge</td>
</tr>
<tr>
<td>shelf</td>
<td>end panel</td>
</tr>
<tr>
<td>plinth</td>
<td>draw runner</td>
</tr>
<tr>
<td>leg</td>
<td>edging strip</td>
</tr>
<tr>
<td>Magnetic Catch</td>
<td>Ball Catch</td>
</tr>
</tbody>
</table>

### Bath

<table>
<thead>
<tr>
<th>Item</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>panel tiles</td>
<td>seal</td>
</tr>
<tr>
<td>silicon rubber seal</td>
<td>tiled splashback</td>
</tr>
<tr>
<td>wall tiles</td>
<td>taps</td>
</tr>
<tr>
<td>bath panel (side)</td>
<td>pedestal</td>
</tr>
<tr>
<td>bath frame</td>
<td>bath panel (end)</td>
</tr>
<tr>
<td>adjustable feet</td>
<td></td>
</tr>
</tbody>
</table>

### Wash Hand Basins

<table>
<thead>
<tr>
<th>Item</th>
<th>Comments</th>
</tr>
</thead>
<tbody>
<tr>
<td>pedestal</td>
<td></td>
</tr>
<tr>
<td>taps</td>
<td></td>
</tr>
<tr>
<td>trap</td>
<td>towel rail bracket</td>
</tr>
</tbody>
</table>
Door Locks

Mortice Lock
lever handle latch striking plate
Chubb type key Mortice type key dead lock

Mortice Dead Lock
escutcheon plate night latch locking button keep door pull
cylinder barrel

Roofs and Chimneys

chimney pot gas cowl
plain tile natural tile
angle ridge tile half round ridge tile
verge clips tiles gutter
verge pointing barge board fascia
pointing open flashing

Toilet

cistern lid cistern
flush pipe cone joint
toilet lid soil pipe joint
soil pipe trap

Cistern

supply pipe ball valve float
overflow pipe syphon unit
isolation valve toilet pan

Doors and Frames

hanging side jamb
architrave locking side
letter plate door stop keep
lock panel or glass
skirting weatherboard
Anti-Social Behaviour (ASB)

Saffron does not accept anti-social behaviour and will make this clear to its tenants and to any person who is seeking a tenancy. Saffron will take appropriate and proportionate action in dealing with disruptive tenants and other persons causing Anti Social Behaviour (ASB), nuisance or harassment in areas where we have homes, communal areas or in individual dwellings.

What is Anti-Social Behaviour?

This can take a number of forms ranging from serious acts of violence and harassment to overgrown gardens.

Examples of ASB include, but are not limited to:

- Violence or threats of violence to any person
- Abusive or insulting words or behaviour
- Offensive behaviour under the influence of drugs or alcohol
- Damage or threat of damage to property including graffiti
- Intimidation and harassment including the targeting of groups because of their perceived differences
- Domestic Violence
- Using or selling drugs or other illegal substances
- Use of the property for unlawful purposes
- Making an unreasonable level of noise by any means including shouting, slamming doors, operating tools or machinery or playing music, radio, television or other sound making equipment so as to annoy neighbours or anyone else in the locality
- Allowing pets to make excessive noise, or to be a danger to others
- Fouling of public areas
- Excessive accumulations of refuse or dangerous or polluting materials

(The above list is not exhaustive or exclusive.)

Your tenancy agreement – the legal contract between landlord and tenant – makes it clear that you are responsible for the conduct of all people (including children) living in or visiting your home.

How do I make a complaint about ASB?

- Complaints of anti-social behaviour should be made to your Area Housing Officer, or e-mail us on asbreport@saffronhousing.co.uk giving details of the problem or contact us on Freephone 0800 035 1440.

Note: in some instances it will be more appropriate to make a complaint to another organisation such as the Police in circumstances where it is an emergency or where a criminal act has taken place, or Environmental Services Department at your local authority where a serious noise nuisance exists. In such circumstances Saffron Housing will liaise with these agencies over incidents and discuss options for overcoming problems.

What happens next?

- All reports of anti-social behaviour will be investigated.
- The complainant will be advised of a named Housing Officer who will deal with the case.
- On receipt of a complaint, contact will be made with the complainant within 5 working days to confirm the nature of the problem.
- Information will also be provided on options for action and likely timescales involved.
- You will be kept informed throughout the investigation.
- Your complaint will be treated in confidence.
- The alleged perpetrator, neighbours, the Police, the Local Authority and others may be contacted as appropriate during the investigation.

If the problem is an obvious one, we may be able to sort it out easily. For example if you tell us about an overgrown, rubbish-filled garden we can simply go round and check. We'll tell the other person to get it cleaned up, and take whatever action is necessary if they don’t.
But many cases aren’t quite so simple. If the anti-social behaviour is not obvious to everyone, or if it’s aimed directly at you – harassment and abuse for example – we will need to talk to you before we can start an investigation.

In most cases we will need to meet you to talk about the problem. We can do this wherever it suits you – in your home, at our office or at another appropriate location. We’ll ask you questions to help us get a picture of the problem: who is affected; how they’re affected; where it happens; when it happens; and why you think the person is acting anti-socially. We will want to speak to other people in your household who have been affected too. At the end of the meeting we will discuss and agree a course of action with you.

**Talking it through**

If the case does not involve threats, violence or harassment, the investigation could start with a suggestion that you talk the problem through with the other person. There’s always a better chance of solving a dispute if you try to see each other’s point of view.

Sometimes a neighbour just needs reminding that their behaviour is upsetting you. As a good neighbour you should be reasonably understanding of the different lifestyles of others. For example you don’t have to put up with regular noisy parties, but try to tolerate a one-off event – especially if you’re warned about it first.

If the other person is unreasonable, just walk away. Don’t get involved in an argument. If the problem remains unresolved or the methods outlined above are not appropriate, further investigation of the case will be required; including further contact with the alleged perpetrator outlining the breach of tenancy conditions/nuisance/anti social behaviour that needs to be remedied. The ‘perpetrator’ must be able to present their view of the situation.

**What you need to do**

- Keep us informed during the investigation.
- You will need to provide evidence of nuisance through the keeping of diary records. This information is essential to gain sufficient evidence for us to investigate your complaint (if you do not return your nuisance diary we may not be able to progress your complaint or take any further action).
- Make all diary entries at the time of the alleged incident or immediately afterwards. Be as clear and as detailed as possible about what happened.
- Contact the relevant agencies, such as the Police if a criminal incident has occurred. There will be times when we believe that there is not a problem to resolve, or where evidence is insufficient. We will then advise you that we can take no action in a case. You could decide to take your own action (injunction or private prosecution etc) but you should ensure you seek legal advice before proceeding.

**What action can we take?**

We would try a number of options before taking legal action. These might include:

- Warning letters and interviews
- Referrals to other agencies (Social Services, Youth Offending Team, Council’s Community Safety Team, etc)
- Mediation/Dispute resolution
- Professional witness service
- Multi-agency visits
- Good Neighbour Contracts
- Acceptable Behaviour Agreements

**Mediation/Dispute Resolution**

Mediation is voluntary and does not apportion blame, but tries to find a middle ground that people can agree on, and aim to work from there. It is a common misconception that the two parties will have to sit in a room and face each other. This is not always the case and the mediator will discuss the different options available to you.

Usually a trained mediator will visit each party in their home to discuss their point of view, before feeding the information back to the other party and gaining agreement from both residents about the way forward. This process can take several meetings with the mediator depending on the complexity of the dispute. Using mediation at an early stage can often prevent the problem escalating. Mediation is usually the best option in most cases and will be actively promoted. Sometimes, even when a nuisance has been going on for sometime, mediation can still work to help someone realise they are causing a problem and stop it (e.g. possible lifestyle clashes in the case of a young person living next to an older person).

**What legal action can be taken?**

This is usually limited to the most serious cases and can include:

- Service of a Notice of Seeking Possession or other legal notice which is the first step towards ending a tenancy
- Possession Orders/Suspended Possession Orders. They can result in the tenant being evicted or in the case of a ‘suspended’ order, the tenant is given a final chance to change their behaviour. These orders are at the ‘discretion’ of the Court and it must be ‘reasonable’ for the Court to grant possession (unless the tenant has a starter tenancy where there is no discretion of the court – see section on “Your Tenancy” on page 17)
- Acceptable Behaviour Contracts – these ‘contracts’ clearly set out the behaviour that is unacceptable and the ‘perpetrator’ agrees not to continue to act in that way. They are seen as a warning and sometimes lead to Criminal Behaviour Orders (please see next section)
Demoted tenancies – the Court can order that an Assured tenancy becomes a secure Assured Shorthold tenancy, which has reduced security of tenure and possession may then be sought if there is a further breach of tenancy conditions. A demoted tenancy will cease to be demoted after 12 months if no action is taken.

Extension of Starter Tenancy (Extended a starter tenancy for a maximum period of 6 months whilst we continue to monitor and investigate the behaviour of a tenant (visitor or resident) after an incident or a breach of the tenancy has occurred.

New legal actions available

Anti-Social Behaviour, Crime and Policing Act 2014
- An Injunction (which could include a power to exclude the person from their home and/or a power of arrest, in cases of violence or risk of harm).
- Community Protection Order (working in partnership with other agencies, a notice that imposes requirements on the individual or body).
- Criminal Behaviour Orders (working in partnership with other agencies, preventing the offender from engaging in anti-social behaviour).
- Closure Order (Working in partnership with other agencies, closure of premises associated with nuisance or disorder. The use of particular premises has resulted, or is likely soon to result, in nuisance to members of the public, or that there has been, or is likely soon to be, disorder near those premises associated with the use of those premises).
  - Mandatory Possession (Court MUST order possession if the tenant, resident, or visitor is;
    - convicted of a serious offence,
    - breached an ASB injunction, Criminal Behaviour Order, or noise abatement order,
    - the property has been subject to a Closure Order)

Multi-Agency Working

Saffron works together with other agencies to resolve and prevent Anti-Social Behaviour. Agencies that we often work with include the Police, the Probation Service, Social Services, Family Intervention Project, and the Operational Partnership Team at South Norfolk Council. Wherever possible, Saffron will work with our partners to enable tenants (leaseholders and shared owners) to maintain their tenancies and curb any anti-social behaviour before taking action to evict them. However, when a situation is too serious, or the tenant, leaseholder, shared owner has repeatedly failed to modify their behaviour (and continues to cause a serious nuisance to their neighbours), then we may work with our partners to take enforcement action to stop the anti-social behaviour. This may involve eviction, demotion order, injunction or other appropriate remedy open to Saffron and our partners.

What support will you give me?

If legal action is undertaken, complainants may be required to make formal statements describing the ASB/neighbour nuisance caused. Complainants may also be asked to attend Court proceedings in order for us to prove a case against the perpetrator.

If witnesses are required to attend Court to give evidence they will be supported in this and will be accompanied by an appropriate member of staff. We will give consideration to the use of professional witnesses where appropriate. Consideration will also be given to the supply of alarms or other measures to complainants as necessary.

Witnesses will be fully supported during this process and will be kept advised of progress in a case and the legal processes involved. Support to witnesses may include:
- Referral to specialist witness support groups
- Installation of witness support measures such as alarms, improved home security, panic buttons
- Temporary rehousing if appropriate
- Regular visits from Housing Officers
- Witness protection service

Harassment and Hate Crime

Saffron has a strong commitment to addressing incidents of harassment and hate crime. Victims, witnesses and others (including third party reporters) will be encouraged to report such incidents and they and their families will be supported in doing this. Action will be taken against perpetrators as appropriate and will involve joint working with the Police and other agencies.

Saffron’s tenancy conditions prohibit tenants or any person living in or visiting the property, from harassing someone on the grounds of race, colour, religion, disability, age, sex, sexual orientation, appearance or mental or physical capacity.

Racial harassment

Saffron has a clear commitment to addressing unlawful discrimination and harassment, promoting good relations between people of different racial groups, encouraging people to report racially motivated incidents, supporting complainants and their families and taking action against perpetrators (in partnership with other agencies) as appropriate.

Saffron has a responsibility to address racial harassment. Racial harassment is serious Anti Social behaviour and Saffron will use appropriate measures as set out in the Policy.
Domestic Violence

We believe that none of our tenants or those living with them, should live in fear of violence from a spouse or partner, former spouse or partner, or other member of their household, and we will take steps to assist and support any person suffering from or threatened with violence. Such violence may be physical, emotional or psychological. Where domestic violence is suspected in relation to a child or someone with special needs a referral will be made to an appropriate agency.

We aim to offer assistance to those who are suffering from domestic violence or threats of violence either from someone within their own home, or from someone outside their home (such as a boyfriend/girlfriend or former partner).

What we can do

■ All victims of domestic violence will be interviewed by an appropriate member of staff within one working day of asking for assistance
■ The victim will be offered an interview with a staff member of the same sex
■ Interviews will be carried out in a sympathetic and supportive manner

The victim will be assured of confidentiality. The victim will be advised of possible courses of action, both to respond to the immediate situation and to deal with the longer term.

■ If the victim is unable to return home, the member of staff will liaise with the local council regarding the provision of temporary accommodation, subject to the wishes of the victim
■ Where the victim has left the accommodation, and subject to his or her wishes, we will consider taking action to evict the perpetrator of the violence using powers under the Housing Act 1996 and/or the Anti-Social Behaviour, Crime and Policing Act 2014
■ If the victim is able to remain in his or her home temporarily, we will explore the option of offering a transfer
■ If the victim feels able to remain in his or her home either temporarily or permanently, but requests additional security measures, we will consider assistance

Violence or aggression against our employees and others

We aim to ensure the safety of our staff, board members, contractors and agents at all times, so we will not tolerate any kind of threats or threatening behaviour against them. Violence is not confined to physical violence against the person, but includes damage to our property or that of our employees and others.

You are responsible for the behaviour of your family, other people who live with you and your visitors. If any of these people become violent towards any of our employees or others you will be held responsible for their actions.

If a member of staff, board member, contractor or agent experiences any form of violence, threats or verbal abuse, we encourage them to report it. This may lead to criminal prosecutions as well as legal action to repossess your home, as it is a breach of your tenancy agreement.

Community Trigger

The Anti-Social Behaviour Crime and Policing Act 2014 included new measures designed to give victims a say in the way anti-social behaviour is dealt with and provides for the introduction of ASB Case Reviews (also known as the Community Trigger) from 20 October 2014.

Victims of anti-social behaviour will be able to request a review in the event that they feel that agencies have not taken effective action in respect of their complaint, and where the case meets the locally defined threshold. For further information please contact your Area Housing Officer.
In and Around Your Home

Abandoned vehicles
Abandoned and scrap vehicles are a danger to children and an eyesore on estates. If they are parked on Saffron’s land we will require the owner to remove the vehicle. If the vehicle has been abandoned we may arrange for the vehicle to be removed and recharge the owner the cost of the work. If your car needs to be disposed of, there are commercial firms in Yellow Pages and other similar listings who will dispose of vehicles legitimately.

Aerials and satellite dishes
You may erect a normal TV aerial without obtaining our permission unless you live in a conservation area. If you wish to erect a satellite dish you will need our written permission before any work can begin. Depending on circumstances, you may also require Planning Permission. It is your responsibility to check whether you need Planning Permission. If and when you leave the property or remove the dish, you will be responsible for making good any damage to the property.

Cable television is available in some areas and may be cheaper than satellite. Further information on planning issues is available from your local council’s planning section.

CB (Citizens’ Band) aerials
You must obtain our written permission before putting up a CB aerial. Permission will only be given if you have a CB licence, adequate insurance and as long as no nuisance is caused to neighbours through associated noise or TV interference.

Aids and adaptations
Aids and Adaptations is a general name for all types of home improvements, designed to help people live comfortably in their homes with minimum support from others. These improvements could include a wide variety of adaptions such as easy to grip taps or grab rails, through to access ramps, stair lifts, or a level access shower. Some may even include remodelling of the interior layout of the property.

If you think that you might benefit from this service you can contact Saffron direct on 01508 532011 as we can offer minor improvements without the need of an Occupational Therapist referral.

Should your needs exceed the minor adaption criteria we can refer you to Social Services for an assessment by an Occupational Therapist (OT). Should you be referred to an Occupational Therapist (OT), they will probably visit your home to assess what adaptions could help you. This information will then be forwarded to Saffron Housing so that we can begin to plan the work, we will also look at the suitability of the property as a whole in order to make sure that your longer term needs can be met. We may suggest that a different property such as a single story bungalow with better access to things like shops and bus routes may be a better option in order to meet all of your needs.

The last stage of a large adaption is to apply for funding from the Disabled Facilities Grant system (DFG) that is managed by Councils across England. This grant allocation is means tested so applicants may be asked to contribute toward the cost of the work.

Once everything is approved and payment of contributions has been arranged, Saffron will work closely with you to make sure that the adaptions are put in place in a timely and considerate manner according to the Social Services criteria for priority.

SAFFRON RESERVES THE RIGHT TO OFFER ALTERNATIVE SOLUTIONS TO MEET THE LONGER TERM NEEDS OF THE CUSTOMER.

Bin areas in flats
Residents must ensure that refuse is placed in the bins provided. Bin areas must be kept clear and no items should be left in the bin areas, as an obstruction may be caused or a
health hazard may arise. Items other than household waste are not to be left in the bins. If you need to dispose of a large item then contact your local council’s Waste Management Service as they may be able to arrange for collection of the bulky refuse. There may be a charge for this service.

Boundaries
In most cases you are responsible for the maintenance of some or all boundaries around your garden. We are only required to ensure that the boundary to your home is marked, i.e. with a marker post. If you wish to repair or improve the boundary currently in place, you will be responsible for making the necessary arrangements and paying any costs involved. Generally, you are responsible for the boundary to the right hand side as you look out of your home into your rear garden, although this is not always the case. If you are not sure whether the responsibility for a boundary rests with you, your neighbour, or us, please contact your Area Housing Officer. Boundaries, whether in the form of fences, walls or hedges, should generally be maintained at a height of no more than 1 metre at the front of a property and 2 metres at the rear of the property. You must not erect any wall or fence on open plan gardens.

Our written permission should be obtained prior to starting work to erect fencing, plant hedges or build walls. It is always a good idea to speak to your neighbours, as some of the work may have to be carried out from their garden.

Central heating on medical grounds
If you do not have central heating and you, or a member of your family, have a serious medical condition which is affected by lack of heating, you can apply to have this installed on medical grounds.

Your case will be independently assessed by our medical advisor, and they will make recommendations to us.

For more information and to obtain a form please contact your Area Housing Officer.

Communal areas
It is the responsibility of all residents to ensure that they keep communal areas clean and tidy. Communal areas in blocks of flats, such as halls, stairs and landings must also be kept clear of items such as bikes, prams, scooters and furniture. This is necessary because of health and safety regulations. Any items that cause an obstruction can endanger lives in the event of fire. If necessary we will clear any items causing an obstruction, and the resident may be charged for the cost.

If you are having difficulty in storing items, please contact your Area Housing Officer.

PLEASE NOTE THAT SMOKING IS NOT PERMITTED IN COMMUNAL AREAS.

Flammable or hazardous substances
You must not store fuel, or other materials that burn easily, in your home or in your garage, shed or other outbuilding. You must not fit or use in your home any gas, oil or paraffin heater that does not vent to the outside of your home unless you have received our written permission. You must not store liquid petroleum gas in your home.

You must not store any vehicles or appliances which are powered by petrol, diesel or paraffin within the home. If you have oil heating, you must use kerosene (28 sec). No other oils can be used. If any other oil is used repairs to the boiler will be at your own expense.

Gardens
At all times you should ensure that your garden is kept tidy and in good order. You should ensure that all hedges, grassed areas and ditches forming part of the premises do not become overgrown. If you are no longer able to maintain your garden, you should ask relatives or friends to assist you. You may be able to obtain assistance from voluntary organisations but their resources are often stretched. If you are still unable to maintain your garden please contact us.

You are not permitted to use your garden area to store any flammable or hazardous material or rubbish such as washing machines, fridges, car parts, furniture etc.

You are responsible for maintaining any trees in your garden, including removal if required. If you believe that the tree may be dead, diseased, or dangerous or that the roots may be affecting underground services, foundations or other structures, you should contact your Area Housing Officer. If you do not maintain a tree properly, including keeping it pruned, it
may need to be removed and you would be recharged for the full cost.
Before you lop branches or remove a tree from your garden you should check that the tree
is not subject to a Tree Preservation Order by phoning your local council. Trees or hedges
should not be removed without our permission.

Parks, driveways and hardstandings
You must park with care and consideration for other road users. Do not park so as to
obstruct other vehicles or on grass verges or other grassed areas. Vehicles, caravans and
boats must not be parked anywhere that can cause an obstruction to other road users.
Other than minor repairs or maintenance to your own vehicle, you are not permitted to carry
out vehicle repairs in or around your home, garage or in the neighbourhood. You are not
permitted to repair vehicles on a commercial basis.
If you do not have a properly constructed driveway/hardstanding and a dropped kerb
crossover from the highway, you are not permitted to park or store any vehicle within your
boundary.
If you wish to make arrangements to construct a driveway/hardstanding in your garden
you should contact the Highways Department of Norfolk County Council 0344 800 8020 or
Suffolk County Council on 0345 606 6171 who will provide you with information regarding
applying for a dropped kerb crossover from the highway. You will be responsible for any
costs involved in the construction of the crossover. Only when a dropped kerb crossover
has been agreed by Highways can your request written permission from us to construct a
driveway/hardstanding. Please also note that from October 2008 new planning rules apply
to householders who wish to put a hard surface over garden areas (i.e. brick weave, tarmac
or concrete). Contact your local council for more information.

Commercial vehicles, trailers, mobile homes, caravans and boats are not allowed to be
parked within the boundary to your home without our written permission.

Paths and passages
You should take care to ensure that any paths and passages around your home are kept
in a clean and tidy condition. Where the path is essential for access to your home, we will
maintain the path if repairs are required, and you must inform us if you believe a repair is
needed. You are responsible for any non-essential paths. If you share a path to your home
with another household, both households will generally have equal rights of access and a
shared responsibility to ensure that it is kept clean, tidy and free from any obstruction.

Pests and Vermin
It is your responsibility to keep your property free from pests and vermin. If you have
problems with wasp nests, rats, mice, ants, fleas, cockroaches or other pests or vermin,
contact your local authority.

Please note you may be charged for pest control services. If you have a problem with bees,
please contact us.

Pets
You must not keep more than one dog or one cat without our prior written consent (consent
to keep small caged animals, birds or fish is not required provided they are kept only in a
purpose-designed tank or container within the property).
If you live in accommodation with a shared entrance, you must not keep any dog or cat
without our consent.
You will need our written permission to keep other animals or birds.
Your request will be considered on an individual basis and we may attach conditions which
you must comply with. We will not unreasonably refuse to give consent and any conditions
imposed will also be reasonable.
Permission will not be granted to keep any wild or dangerous animal. In particular those
listed under the Dangerous Wild Animals Act 1976.
In Housing with Support, you will be allowed to keep pets as detailed above, however you
will need to complete a pet contract. You will not be permitted to keep a dog or cat in a
Housing with Support flat.

■ The animal must be kept under proper control at all times. Dogs must be kept on a lead
when outdoors.
■ The animal must not cause a nuisance or danger to persons or other animals. Nuisance
includes excessive or persistent noise caused by the animal. In some cases keeping a
large number of animals in your home will cause a nuisance even if each animal is acting
in a normal manner.
■ The animal must not be permitted to cause damage to Saffron’s property or communal
areas.
■ The animal must not be permitted to foul in any communal areas. Dogs must not enter
fenced play areas.
If we receive a complaint about a breach of any of these conditions your Area Housing
Officer will advise you of this.
Dependant upon the severity of the breach or if there is an ongoing problem, we may
revoke permission to keep the animal.

Ponds and pools
Ponds, pools or other water features can be attractive, but they can also be dangerous
to young children or older people. Before constructing one, you must get our written
permission. We will not normally give permission for large ponds or pools without
appropriate safety measures being in place and which will be your responsibility to provide
and maintain. If you leave the property, you will have to fill in or remove the feature, and make good the area affected to our satisfaction. If you do not, we will recharge you for the cost of having to do the work ourselves.

Running a business from your home

If you wish to run a business from your home, prior written consent must be obtained from your Area Housing Officer. We will not withhold consent for a lawful business where there is no effect on other residents or the surrounding area, please note, you would be responsible for notifying your local authority if you are in receipt of Housing Benefit, or the DWP if you are in receipt of Universal Credit, as any income could affect your entitlement.

Examples of businesses which would normally be acceptable include child-minding or home-working which can be ways of increasing your income, if you have a family or have been in receipt of benefits. Even in these examples, consent may be withdrawn if other residents are affected, for example if there is a disturbance caused by the number of visitors, or an increase in parking problems as a result of the business.

Consent will not be granted for businesses which are likely to affect the local environment or disturb other residents, for example those which involve regular deliveries, noise, fumes, car repairs, or where there may be other Health and Safety considerations.

If you do run a business from your home without permission and we receive complaints about the business or its activities, we can take legal action to seek possession of your home. It is also your responsibility to check any planning requirements with your local authority as some businesses will require planning permission, please contact your local authority for further advice.

You must not display any notice or signboard advertising any business unless we give our prior written permission and appropriate planning permission is obtained.

Sheds and other outbuildings

You are responsible for the maintenance of any shed or outbuilding constructed in your garden. You require our written permission to erect a shed or outbuilding. Permission will usually be granted if the size and proposed location are reasonable. You should check whether Planning Permission is required for large structures. Some outbuildings may require Building Regulation approval.

Shotguns, rifles and air rifles

You are only permitted to keep these weapons in your home if you have the required licence, are in compliance with its conditions, and the weapons are kept in a lockable gun cabinet, which is fixed to the wall and approved by the Police Fire Arms Licensing Department. Permission may be withdrawn if we have reason to suspect that the weapons are being used or kept in an unsafe manner.

Stop-cock – water

It is a sensible precaution to periodically turn your stop-cock ‘off and on’ as this will prevent it becoming hard to turn in an emergency.

Trees

You are responsible for maintaining any trees in your garden, including removal if required. If you believe that the tree may be dead, diseased, or dangerous or that the roots may be affecting underground services, foundations or other structures, you should contact your Area Housing Officer. If you do not maintain a tree properly, including keeping it pruned, it may need to be removed and you would be recharged for the full cost.

Before you lop branches or remove a tree from your garden you should check that the tree is not subject to a Tree Preservation Order by phoning your local council. Trees or hedges should not be removed without our permission.

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Moving Home

If you are already a tenant of Saffron, you may be able to move to alternative accommodation through:

- The Housing Register – Transfers
- Mutual Exchange

Transfers

Saffron tenants who wish to move to another property (either one of our properties or that of another housing association or Council) will need to apply by registering with their local authority.

If you need assistance please contact us by e-mailing info@saffronhousing.co.uk or call 01508 532042.

South Norfolk Council
For further information please contact Home Options on Freephone 0808 168 2222 or e-mail housingadvice@s-norfolk.gov.uk

Breckland Council
For further information, please contact the Breckland Key Select team at Breckland District Council on 01362 656833. Website – www.brecklandhousing.co.uk

Waveney District Council
For further information, please contact the Gateway to Homechoice team at Waveney District Council on 01502 523524. Website – www.gatewaytohomechoice.org.uk

Suffolk Coastal Council
For further information, please contact the Gateway to Homechoice team at Suffolk Coastal Council on 01394 444822. Website – www.gatewaytohomechoice.org.uk

Norwich City Council
For further information, please contact the Norwich Home Options team at Norwich City Council on 0344 980 3333. Website – www.norwichhomeoptions.org.uk

Broadland District Council
For further information, please contact the Broadland District Council housing team on 01603 430641

Great Yarmouth
For further information, please contact the Great Yarmouth Council housing options team on 01493 846140 or e-mail housingoptions@great-yarmouth.gov.uk

If you are in rent arrears or have committed anti-social behaviour you may not be able to move. You must also have looked after your current home.

To be able to register with your Local Authority, you must have a housing need. Examples of Housing Need are:

- Overcrowding
- Underoccupation
- Medical condition that could be helped by moving to a more suitable home
- Special needs/design for the disabled
- Need to move to housing with support
- You have experienced, or are at risk from violence, harassment or racial incident

Mutual Exchanges/Mutual Assignments

We can consider applications from tenants who wish to mutually exchange their accommodation with:

- Another tenant of Saffron Housing
- A tenant of a local authority
- A tenant of another housing association
You can register for an exchange on http://www.houseexchange.org.uk
Please contact us on 01508 535622 if you need help to register or if you don’t have access to the internet. You can also look for an exchange by advertising on public notice boards, in newsagents or in local newspapers.
PLEASE NOTE YOU DO NOT HAVE THE RIGHT TO EXCHANGE IF YOU HAVE A STARTER TENANCY.

What do I do if I have found someone to exchange with?
When you have found a person to exchange with, you should complete the mutual exchange application form and return it to us (contact us on 01508 535622 to request a form or e-mail info@saffronhousing.co.uk). We will then arrange for an inspector to visit your home to check that it is in a reasonable condition. Your tenancy details and rent account will be also checked. Please note that you will only be allowed to exchange if your account is up to date.

When considering exchange applications, we are required to make a decision on whether to approve or refuse the exchange within 42 days of receiving all the application forms.

We will not normally refuse an application for an exchange unless:

- Either tenant is under Notice of Seeking Possession, or legal proceedings have begun
- Either property is specifically designed to help a disabled person or has other special features and the new tenant does not need this assistance
- Either property is too large (usually this means you can move to a property with no more than one spare bedroom) or too small for either household
- The incoming tenant would conflict with our charitable objectives, e.g. income too high

There are some other additional reasons why an exchange of accommodation may not be possible and if you would like more advice about a specific swap please contact us.

You can only exchange your home after you have received our written permission.
After obtaining permission you will need to complete a ‘Deed of Assignment’ to legally exchange your tenancy. If you move without our permission, you will be breaching your tenancy agreement and we can take possession proceedings against you and/or the person who moves into your home.

If you have found an exchange and received our permission, you must ensure that when you move:

- You do not remove any fixtures or fittings without ensuring that a suitable replacement is fitted
- You do not damage the property in any way
- Your property is left clean and tidy with all rubbish removed from gardens or outbuildings

Please note – You will be accepting the property you are moving into in its current condition.

We will not accept responsibility for any damage caused in the process of moving, or for removing any rubbish left by the outgoing tenant. You should also be careful to note any poor DIY work. It will be for you, not Saffron, to correct this work, and it will be treated as though you had done the work yourself.

We will of course carry out any essential repairs to your new home. But we will not carry out non-essential repairs needed because of damage by previous tenants or you, such as broken kitchen cupboard doors. You would have to replace items such as banisters or handrails missing from stairs, or missing doors, at the time of inspection.
Housing with Support

Saffron’s Supported Housing service provides:
- Housing with Support
- Specialist housing
- Housing with Care
- Contact Care, a community alarm service

and aims to provide a quality and support service for older and other vulnerable people. In particular, we endeavour to:
- Support and promote the independence of our tenants
- Enable people to avoid isolation
- Help tenants remain within the community of their choice
- Give choice and rights to tenants using the service

Housing with Support

Saffron has 13 traditional Housing with Support schemes. Each Housing with Support scheme offers a supportive environment to tenants, whose self contained accommodation is based around communal facilities. A dedicated team of Support Co-ordinators provide tenants with regular contact. If social or personal care becomes necessary the Support Co-ordinators can arrange for Social Services or health departments to provide it.

The role of the Support Co-ordinators

The Support Co-ordinator’s role is to:
- Support tenants by encouraging independence
- Improve tenants quality of life, by ensuring that both their physical and social needs are met and by creating individual support plans to identify where help is needed

The Support Co-ordinators do not provide direct “hands on” care except in emergencies.

Can I keep a pet in Housing with Support accommodation?

Apart from the schemes with communal corridors (built as blocks of flats) tenants can keep a dog or cat, along with other pets. However, as Support Co-ordinators cannot accept any responsibility for the welfare of pets, a pet contract must be completed so arrangements can be made for the pet to be looked after if a tenant is hospitalised or has to go away for any length of time.

Communal Laundry

Each scheme with a communal laundry has its own arrangements for the use of these facilities. The Support Co-ordinators may draw up a rota to avoid tenants having to queue to do their laundry. If customers are unable to do their own washing a carer, friend or relative can use the laundry on their behalf.

It must be emphasized that the communal laundries are for tenants washing only.

What is Supporting People?

Supporting People is a Government scheme which helps people pay for support services that enable them to stay in their own home. This includes the Support Co-ordinators and community alarm service but it does not pay for any care received.

The Support Co-ordinators and the customer will complete a support plan together as the Supporting People Team requires us to record and monitor our services. We will only share information on this support plan with others where agreed.

Housing with Care

Housing with Care is a way of supporting you to live independently for as long as you possibly can.

It gives you the security and privacy of a home of your own, a range of facilities on the
premises, with access to 24 hour care/support services available if you need them. The aim is to help you live as independently as possible and provide a ‘home for life’.
What all residents of Housing with Care have in common is the security of renting their own home, control over their finances and peace of mind that there is 24 hour care/support available on site.

Housing with Care is different because:
- You are living ‘in your own home’ – you remain independent and not ‘in a home’
- You have your own front door – you can control who comes in and out
- There is a mix of able and less able older people to reflect a true community
- You can join in social activities if you wish
- You keep your independence with the added benefit of 24 hour care/support

Applicants must be in need of Housing with Care because their present situation is no longer suitable. They would require an assessment by Social Services to ensure their care needs can be met and would usually be living in the South Norfolk area. Applicants from outside this area can be accepted onto the waiting list but are considered only if there is no suitable applicant from South Norfolk.

Contact Care

Contact Care is Saffron’s Lifeline alarm service offering reassurance to the vulnerable or at risk, whatever their age or circumstance.

The service enables you to request help by pressing a red Lifeline pendant which connects remotely through an alarm unit to our 24 hour call centre. We then ensure that you receive the help you need, either by contacting your key holders or, if necessary, the emergency services. The red Lifeline pendant is worn on a cord around the neck, or on a wrist strap.

The Lifeline unit needs to be connected to a telephone socket, with a power supply nearby. We require two emergency contacts, preferably key holders, who live locally.

We’re also able to offer additional services such as:
- Carer’s pager – links to a person living within the property, rather than the call centre, with the press of a button. These enable a carer to undertake tasks around the home away from a vulnerable person, safe in the knowledge that they can be contacted immediately.
- Fall detector – falls can often be both traumatic and serious. Lying on a cold floor can have a detrimental effect on a number of health conditions. A fall detector can sense a serious fall and raise an alarm at our call centre. It detects impact when the wearer isn’t in a vertical position.

Temperature extremes sensor – will detect a fire in a kitchen where a smoke detector may raise a false alarm. It will also alert the monitoring centre if the temperature is too cold in the house – either due to the central heating breaking down, or an outside door being left open in cold weather.

Smoke Detector – alerts the call centre who notify the fire service.

If our services could be of assistance to you, or someone you know, please call Freephone 0800 917 4680 or visit www.contactcare.org.uk for further information.

Aids and adaptations

Aids and Adaptations is a general name for all types of home improvements, designed to help people live comfortably in their homes with minimum support from others. These improvements could include a wide variety of adaptions such as easy to grip taps or grab rails, through to access ramps, stair lifts, or a level access shower. Some may even include remodelling of the interior layout of the property.

If you think that you might benefit from this service you can contact Saffron direct on 01508 532011 as we can offer minor improvements without the need of an Occupational Therapist referral.

Should your needs exceed the minor adaption criteria we can refer you to Social Services for an assessment by an Occupational Therapist (OT). Should you be referred to an Occupational Therapist (OT), they will probably visit your home to assess what adaptions could help you. This information will then be forwarded to Saffron Housing so that we can begin to plan the work, we will also look at the suitability of the property as a whole in order to make sure that your longer term needs can be met. We may suggest that a different property such as a single story bungalow with better access to things like shops and bus routes may be a better option in order to meet all of your needs.

The last stage of a large adaption is to apply for funding from the Disabled Facilities Grant system (DFG) that is managed by Councils across England. This grant allocation is means tested so applicants may be asked to contribute toward the cost of the work.

Once everything is approved and payment of contributions has been arranged, Saffron will work closely with you to make sure that the adaptions are put in place in a timely and considerate manner according to the Social Services criteria for priority.

SAFFRON RESERVES THE RIGHT TO OFFER ALTERNATIVE SOLUTIONS TO MEET THE LONGER TERM NEEDS OF THE CUSTOMER.
Customer Involvement

We are committed to customer involvement. Our Customer Involvement Team who can provide you with information, support and advice to help you become involved in decisions which affect you, your home and the area in which you live. We work with individual customers, groups and other organisations to make a positive difference in our communities.

Why get involved?

We recognise that through involvement we will develop as an organisation, and improve services which in turn will improve the quality of life for our customers. Many individuals who participate discover a variety of other benefits including:

- Improving their confidence and social skills
- Learning skills and meeting new people
- Attending free training and development courses
- Creating a sense of community in the area where they live
- Seeing the difference their involvement can make
- Being able to put their volunteer work on their CV

We provide a variety of support to enable customers to access and take part in our involvement activities; we can provide transport or will pay travel expenses and cover the cost of registered childcare/carers.

Customer Advisory Panel (CAP)

CAP are a group of volunteers, who are Saffron tenants or other residents living in our communities. They look at key areas of the services we provide through their Working Groups and monthly meetings they give us feedback and recommendations relating to policies and operational decisions.

CAPChat

CAPChat is a scheme that you can join allowing you to have your say on issues that affect yourself and your home. There are a variety of ways you can do this; through Facebook, Twitter, text message, post or phone.

If you are interested in joining CAP/CAPChat, or would like to find out more, you can contact the Customer Advisory Panel directly at:

The CAP Office, Suite 4, Victory House, Chequers Road, Tharston, NR15 2YA
Tel: 01508 531816 or you can contact CAP through their website www.customeradvisorypanel.co.uk

Like CAP on Facebook and/or follow them on Twitter

Tenant Audit Panel (TAP)

The Tenant Audit Panel (TAP) has been set up to scrutinise and recommend improvements to our services. TAP ensures that customers are involved in measuring, testing and monitoring the services they receive. TAP draws up a list of areas to look at but this can change if an issue has been identified, and TAP agrees that it is a priority. They will therefore carry out a service review. You may raise concerns about a service through CAPChat.

Customer Involvement Agreement

The Customer Involvement Agreement gives examples of ways in which you can become involved and sets the standards for the support available from us. The aims of the Customer Involvement Agreement are to:

- For every survey that you complete you will be entered into a monthly prize draw for a £25 voucher.

www.saffronhousing.co.uk

01508 532000 info@saffronhousing.co.uk
Empower customers to participate in the management of their homes at a level they wish.

Work in partnership and enable customers to play a role in the decision-making process.

Develop types and levels of involvement.

Listen to tenants and respond to their views with the aim of continuous improvement in the provision of services that meet their needs and wishes.

Involvement in continuous improvement and policy development

Through CAP and their associated activities, in particular working groups and CAPChat, key service areas of Saffron and related policies are reviewed (taking into consideration value for money). We also undertake an annual Impact Assessment which shows how services have improved as a result of Customer Involvement activities.

Involvement in major works and redevelopment programme

If we are carrying out work to your home we will ensure that you have the opportunity to be involved and receive information.

We will ensure that we consult with all customers affected by major works and new projects. You will also be given the opportunity to give your views on planned work and we will take these into account.

Involvement in delivery of service standards

Customers have worked with us to set ‘Local Standards’ which are standards for all key services including customer care. These standards are monitored and reviewed through CAP, CAPChat and our Mystery Shoppers.

Opportunities for you to get involved

Community Walkabouts

We want your neighbourhood to be an attractive place where you want to live so we regularly carry out inspections and are open to hearing your ideas about improving estates. Join your Housing Officer on a Community Walkabout in your area and tell us how we can improve your community or let us know if there are any problems.

Housing with Support Coffee Mornings & Afternoons

Customer Involvement and Housing Support staff will be carrying these out at each Housing with Support Scheme, twice a year. The Coffee Mornings/Afternoons are organised and run by staff who will provide free refreshments for those attending.

Become a Mystery Shopper

We work with customers to regularly ‘Mystery Shop’ our services by telephone, e-mail and letter. By doing this you can help us to review and improve services by giving us feedback on your experiences.

As a thank you for their commitment, our volunteers receive shopping vouchers for all of the ‘shops’ that they complete.

If you are interesting in becoming a Mystery Shopper you can put your name down by calling the Customer Involvement Team on 01508 532032 or e-mail getinvolved@saffronhousing.co.uk

Residents’ Associations

Residents’ associations enable people to get together socially and also tackle any issues in their communities. They can focus on specific aims such as encouraging community spirit, or looking at landlord issues including repairs and maintenance or anti-social behaviour.

Saffron recognises and supports residents’ associations by offering advice, grants, training, providing meeting venues or paying the hire for them, and helping with publicity.

Tenants’ Question Time (TQT)

The TQT (Tenants’ Question Time) Panel holds regular drop in sessions around our communities. TQT is made up of members of CAP – Saffron’s Customer Advisory Panel – and Saffron Non-Executive Directors.

These events enable tenants to meet CAP and the Board, ask them questions or give them feedback about Saffron. The Panel will either answer the queries directly or may pass them to department managers who will respond to questions within a working week.

Tenant Training Programme

We have an annual tenant training and development programme which includes a range of courses, workshops and other opportunities aimed at helping you to learn and develop new skills which will hopefully be useful to you.

You can register your interest by contacting the Customer Involvement Team on 01508 532032 e-mail getinvolved@saffronhousing.co.uk

To register your interest or find out more about any of the activities above please contact the Customer Involvement Team on 01508 532032 or e-mail: getinvolved@saffronhousing.co.uk
Ending Your Tenancy

If you wish to end your tenancy you should complete a Termination of Tenancy form, which is available from our office. Alternatively, you can write to us giving ‘Notice to Quit’. This letter must make it clear that:

- You are giving Notice to Quit
- You clearly state the address in question
- You give no less than 28 days notice, which must end on a Sunday. The letter must be signed and dated. If any of these requirements are not fulfilled, the Notice will not be valid

If you are a joint tenant, only one tenant needs to give notice to end the tenancy. Once a Notice to Quit has been served, it cannot be withdrawn even if you subsequently change your mind. Please ensure you want to leave your home before giving notice.

You will need to formally end your tenancy otherwise you will continue to be responsible for rent and any damage incurred to your home. You must take all your furniture and belongings with you. You must dispose of any rubbish and leave your home in good condition, clean, tidy and reasonably decorated. If you do not do this, you may be charged the costs of us doing it.

You must leave your garden in good condition and free from rubbish.

You must ensure that your rent and other charges are paid up to the termination date or the date you leave the property (whichever is the later).

You must notify your local Council regarding Council Tax and Housing Benefit (if appropriate).

You must return your keys to us before 12 noon on the Monday that you are leaving (the Monday following the termination date on the Sunday). If you do not return the keys by this time, the tenancy end date may change and you will be liable for further rent. If the keys are not returned and no contact is made, the locks will be changed and the cost charged to you.

You must ensure that we have details of your forwarding address.

Please remember to take readings of any meters and contact the gas, electricity, water and telephone/cable companies to tell them that you are leaving. You have a legal obligation to pay your Water, Gas and Electric bills up to the day you move out.

You should arrange for your mail to be redirected to your new home. In cold weather, turn the water supply off at the mains.

We will not be able to collect and return any mail delivered after you leave. You should also remember to cancel deliveries of milk or newspapers, and tell everyone else who calls on you regularly that you are leaving.

You must make sure that any lodger or sub-tenant leaves the property at the same time as you. You must not leave anyone else living in your home.

Once you have informed us of your intention to move you must allow us, if we give reasonable notice, to:

- Arrange an inspection of your home to be carried out before the end of the four week notice period, to establish any repairs required and to advise you of any works for which you are responsible. If you fail to complete, or complete unsatisfactorily any work that the inspector has asked you to do then we may charge you
- Arrange a visit to your home by prospective tenants at a prearranged date and time

We will charge you for:

- Repairing or replacing an item in the property you have damaged deliberately or by neglect
- Returning the property to an acceptable standard following works you may have had carried out without our approval or where fittings are missing
- Removing belongings or rubbish left behind in the property
- Cleaning fixtures and fittings where required
- Replacing door keys
- Removing sheds or outbuildings or other structures you have left behind
- The filling-in of any ponds or swimming pools
- Clearing rubbish or other items from the garden and other work to bring the garden to a reasonable standard

Note, this list is not limited to the above.
Other Useful Information

Absence from your home for a long period

If you are going to be away from your home for more than 4 weeks, you should notify your Area Housing Officer. If possible, you should provide the name and telephone number of a friend or relative that we could contact in case we need to carry out emergency repairs at short notice.

If you intend to be away from your home for a longer period, for example, 2 months or more, you should get our written permission first. To get written permission you must have made arrangements for payment of the rent in your absence, advise the local authority’s benefits section (if appropriate), ensure that a friend or relative is able to look after the home while you are away and have advised of the intended date of your return. If you do not advise us that you are going to be away, you may lose your rights under the Tenancy Agreement.

Please also note that home contents insurance schemes do not generally cover loss or damage to your contents by theft, burst pipes and malicious damage if you leave your home unoccupied for more than 30 days. Other insurers will have similar exclusions.

Crime prevention

Here are some things you can do to protect yourself from crime:

- Lock your doors and windows whenever you leave your home unoccupied. A burglar can enter your kitchen and steal what he/she needs in one minute. Eight minutes is all it takes to search your home.
- Always lock your sheds and garage when you are not using them. Burglars often don’t carry tools. They use yours! Hammers, screwdrivers, spades, ladders, even house bricks. If you can’t lock them away, make sure they are hidden.
- When you are not at home, ask a trusted neighbour to keep an eye on your house.
- Never leave notes outside for callers or friends.
- Cancel newspapers and milk if you go away.
- Report any suspicious callers to the Police.
- Never let anyone in unless you are positive of their identity.
- When a stranger knocks on your door, put the security chain on. (If you haven’t got one it’s a good idea to have one fitted. They don’t cost much.)
- Ask for proof of identity. All Saffron staff and contractors carry identity cards. Ask to see them. If a caller will not produce his/her identity card, or you are suspicious of them don’t let them in and report the incident to the Police.
- Do not leave keys under a mat or hanging on a string behind the letter box.
- If you have an entry phone, do not let people in when you are going out – and always make sure that the front door is kept locked.

If you would like further information, contact your Local Crime Prevention Officer, who can give you professional advice on the correct door and window locks to use, burglar alarm systems, Neighbourhood Watch Schemes, how to post-code your valuables, indeed any aspect of crime that may affect you. The Crime Prevention Officer can be contacted at your nearest Police Station.

Death

In the sad event of a death, please let us know as soon as possible. If there was a joint tenancy the tenancy will pass to the other tenant upon death.

If it was a sole tenancy but there is a close relative living in the home, the tenancy may be transferred to them as long as he/she has been living there for the last twelve months and a previous succession of tenancy had not taken place (see section on Succession for more details).

Tenancies cannot always be taken over automatically and we may need to move the person taking it over to a smaller home.

If a tenant has died and the property will become empty, relatives need to end the tenancy as soon as possible.
Energy saving

Why Save Energy?
As much as 25% of the UK’s carbon dioxide emissions are a direct result of the energy we use to heat and light our homes. By being more energy efficient, we can help the environment and reduce emissions. There are many ways that you can save energy and money at the same time.

Heating
- Could you turn your thermostat down? Reducing room temperature by 1°C could cut your heating bills by up to 10% – be aware that you should not under-heat the property as this may cause issues with condensation and mould.
- If you have thermostatic radiator valves you can use these to adjust temperatures in individual rooms.
- If you have electric storage heaters ensure you understand how to use these effectively. The ‘input’ dial controls the amount of electricity used to store up the heat overnight and the ‘output’ dial controls how much of the stored heat you release into the room.
- Close your curtains at dusk to stop heat escaping through the windows.
- Check for draughts around windows and doors.
- Keep furniture away from radiators. The foam in an upholstered chair is a very effective heat insulator!
- Use the sun. The sun is the most readily available source of heat there is – and the cheapest. So, make the most of it by opening the internal doors of any rooms which get more sun than others, and let the warm air travel through your home.

Electrical Appliances
- Don’t leave appliances on standby and remember not to leave laptops and mobile phones on charge unnecessarily.
- If possible, fill up the washing machine, tumble dryer or dishwasher: one full load uses less energy than two half loads.
- Use energy saving light bulbs. They can last up to 10 times longer than ordinary bulbs.
- When buying new appliances try to look for ‘A rated’ products.
- Don’t use a fridge or freezer that is too large for your needs. This wastes energy. Site the fridge/freezer well away from your cooker and boiler or at least leave a good gap between them. Defrost fridges and freezers regularly. This keeps them efficient and reduces running costs.
- Don’t over fill your kettle. Electric kettles are very expensive to run. Heat only enough water for your requirements but make sure the element is covered. In time the element will ‘fur up’. De-scale regularly to keep it clean and efficient.

Water & Cooking
- When cooking with pots and pans make sure you use the lids – it will reduce the amount of energy required to heat them.
- A dripping hot tap wastes energy and in one week wastes enough hot water to fill half a bath, so fix leaking taps and make sure they are fully turned off.
- To save on tap water, fit a water butt for use in the garden.
- Cooking several things at one time can save money. You can cook more than one meal at a time, putting the extra in the fridge or freezer for later. Divided pans or tiered steamers can cook several vegetables together.

Energy Bills
- Understand how much energy you use – take regular meter readings. If you take monthly meter readings you can supply these to your supplier and avoid estimated readings where you are most likely to over pay.
- Regularly switch energy suppliers or at least review your bills once a year to ensure you are not over-paying. It’s important to remember that loyalty to an energy supplier is NOT rewarded. The opposite is often true.
- Use a service like U-Switch to check to see if you are paying too much for your Gas and Electricity. If you take regular meter readings this process is very accurate and quick to process.
- Contact the Citizens Advice (CA) to ask what sort of support or advice may be available to help save on the cost of your heating oil.

Electrical safety
Electricity can be perfectly safe as long as you use care and common sense:
- Water and electricity are dangerous together. They are potentially lethal, so do not touch switches or sockets with wet hands, or use electric fires in the bathroom
- Use good quality plugs that keep to the right safety standards (BS1363). If you have children, use plugs with part-insulated pins
- Regularly check flexes to make sure they are not worn or damaged
- If a mains fuse blows turn off the power at the main fuse box. You will need to pull out each fuse, one by one until you have found the blown one. Replace the wire or cartridge with one of the right number of amps. If a fuse keeps blowing do not fit a larger fuse. Try to find the cause by unplugging any appliance that might be faulty
- If you have a modern circuit breaker type of fuse box, unplug any appliance that might be faulty before resetting the trip switch

Fire precautions
Fire is a major hazard in the home. Please note the following points:
- Never leave children alone in the home
- Shut all doors before going to bed
- Fix guards in front of fires when children and elderly people are about
- Put portable heaters away from draughts and where they cannot be knocked over
Never leave cooking unattended – oil or fat can ignite
Never dry clothes over the cooker
Never overload power points
Never let light bulbs touch material that can burn
Never drag the electric kettle flex over the cooker
Never dry clothes in front of an unguarded fire

If fire breaks out
Get everyone outside and shut the doors
Ring 999 and ask for the Fire Brigade
If your clothes catch fire, roll on the floor to put out the flames
Do not fight the fire yourself unless it is in its earliest stages
If someone else’s clothes catch fire, roll them on the floor in blankets or rugs
If you are cut off by fire, close the door, block the cracks with bedding and go to the window and shout for help

Noise in flats and communal areas
When living in flats or other communal accommodation, because of the nature of these types of housing excess noise can easily be heard by your neighbours. It is important that you keep the volume of your TV, radio etc. at a level that will not affect your neighbours. Tenants often share stairways, halls and landings. It is important that communal areas are kept clean and clear of rubbish. If we remove any rubbish from these areas there may be a charge.

Home Contents Insurance
YOU are responsible for insuring the contents of your home. We insure the structure of your home but not your personal goods. You also need to insure yourself against claims from third parties e.g. If your washing machine leaks and floods the flat below or if someone has an accident in your home and you are at fault.
Any reputable insurance company, Bank or Building Society can give you details of their schemes. Saffron’s own insurers – Farr – provide Home Contents Insurance services to tenants and other residents. They can be contacted on 0845 129 8034. The National Housing Federation also provides a scheme called My Home, providing affordable insurance to tenants on low incomes, with cash payments available and no excess, please call 0113 203 5823 for further details.

Keys
We have given you all the keys to your home. We do not hold any spares (apart from housing with Support schemes). If you need extra keys, it is your responsibility to have some cut and to hand in all keys on ending your tenancy.
If you lock yourself out or lose your keys we may help you get back in but we will have to charge you for this, and for a new lock and any resulting damage. Please fit good quality locks to exterior doors. But remember that if you live in Housing with Support, your Housing Support Co-ordinator may need to gain access in an emergency.

Overcrowding/permitted number
Under the Housing Act 1985, a dwelling is overcrowded if the number of persons sleeping in it is more than the “permitted number” (see below), or is such that two or more persons, being ten years or over, of opposite sexes (not persons living together as husband and wife) must sleep in the same room.
An occupier who causes or permits a dwelling to be overcrowded is liable to prosecution for an offence under the Housing Act 1985. The “permitted number” of persons legally able to occupy your home (in terms of overcrowding legislation contained in S.324-326 Housing Act 1985) can be provided upon request.

What action you should take:
You should tell us if you are living in overcrowded accommodation.

Party Wall Act
If you intend to carry out building work that involves:
■ Work on an existing wall shared with another property
■ Building on the boundary with a neighbourhood property
■ Excavating near a neighbouring building
– please contact us.
You may also need Planning or Building Regulations approval before any works can be carried out.

Preserved Right to Buy
If you transferred to Saffron from South Norfolk Council and previously had the Right to Buy you will have a ‘Preserved Right to Buy’. This entitles you to buy your home from us at a discount on the sale price providing it is not an “exempt property”. It is not Saffron’s policy to sell Housing with Support accommodation or most bungalows.
Note – the information provided in this Handbook on Right To Buy is correct at the time of printing (December 2015).

Right to Acquire
Tenants who do not have the Preserved Right to Buy may have the Right to Acquire
providing it is not an “exempt property in a designated rural area”. This gives the tenant the right to purchase the property but at a significantly lower discount than the Preserved Right to Buy.

Application forms and information booklets are available on the Saffron website, from our office or by contacting the Right to Buy Officer in the Finance Team 01508 532023.

**Security of your home and personal possessions**

You can improve the security of your home by taking the following simple and low-cost measures:

- Ensure that windows and doors are shut and locked whenever you go out
- Fit 5-lever mortice deadlocks to front and back doors plus bolts to the top and bottom
- Fit a spyhole (you must request our permission first) and (if you are not in Housing with Support accommodation) a security chain to the front door
- Garages and sheds are easy targets for thieves and you should ensure that these are kept locked at all times
- Mark garden tools and electrical equipment clearly with your postcode and house number and if it is not possible to keep valuable items in your home consider chaining them to the shed or garage structure
- Do not keep large amounts of cash in your home
- Mark any high-risk articles with your postcode or house number and take photographs of your valuables
- Join a Neighbourhood Watch scheme

**Personal information**

Saffron regards the lawful and correct treatment of personal information as very important to successful operations and to maintaining confidence with our customers.

Saffron is registered with the Information Commissioner’s Office for further details see http://ico.org.uk/ESDWebPages/DoSearch?reg=263963

You are able to see personal information held about you. You may be able to correct it or record your disagreement with the information. You may not be able to see information provided to us by others in confidence. If you wish to have copies of any of the information on your file please let us know in writing, we may charge a £10.00 administration fee.

**Water Meters**

If you live alone you may wish to consider having a water meter fitted to reduce your water bills. You do not require our permission. However, if you think you live in a property with a shared supply, please contact us.
Main number .......................................................... 0808 168 2000
Automated Touchtone Payments ...................................... 0808 178 7146
Business Rates .................................................................. 0808 178 7142
Benefits ........................................................................... 0808 178 7143
Car Park Enquiries ........................................................... 0808 178 7145
Council Tax ....................................................................... 0808 178 7141
Environmental Crime Team ................................................ 0808 168 2999
Environmental Services ..................................................... 0808 168 4444
Fraud Hotline .................................................................... 0800 389 6109
Housing Advice ............................................................... 0808 168 2222
Planning ........................................................................... 0808 168 3000
Recycling Centre Enquiries ................................................ 0808 178 7147
Sales Ledger team ............................................................ 0808 178 7144
Streetlights ....................................................................... 0808 178 4702
Waste and Recycling .......................................................... 0808 168 3333

**Home energy services**

Electricity (EDF) UK POWER NETWORKS .................................. 0800 7838838
Gas (Emergency Gas Helpline) ........................................... 0800 111 999
Water (Anglian Water Plc) General Enquiries ......................... 0345 791 9155
Water (Anglian Water Plc) Emergencies ................................. 0345 714 5145

**Other agencies and organisations**

Department for Works and Pensions (Jobcentre Plus)
Norwich and Diss ................................................................ 0845 604 3719
Wymondham ..................................................................... 01953 614400
County Court Helpline ...................................................... 0344 892 4000
Environment Agency .......................................................... 0370 850 6506
Emergency Hotline (Instant Communications Service) ............ 0800 807 060
Eastern Savings and Loans Credit Union .............................. 0333 600 0690
Homes and Communities Agency ........................................ 0300 1234 500
Independent Housing Ombudsman ...................................... 0207 421 3800
Housing Ombudsman Service, 81 Aldwych, London WC2B 4HN info@housing-ombudsman.org.uk
Leisure Centres
Diss Swim and Fitness Centre .............................................. 01379 652754
Harleston Leisure Centre .................................................... 01379 852088
Long Stratton Leisure Centre ............................................. 01508 531444
Wymondham Leisure Centre .............................................. 01953 607171
Norfolk Fire Service .......................................................... 01603 810351
National Probation Service .................................................. 0300 047 6325
NHS Non-emergency .......................................................... 111
Norfolk and Norwich University Hospital .............................. 01603 286286
Norfolk County Council ...................................................... 0344 800 8020
Norfolk Police (non-emergency number) ............................... 101
Adult and Children’s Social Services ..................................... 0344 800 8020
Trading Standards ............................................................ 0345 404 0506

**Help and advice services**

Age UK ............................................................................ 0800 169 6565
Alcoholics Anonymous ........................................................ 0800 917 7650
Childline .......................................................................... 0800 111 111
National Domestic Violence Helpline .................................. 0808 200 0247
National Drugs Helpline (Talk to Frank about Drugs) ............... 0300 123 6600
NSPCC Child Protection Helpline ....................................... 0808 800 5000
Rape Crisis and Abuse Line .................................................. 01223 245888
Relate .............................................................................. 0300 100 1234
RSPCA (24–hour National Cruelty and Advice Line) ................. 0300 1234 999
Samaritans ........................................................................ 0845 790 9090
Shelter Free Housing Advice Helpline .................................. 0808 800 4444
Victim Support .................................................................. 0808 168 9111

Citizens Advice (CA):
Attleborough
Town Hall, Queens Square, NR17 2AF .................................. 0844 411 1444
Beccles
12 New Market, NR34 9HB .................................................. 01502 717715
Bungay
8 Chaucer Street, NR35 1DT ............................................... 01986 895827
Diss
Shelfanger Road, IP22 4EH .................................................. 01379 651333
Norwich
St Crispins house, St Georges St, NR3 1PD ............................. 0844 411 1444
Wymondham
14 Norwich Road, Wymondham, NR18 0NS ................................. 0844 411 1444
Lowestoft
36 Gordon Road, NR32 1NL .................................................. 01502 518510
Great Yarmouth
2 Stonecutters Way, NR30 1HF .................................................. 08444 111 444
Leiston
14 Colonial House, Station Road, IP16 4JD ............................... 01728 832193
Ipswich
19 Tower Street, IP1 3BE .......................................................... 01473 219777

Other useful numbers
First Customer Services (buses) .................................................. 0845 602 0121
National Rail enquiries .............................................................. 0845 748 4950
DVLA .......................................................... 0843 658 0785

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**Use this page to keep notes of your contacts with us**

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<th>Date</th>
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<th>Details of contact</th>
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Electricity emergencies (24 hours) all areas

Your electricity supply may be provided by one of a number of companies. If you have problems or queries with your electricity bill or payments, please contact your supplier direct. Your local telephone directory holds a full list of numbers depending on the type of query. Electricity is perfectly safe, as long as you use care and common sense. Here are some hints to help you avoid trouble:

- Do not use switches when your hands are wet. Use good quality plugs which conform to BS1363. If you have children, use plugs with part insulated pins
- Make sure the wiring is correct
- Always fit the correct fuse in the plug. Most manufacturers state the correct size for their appliances
- Check flexes and wires regularly to make sure they are not damaged
- If a mains fuse blows, turn off the power at the main fuse box. Pull out each fuse separately until you locate the blown fuse. Replace the wire or cartridge with the correct amp rating

You are responsible for the fuses in your home. If a fuse continues to blow, there may be a
more serious fault. Do not fit a larger fuse. Contact the repairs service and we will arrange for an electrician to call if necessary.

**Distribution boards with miniature circuit breakers (M.C.B.'s consumer units)**

If your home is fitted with one of these units, you should have access to a board with several switches on it. These are known as miniature circuit breakers or ‘trip switches’. If you suddenly lose power in part of your home, you should check the unit to see which switch is in the ‘off’ position. You should turn this switch back on again (i.e. reset it). If it will not reset, you must unplug all the electrical items using power and reset the trip switch again. The power should then be restored and you should turn on your electrical appliances one by one. If the trip switch goes off again, the problem is probably being caused by the last electrical item that you switched on and you should get it checked before using it again. If the trip switch will not reset, there may be a more serious problem and you should contact the repairs service to arrange for an electrician to call.

**Gas emergencies (24 hours) all areas**

Your gas supply may be provided by a number of companies. If you have problems or queries with your gas bill or payments, please contact your supplier direct.

If you smell gas in your home, you should:

- Check that all gas taps have been turned off
- Turn off the gas supply at the meter
- Telephone the emergency gas number but do not use your telephone, as this could ignite the gas – ask a neighbour or use a mobile outside the property
- Open doors and windows
- Not use electrical switches or a naked flame
- Not smoke

If you smell gas outside, report it straight away – do not assume that someone else has done so.

**Water emergencies (24 hour)**

In an emergency please contact your water supplier. If you wish to install a water meter you do not have to ask for our permission, contact your water supplier for details.

<table>
<thead>
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<th>Total loss of electric power</th>
<th>Energy Power Cut Helpline 0800 783 8838</th>
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<tbody>
<tr>
<td>Total loss of gas supply or gas leak</td>
<td>Emergency Gas Helpline 0800 111 999</td>
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</table>

**Lithuanian**


**Polish**

Dysponujemy wersjami Przewodnika w dużym druku, w formie nagrania na kasecie audio, na płycie kompaktowej lub w alfabecie Braille’a. Prosimy o informacje, czy są one potrzebne Państwu lub Państwa znajomym.

Jeśli nie czytają ani nie mówią Państwo w języku angielskim, i potrzebują pomocy w zrozumieniu niniejszych informacji, prosimy o kontakt z nami (01508 532000); zlecimy następnie ich przetłumaczenie.

**Portuguese**

O Manual pode ser disponibilizado em impressão grande, cassette de áudio, CD ou Braille. Por favor informe-nos se você ou qualquer outra pessoa que conhece requer esta informação em qualquer um dos formatos indicados.

Se não lê ou fala inglês e precisa de ajuda para compreender esta informação, por favor contacte-nos pelo (01508 532000) para podermos organizar a interpretação.

**Russian**

Справочник может быть предоставлен в формате, напечатанном крупным шрифтом или шрифтом Брайля, а также на аудио кассете или CD. Просим сообщить нам, если вам или вашим знакомым необходимы данные услуги.

Если вы не читаете и не говорите по-английски и вам требуется помощь в понимании данной информации, просим связаться с нами (01508 532000) для предоставления переводческих услуг.

**Mandarin**

本手册可做成大号字体、音频磁带、磁碟或盲文版。若您或任何您认识的人有需要，欢迎告诉我们。

若您不会读或说英语并需要帮助才能理解此信息，请联系我们(01508 532000)，我们将安排口译。
24 HOUR LIFELINE RESPONSE SERVICE

providing help and reassurance at the touch of a button.

The security of someone to help, whatever the emergency, whenever you need it. Available throughout East Anglia.

0800 917 4680
www.contactcare.org.uk

Contact Care Lifeline
help when you need it