



Supporting people to live well in their home and community.



Welcome to your new home





Contents

1.	Welcome	02
2.	Setting up your new home	03
3.	Paying your rent and support with money	04
4.	Your home and repairs	06
5.	Your neighbourhood	12
6.	Get involved	14
7.	Contents insurance	15
8.	Moving on	16
9.	Concerns/Complaints	17





We hope you enjoy
your new home.

Welcome

This booklet contains key information to help you settle in, including:

- How to pay your rent.
- How to access our support.
- How to get involved in influencing and improving our services.

You can find out more about our work at www.irwellvalley.co.uk.

If you have any queries, please get in touch – we're here to help.

- Download our free app – search **Irwell Valley Homes** in your app store.
- **LiveChat** with us on our website.
- Email us at contact@irwellvalley.co.uk.
- Send us a direct message on social media **@IrwellValleyHomes**.
- Call us on **0300 561 111** – Monday to Thursday 8am to 6pm and Friday 8am to 5pm. This is also the out of hours number for emergencies, operating 24/7.
- You can also reach out to your Community Co-ordinator – their details are on the first page of this booklet.

Setting up your new home

Our mission is to help people live well in their homes and communities by providing safe, affordable, and good quality homes and services.

Before you move in

We will make any repairs needed to your home and ensure your garden (*if applicable*) is safe and tidy.

In summary, outside your home we will ensure:

- Your roof is watertight.
- The gutters are sound.
- The windows and doors are secure.
- Paths, handrails, steps, walls, hedges, and existing gates are all safe.
- Gardens are clear, grass and hedges/bushes trimmed, and pathways weeded and swept.

Inside, your home will have:

- Major fixtures and fittings which are safe and work well.
- Floors, doors, staircases, and handrails which are clean and secure.
- A fully-fitted kitchen and bathroom, including flooring (*please note these are the only rooms where flooring is provided*).
- If you have any problems with any of these things, please get in touch.



Your tenancy agreement

All customers must sign a tenancy agreement before they move in. This is an important legal document so please keep it in a safe place.

The agreement is a contract between us and you and sets out your rights and responsibilities as a customer.

Some new customers may have a Starter Tenancy when they join us. This is a trial period of one year. Your tenancy will be reviewed after twelve months and, if everything has run smoothly, your tenancy will convert to an Assured Tenancy. This will be confirmed in writing by your Community Co-ordinator following a home visit.

You may also need your tenancy agreement to support any benefit claims you are making.

Tenancy breaches

We are here to support you in your tenancy and help you to sustain it.

Please help us to help you, by:

- Paying your rent on time (*and letting us know if you are struggling*).
- Looking after your property and keeping it in good condition.
- Being a good neighbour and ensuring the same of everyone who lives in your home.
- Providing us with accurate and up to date information about your household (*false information puts you in breach of your tenancy*).

- Only using your home for legal and honest purposes (*criminal activity will not be tolerated*).

Joint tenancies

If you have taken out a joint tenancy – for example with a partner, husband or wife – you each have equal rights and responsibilities in relation to the home. For example, both tenants are responsible for ensuring the rent is paid, and each have the same right to stay in the property.

After you've moved in

There are several people you'll need to notify when you move into your home, including:

- Bank/building society.
- Benefits agencies.
- Council tax office.
- Dentist and doctor – you may need to change practices if you have moved areas.
- The DVLA to update your driver's licence and the address where your vehicle is registered.
- United Utilities (*for your water supply*).
- TV licence.
- Phone/broadband supplier.
- Contents insurer. You will need to give them your new address, including the postcode.

It's also important you know where the gas and electric meters are, as well as your fuse box and stop taps. If you need any support with this, please ask your Community Co-ordinator.

Paying your rent and support with money

It's important to pay your rent and keep a clear account. We are here to help if you need support with this.

Your rent is due from the date your tenancy starts with us. We also need you to make one rent payment in advance, when you sign for the home.

You can choose to pay your rent weekly, fortnightly, 4 weekly or monthly – whichever option, it should be paid in advance.



Direct Debit.

For most customers Direct Debit is the easiest way to pay. When a Direct Debit is set up, your rent is taken automatically from your bank or building society account on a date that you choose.

There are no fees for this, and it can help you to avoid missing a payment. You can request a Direct Debit form through our website www.irwellvalley.co.uk or by contacting us on 0300 561 1111.



Request a direct debit form here.



Direct payments.

If you receive Housing Benefit you can request that the Local Authority pay this directly to us. If you receive Universal Credit, the Department for Work and Pensions (DWP) may be able to pay this directly to us if you meet certain criteria. Contact them to find out if you are eligible.

Bank transfer

Payments can be made by bank transfer or standing order using the following details:

Sort Code – 30-00-22

Account Number – 01080917

Account Name – Irwell Valley Housing Association

Bank – Lloyds Bank

Please quote your Property Reference Number as the reference when making a payment.



Allpay.

You can pay through Allpay, either over the phone, via their website, or by using their mobile app. All you need is a credit or debit card and your Property Reference Number (found on the form at the front of this document) to make a payment. Visit www.allpayments.net or call 0330 0416497.

Rent payment card.

You can pay at any Post Office, Paypoint, and Payzone using your rent payment card. You can request a new rent payment card through our mobile app or by contacting us on 0300 5611111.



Support with rent

It is important to pay your rent on time, but we know it's not always that easy. We are here to help.

If you are struggling to pay your rent, please let us know as soon as possible so that we can offer the right support to help you get your account back on track. The sooner you get in touch, the easier it will be.

Please also let us know if you have any changes in your circumstances which may affect your ability to pay your rent. When you contact us we will listen to you and offer non-judgemental help and support. If you would prefer to speak to someone in person, we can organise a home visit.

We will check if you are entitled to any extra financial help. To do this we'll need to know about the money you have coming in, and what you have going out. This helps us to identify any extra benefits you may be eligible for. We can also refer you to money specialists and debt advisors if we feel you would benefit.

Our easy-to-use benefits calculator can help you check you're receiving all the financial support you're entitled to. Scan the QR code or search our website for 'Benefits calculator'.



Housing Benefit and Universal Credit

If you are claiming Housing Benefit or Universal Credit, please ensure the Housing Benefit office or the DWP have all of the information they need about your tenancy, income, family circumstances, proof of identity and National Insurance number.

Do the application in good time and answer any queries they have to ensure there's no delay in receiving the payments you're entitled to.

Please remember to keep us and Housing Benefit / DWP updated with any changes to your circumstances. This includes your income and the income of anyone else who lives with you.

If we let you know your rent or service charge is changing, you also need to report the update to them.

Rent arrears

If you fall behind with your rent payments, we promise to make a fair and affordable agreement with you to repay them. This will be based on how much you can afford to pay, considering your other outgoings.

To help us, help you, please respond to text messages or letters from us and attend any appointments. This is important to ensure you can stay in your home.

If you don't repay your arrears, or keep to your agreement, we can serve you with a Notice of Seeking Possession. This is the first legal step in taking back possession of your home.

If you continue to fail to contact us and/or fail to repay your arrears, we will make an application to the Court for possession of your home. At the hearing a Judge can make an order for immediate possession of the property.

How we set your rent

We set rent in-line with the Government's guidance.

How we set your rent will depend on what type of tenancy you have with us – you can read more about this on our website www.irwellvalley.co.uk. On average, our social housing rents are around 41% cheaper than the market rate.

Service charges

If you live in a property with shared facilities - such as a block of flats or independent living - you are likely to pay service charges. These cover the cost of the services we provide such as cleaning, gardening, caretaking, and servicing of lifts, lighting and any other facilities in your shared areas.

Our commitment to you:

- We will ensure service charges represent good value for money.
- We will clearly outline what is being provided; why it is needed and provide a breakdown of the costs.
- We will consult with you to make sure you agree our approach is fair.
- If we need to increase a service charge, we will give you a minimum of 28 days' notice in writing.



Repairs

Our repairs and maintenance service is a top priority for our customers, so we're here to help when you need us.

Fixing small issues quickly can stop them becoming bigger problems, so please deal with them as soon as you spot them. We're also here **24/7 when you have an emergency**.

We promise to play our part by carrying out repairs and maintenance that we are responsible for. Please play your part by looking after your home and carrying out repairs that you are responsible for – see the handy chart opposite for a guide to who is responsible for what.

If you have a disability, or additional needs which mean you need support carrying out repairs that you are responsible for, please **contact us** – we're here to help.

Our commitment to you:

- Emergency repairs will be dealt with within 24 hours.
- Non-emergency repairs will be fixed within 60 days.
- We will offer a choice of appointments.
- A property inspector will visit if it's a bigger job, so they can plan the best way to fix it.
- We will ask you how we did afterwards to help us improve.

“
Who is responsible for what?”

We know that it can be confusing knowing who is responsible for what, so here's a reminder about what we can help with, and what is your responsibility. This information is also in the tenancy agreement that you signed when you moved in.

Who's responsible for what?	Us	You
Repairing electrical wiring, sockets and switches	✓	
Replacing fuses and light bulbs		✓
Repairing external walls, doors and windows	✓	
Repairing and replacing window locks		✓
Repairing doors, door frames, door hinges and skirting boards	✓	
Repairing and replacing locks, latches, chains, letter boxes and door numbers		✓
Replacing door and window keys		✓
Repairing your roof, drains, gutters and down pipes	✓	
Repairing communal entrances, halls, stairways, lifts, passageways, rubbish chutes and lighting	✓	
Repairing heating and sanitation including baths, showers, basins, sinks, toilets, flushing systems and waste pipes	✓	
Replacing sink plugs		✓
Ordering a new bin		✓
Garden Maintenance (<i>strimming, cutting grass</i>) unless communal area		✓
Repairing and replacing the insulation around your boiler		✓
Fixing blockages to toilets and waste pipes that could have been avoided		✓
Repairing and replacing toilet seats		✓
Repairing internal wall, sub flooring and ceilings.	✓	

Who's responsible for what?	Us	You
Repairing and replacing vents inside your home		✓
Repairing small cracks in plaster		✓
Repairing and replacing non communal TV aerials		✓
Repairing communal television aerials, gas pipes and water pipes	✓	
Internal painting and decoration		✓
External painting and decorating to communal areas only	✓	
Fixing frozen pipes		✓
Repairing water heaters and central heating	✓	
Repairing pathways and steps to main walkways areas	✓	
Repairing external walls and fences separating our land	✓	
Installing appliances such as cookers/washer		✓
Repairing a faulty house alarm		✓
Replacing fencing		✓

Visit

www.irwellvalleyhomes.co.uk or scan the QR code to watch a series of DIY videos sharing some top tips to help with common household repairs.



Before reporting any electrical repairs, please check the fuse board and fuse spurs to make sure they are turned on and ensure there is credit on the meter.

Report a repair

The quickest way to book and manage repairs is using our mobile app. Download it from your app store and log in using your email address and your tenancy sequence number. This can be found on your rent statement.

During normal working hours you can also:

- Use the **Live Chat** function on our website.
- Email contact@irwellvalley.co.uk.
- Call us on **0300 561 1111**. If it isn't urgent, the quietest times to call us tend to be between 10am and 12pm and between 2pm and 4pm.

Here for you in an emergency

When you have a problem, sometimes you need a swift response.

We carry out emergency repairs when there is a risk to your health or safety. This includes the following:

- Burst pipes or leaks that cannot be contained or isolated.
- Blocked and overflowing external drains.
- External doors or windows that cannot be locked.
- Total loss of power.
- Unsafe electrics. Live or exposed electrical wiring and electrical fittings in contact with water.
- Serious roof repairs and falling gutters, slates or tiles.
- A bath or shower out of use, where this is the only form of bathing available.
- No water from any taps.
- A house alarm continually sounding.
- Complete loss of heating and hot water, with no alternative means available.

Gas leaks

Gas leaks are extremely serious and must be attended to right away. If you smell gas:

- Turn off the gas immediately – the main on/off lever is next to your gas meter.
- Open windows and doors.
- Don't touch light switches or plug sockets.
- Don't light matches.
- Ring National Grid immediately on **0800 111 999**.

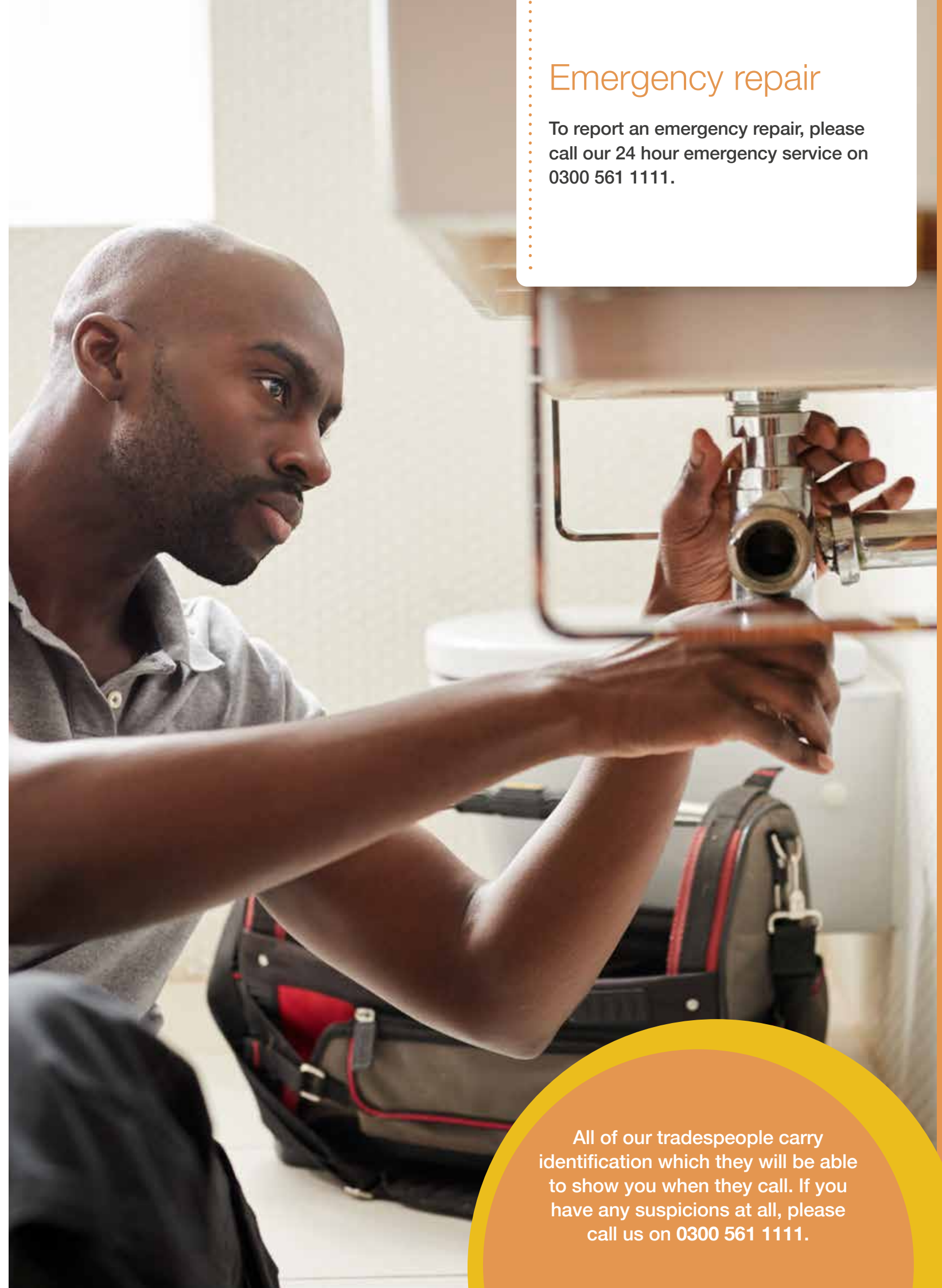
Stop tap

Make sure you know where your internal stop tap is and regularly check it's working as you may need it in an emergency, such as a burst pipe.

The inside stop tap is usually located under the kitchen sink but can also be found in other places. You will be shown the location of the stop tap by your Community Co-ordinator at your handover of the property.

Emergency repair

To report an emergency repair, please call our 24 hour emergency service on **0300 561 1111**.



All of our tradespeople carry identification which they will be able to show you when they call. If you have any suspicions at all, please call us on **0300 561 1111**.

Your safety

Gas safety

Our registered gas engineers need to carry out a gas safety check every year to ensure your gas appliances and pipework are safe. You must allow us access to the property and failure to do so is a breach of your tenancy agreement.

It's important to check and regularly test the batteries in your carbon monoxide detector to ensure it's in good working order and able to protect you as it should.

We will inspect them each year, but if you have any queries or concerns about the condition or maintenance of your alarm, or if you are concerned an alarm is missing, please contact us as soon as you notice.

If you suspect a carbon monoxide leak, please call Cadent, the National Service Provider, on 0800 111 999. If you feel ill through potential exposure to carbon monoxide, seek medical advice.

Only gas appliances connected to mains gas are allowed in your home. Appliances such as cabinet heaters and camping stoves are not safe to use indoors and are not allowed under your tenancy agreement. Solid fuel burning appliances – i.e. log burners – are also not permitted. If you have any questions or queries about this, please contact us and ask to speak with our gas team.

When reporting a problem with your boiler, please ensure you make a note of the fault code. We may be able to support you to fix this – for example by guiding you through resetting your boiler. You can also read some top tips and watch a series of self-help videos on our website here: www.irwellvalley.co.uk/for-customers/tenant-information/repairs-and-maintenance/



Asbestos

Asbestos materials pose no significant risk if they are intact and left alone.

Asbestos becomes dangerous when it is broken up and the fibres are released into the air. If the fibres are inhaled, they can cause serious and sometimes fatal diseases.

We manage asbestos in-line with the Government Health and Safety Executive's recommendations and leave it in place unless it is unsafe or likely to be disturbed.

If you have asbestos materials in your home you should ensure that you don't drill into it, sand it or disturb it in any way.

If you are worried about decorating or carrying out DIY in your home, call us for advice first – we're here to help.

If you think there is damaged or disturbed asbestos in your home, please get in touch. For your safety, please don't try to remove, break up or clean down the asbestos yourself. The law requires that we use licensed contractors to remove this type of waste.



Water safety

It's important to keep your water supply clean and safe.

Taps, showers, and toilets can harbour harmful bacteria that can make you unwell.

Some top tips include:

- Run your water regularly. Taps, showers, and other water outlets should be run for a couple of minutes each week.
- Going away for a long time? Try to arrange for someone to flush the toilets for you and always flush them when you return.
- Close the toilet lid to avoid bacteria spreading into the air.
- Clean showerheads and taps regularly. As well as weekly cleaning, soaking them in a mild bleach or limescale solution once a month will help.
- Set the thermostat on your hot water system to a minimum of 60°C and leave it on for at least one hour before use. This will kill any bacteria in the system.
- If you have a water tank, ensure it's kept on and running.



Anti-social behaviour (ASB)

We understand the impact anti-social behaviour has on communities and are committed to working with you and partners to tackle it.

We have two dedicated Community Safety specialist officers, who deal with high level or complex cases. Your Community Co-ordinator will deal with the less complex cases of anti-social behaviour.

We will maintain the confidentiality of customers who wish to remain anonymous, and we will provide support to victims and witnesses of ASB. Anonymous reports will be recorded, and we will use our discretion and judgement in deciding if these warrant further investigation, as complaints made anonymously will restrict the scope of any investigation.

Where appropriate we will work in partnership with other agencies to prevent and resolve ASB in our neighbourhoods, and to support our customers effectively.

For more information about how we work with our customers, communities and partners to deal with ASB visit our website www.irwellvalley.co.uk/for-customers/your-safety/asb/



Hate crime

A hate crime is an offence committed against a person or their property as a result of hostility or prejudice. A person can suffer hate crime because of a personal characteristic, such as disability, race or ethnicity, religion or belief, sexual orientation, transgender identity, or gender. Anyone can be a victim, even if you don't fit into the above groups. Please report it to us immediately, providing as much information as possible. In an emergency, or if you have been assaulted or threatened with violence, always contact the police.

We can offer practical support and advice and may be able to take action against the person harassing you. Our support includes:

- Keeping in touch with you every week until the problem is resolved.
- Removing hate graffiti.
- Repairing broken windows and doors.
- Involving the local council.
- Working with partners, including the local police and victim support units.
- Putting you in touch with local groups who can offer extra help.
- Offering to arrange mediation. Remember that your family, friends, and neighbours might also be able to help.



To contact us, get in touch via your Community Co-ordinator (their details at the beginning of this booklet); reach out to us on our app or via live chat on our website; send us a message on social media @IrwellValleyHomes; email contact@irwellvalley.co.uk or call 0300 561 1111.

Building and fire safety

We carry out visual fire inspections in the communal areas of our buildings.

These help us to keep the building safe and identify and deal with any new fire hazards.

How often we carry out fire inspections depends on the building's risk rating. This rating is based on the size and construction of the building.

- For blocks that are high risk, we carry out visual fire inspections every week.
- For blocks that are medium risk, we carry out visual fire inspections every 30 days.
- For blocks that are a low risk, we carry out visual fire inspections every 60 days.

We also work with fire engineers to carry out more in-depth fire risk assessments (FRA) on certain buildings as required by law. The assessments highlight any hazards that need to be addressed or precautions that need to be taken which are then taken forward by our fire safety team.

The frequency of the assessment depends on the risk of the building:

- If the block is a high risk, we carry out the FRA annually.
- If the block is medium risk, we carry out the FRA every 2 years.
- If the block is low risk, we carry out the FRA every 3 years.

“
By working together, we can reduce the risk of a fire at home caused by an electrical fault.”

Safety tips:

- Check plugs, sockets, and extension cables regularly. If they are showing signs of damage or feel hot, don't use them.
- Only use one plug per socket.
- Keep electric heaters or fires away from curtains and furniture, and never use them to dry clothes. Always turn them off when you go to bed or when you go out.
- Keep kitchen appliances clean and in good working order.
- Only put non-metallic items in the microwave – foil and metal will spark.
- Turn electrical equipment off rather than leaving it on standby – it saves money and reduces the risk of a fire.
- Only use tumble dryers, dishwashers and washing machines when you are at home.
- Keep the tops of appliances clear to ensure the ventilation isn't blocked.

In the event of a fire

If there is a fire in your home – get out, stay out and call 999.

When leaving your home, make sure you close all the doors behind you. Once outside call the fire brigade by dialling 999 – don't assume that someone else has called.

Don't try to tackle the fire yourself, and never go back into a burning building.

If your only escape route is blocked by a fire:

- Stay inside the safest room with a window that opens and call the fire service.
- Keep the door closed and use towels or bedding at the bottom of the door to block the smoke coming through.
- If you are trapped go to a balcony or window so you can be seen – but don't jump.
- Wait to be rescued.

Look after fire doors and use them correctly

In the event of a fire, a fire door will help to stop the fire and smoke spreading by containing it. Fire doors automatically close back on themselves once they are open. This is an important safety feature to ensure they provide the protection needed if a fire broke out.

Fire doors won't work and you are at risk when:

- The closers are removed.
- The doors are damaged.
- The doors are altered by adding things like door bells, door signage, chains or cat flaps.

To keep yourself and everyone in your building safe:

- Please keep fire doors shut and never prop or wedge them open.
- Please report any damage or repairs to us.



Other useful information to help you in your new home

Waste management and disposal

Please play your part in keeping the community clean and tidy by using the correct bins for your waste, storing your bins properly and recycling whatever you can.

If a wheelie bin(s) is missing when you move in, please contact your local council to arrange for them to deliver to you.

Condensation

Condensation occurs when water vapour in the air meets a cold surface like a window, tile, or outside wall. This contact turns the vapour into little drops of water, known as condensation. It is worse in the winter and will appear on cold surfaces and in places where there is little air circulation such as in corners of rooms, near windows, or behind furniture that is up against a wall.

Persistent condensation can cause damp and black mould to grow which can damage your home and belongings and make you unwell. The best way to prevent this is by dealing with condensation where you can. Visit our website for lots of information about the steps you can take to help with this and contact us if it's something you need our help with.

www.irwellvalley.co.uk/for-customers/tenant-information/damp-and-condensation/



Improvements to your home

As a not-for-profit housing association, we invest all the money we receive back into the homes and neighbourhoods we manage – making sure they are safe and good quality places to live.

We have a continual home improvement programme that includes upgrading, refurbishing, and replacing:

- Kitchens and bathrooms
- Boilers and heating systems
- Windows and external doors
- Fencing and gates
- Roofs
- External painting

We will let you know when work is due in your area.

We understand you will want to put your own stamp on your home, and we encourage you to decorate and make it your own!

If you want to make alterations or improvements either inside or outside your home, please let us know. Some works will require our permission so we can make sure it doesn't compromise the structure or safety of your home or impact your neighbours.

Common alterations or improvements that we give permission for are:

- Exterior painting.
- Installing sheds or garden buildings.
- Fitting laminate or tiled flooring.
- Installing fitted wardrobes.

Work that we can't allow includes:

- Anything that alters the structure of your home, such as knocking down walls.
- Installing log burners or open fires.
- Anything that will have a significant impact on your neighbours.

Aids and adaptations

You may benefit from aids or adaptations to make life easier in your home. There are lots of simple alterations we can make like installing grab rails, and easy to open taps. These don't involve lots of work or disruption to your home and can make a big difference. Contact us to discuss your needs and how we can help.

Support from your local authority

If you need more significant alterations, such as installing a wet floor shower room or adapted kitchen, you will need to apply to your local authority for a Disabled Facilities Grant.

They will arrange for a trained Occupational Therapist to assess your needs and recommend the right solutions for you. The local authority team will then visit your home to assess your financial circumstances (except for applications for children). If your application is approved, the Equipment and Adaptations Team will contact you and let you know the next steps. We will also contribute to any work required.



Here for you in your neighbourhood

As well as supporting you with your tenancy, your Community Co-ordinator makes sure your neighbourhood is clean, safe, and a place you're proud to live.

If there are neighbourly tensions or reports of anti-social behaviour, they will investigate and deal with any problems in partnership with other organisations and our dedicated Community Safety Team.

Please help us by reporting anything that you are concerned about in your neighbourhood to us.

Cleaning and gardening

We want you to love where you live and understand that a big part of this is looking after gardens and communal spaces.

Please help us to keep communal areas clean and tidy by reporting any issues with rubbish, fly tipping, graffiti, grass cutting, grounds maintenance, or cleaning to us.

You can also join us for a neighbourhood inspection in your area to highlight any concerns.

We work with other companies to manage cleaning and gardening on a planned schedule, and we also have an Estates Team who help to look after your neighbourhood.

Our commitment to you

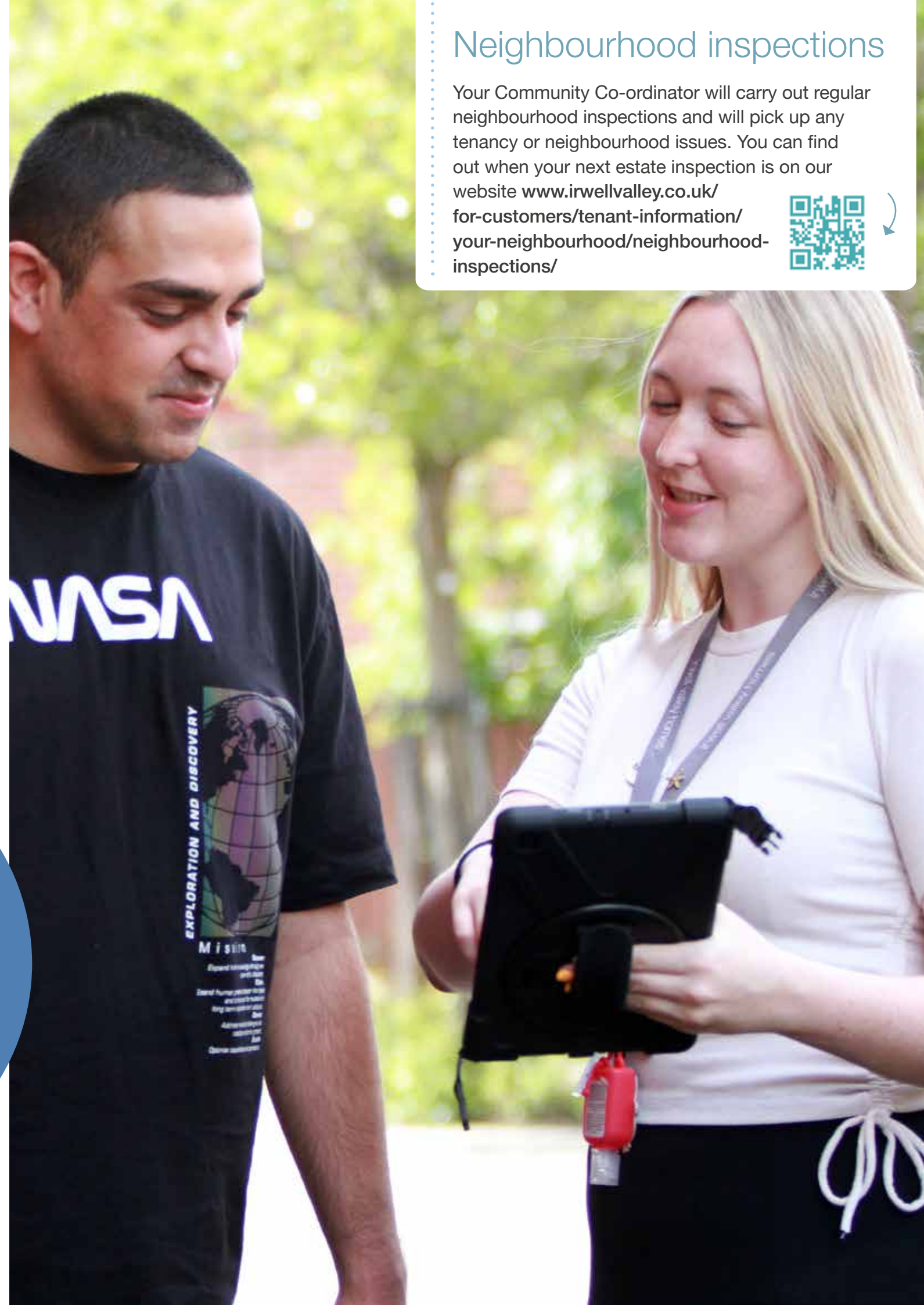
Working with our contractors we will:

- Cut communal grassed areas around 14 times each year.
- Maintain shrubs, flower beds and hedges.
- Keep footpaths, steps and entrances clean, tidy and safe.
- Leave the area clean and tidy at the end of each job.
- Clear fly-tipping on our land.
- Make safe any trees that are unsafe due to disease or damage.



Neighbourhood inspections

Your Community Co-ordinator will carry out regular neighbourhood inspections and will pick up any tenancy or neighbourhood issues. You can find out when your next estate inspection is on our website www.irwellvalley.co.uk/for-customers/tenant-information/your-neighbourhood/neighbourhood-inspections/



Community groups

We work in partnership with many community groups and charities doing great things in the areas where we have homes.

Working with them, we want to support you to be able to:

- Make a difference to your community.
- Influence the services you receive.
- Give your opinion where and when it suits you.
- Meet new people.
- Develop skills.
- Access education, employment and training.



Please contact your Community Co-ordinator to find out more about what's going on in your area and email communications@irwellvalley.co.uk to be added to receive community news from us.



The Irwell Valley Foundation

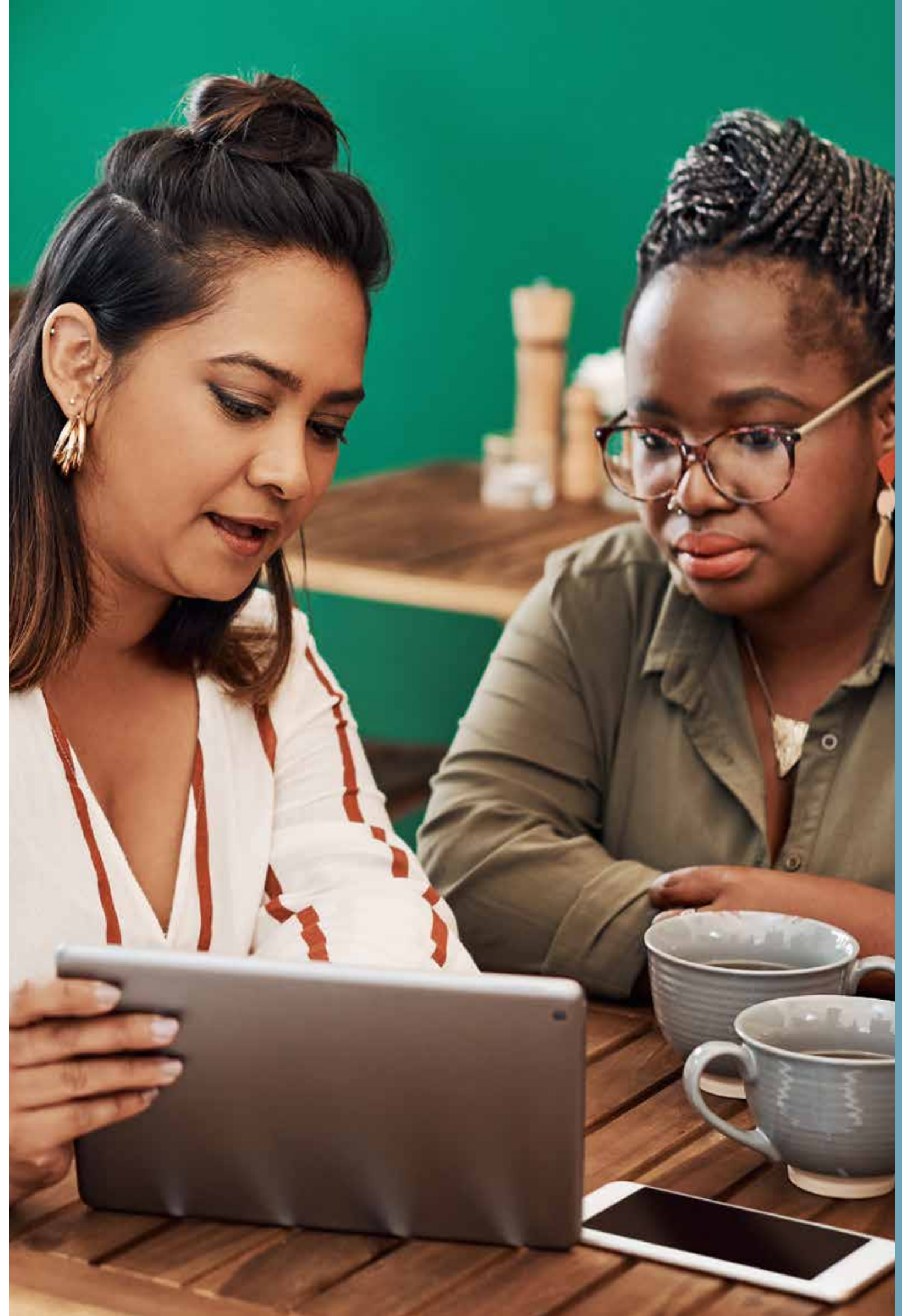
The Irwell Valley Foundation is our charitable investment fund which supports people in our communities to live well and get on in life.

It can provide financial grants to Irwell Valley Homes customers across our communities, as well as community groups and projects working within our neighbourhoods.

We can help with:

- Support into employment, education and training.
- Launching a new business.
- Improving health and wellbeing.
- Reducing loneliness.

For more information and to check the eligibility criteria, click here to read more on our website: www.irwellvalley.co.uk/our-foundation/funding/



Get involved

We listen to our customers to help us understand what matters most to them.

Your feedback is invaluable as it helps us to understand how we're doing and how we can improve. By listening to you and acting on your feedback we are accountable to you.

We offer loads of different ways to get involved and use your voice.

From responding to an online survey, to joining one of our customer groups, there is something for everyone. Some customers get involved from time to time; others like to join our regular meetings. However much time you want to give, and however you'd like to use your voice, your contribution can make a big difference.

We want it to be a beneficial experience for you too. By getting involved, you can gain experience and develop new skills, it's also a great way to meet new people! We will support you to get involved and can cover transport costs to meetings and pay for childcare if you need it. Just let us know how we can help.



Customer Offer Panel

Working with over 3,300 customers, we created standards we are accountable for in relation to four key areas. These set out our Customer Offer to you around:

- Looking after your home.
- Keeping you informed.
- Listening and responding to you.
- Getting in touch and accessing services.

Our Customer Offer Panel monitors our performance against this, as well as our Customer and Communities strategies. They meet with our senior managers to look at our performance and how we can improve.



Get involved and make a difference!

From regular meetings to ad-hoc opportunities, here's how you could get on board:



Customer Board Member

Our work is overseen by a Board of Management. They agree set our priorities and monitor our performance, finances, and risks to ensure we meet our regulatory requirements and operate effectively. By becoming a board member, you will use your voice at the highest level of our organisation.



Resident Scrutiny Panel Member

Our Resident Scrutiny Panel is a team of customers who review our services and make recommendations for how we can improve.



Mystery Shopper

Mystery shoppers share their experience as a customer following a phone call, repair, gas service or a tenancy visit. This helps us to see how we're doing from a customer's perspective and if there is anything we are doing well and need to do more of, or anything we need to get better at.



Irwell Valley Foundation Panel Member

The Irwell Valley Foundation is our charitable investment fund supporting customers and communities where we have homes. Join the panel to help decide how we spend this funding.



Equality and Diversity Forum Member

We know people can face challenges in relating to accessing housing, support, and employment. We are committed to changing this and our E&D forum is a key driver in this work.



Green Team Member

Our Green Team is a group of customers who are passionate about helping us to reduce our impact on the environment.



Neighbourhood Champion

Neighbourhood Champions are our eyes and ears on the ground. They let us know how well services are being provided in their neighbourhood, services such as grass cutting or cleaning. We then use this feedback to improve where we need to.



Customer Focus Groups

These are groups who provide feedback about services or policies which we are developing. They ensure customers have a voice in shaping and reviewing how we do things that have a direct effect on customers.



Customer Offer Panel Member

This is a group of customers who review how well we are performing against our 'customer offer' – a series of standards and commitments we have set out. In doing this, they hold us to account in delivering them.



Surveys

We send out on-line surveys to help us understand customers views on how we're doing in certain areas and where we need to improve.





Contents insurance

Contents insurance gives you peace of mind your belongings are protected.

It ensures your personal belongings are covered against damage and theft.

If, for example, you experienced a burst water pipe, fire or burglary, you won't receive any financial help with repairs or replacements unless you've taken out adequate contents insurance. We do not insure the contents in your home – this is your responsibility.

If you have a leak, we will replaster any damaged areas but we would not replace damaged flooring or decoration. If you have items in your garden such as furniture, barbecues or ornaments, remember to secure them.

The Crystal Insurance Scheme is a specialist policy for tenants in social housing. Provided by Thistle Tenant Risks, it protects household goods and contents – including furniture, electrical items, carpets, clothing, and jewellery – against specific events, for example fire or theft. It also covers replacement of external locks if keys are lost or stolen and the contents of the fridge and freezer in the event of a breakdown.



You can also search comparison websites to compare prices and the different cover options available through other providers.

Contents insurance

For further information, please visit:
www.crystal-insurance.co.uk



Moving on

We hope you have many happy years in your home. However, there may come a time when you need to move.

Please ensure you give us 4 weeks' notice of any moving date, as per your tenancy agreement. Your notice period commences from a Monday so if notice is given any day after a Monday then it will begin from the following Monday.

If your home no longer meets your needs, the easiest and quickest solution could be moving to another Irwell Valley Homes property. The time it takes to get a transfer to another of our homes will depend on what other homes are available, the popularity of the area you want to move to, your reasons for moving and whether you meet the criteria of our internal transfer policy.

It's important to know that issues such as rent arrears, anti-social behaviour, and neglect of your current home, can prevent you from transferring to another home. We can give you advice about transfer applications and show you any homes that are available. If we cannot give you the accommodation you want or need, ask us about a transfer to another housing association or council. Again, your chances of a transfer depend on your needs and the homes available.

You can also exchange your home with another Irwell Valley Homes customer, or a customer of another housing association, as long as you get the agreement from us and the other landlords.

Many exchanges are straightforward, but requests can be refused if:

- Anyone involved has breached the Tenancy Agreement or has rent arrears.
- The exchange would mean overcrowding or under-occupation, or someone moving to special needs accommodation they don't need. Remember, you may gain or lose rights if you exchange.
- If you would like to apply for a transfer, or need further information about the process, please contact your Community Co-ordinator.

House Exchange

We have partnered with House Exchange to offer an easy-to-use online service to help you swap and move home. This service is for anyone looking to swap homes with other social housing tenants across the country. House Exchange is completely free to use. Rather than waiting on a transfer list, you can search for the right home for you. This can be a much faster way of finding a new home.

For more information, visit www.houseexchange.org.uk



Concerns / Complaints

We welcome feedback as it helps us to understand what we're doing well and where we may need to improve.

We offer lots of other ways for you to share your experiences of being a tenant and help to influence our work.

Concerns

A concern is where someone tells us that they are unhappy with the service they have received, but don't want to progress the issue as a formal complaint. When someone raises a concern we still record it so we can put things right and learn from it.

Complaints

Sometimes we get it wrong and when we do, we want to know about this so we can put it right and learn from this.

We encourage customers to share any concerns with us. We deal with all complaints sensitively, and responsively within agreed response times. You can read more about this in our Complaints Policy on our website.

If you make a complaint about one of our employees, they will not be involved in the investigation but will have the opportunity to respond. They will also be kept informed of the investigation's progress and the outcome of the complaint.

We treat everyone with dignity and respect and consider the different needs of those making the complaint, as well as our colleagues.

The Housing Ombudsman is an independent government body to look specifically at complaints about housing organisations. They resolve disputes involving tenants and leaseholders of social landlords. The service is funded by the landlords and is free for tenants and leaseholders to use.

All housing associations are required to demonstrate they comply with the Housing Ombudsman's Code for Handling Complaints. Our latest assessment was reviewed and approved by our Customer Offer Panel – a group of customers who monitor our performance.

The complaints process - our commitment to you

When something has gone wrong, we want you to tell us about it so that we can make it right.

We promise to:

- Deal with all complaints courteously, systematically, and fairly.
- Apologise if we have done something wrong, or not met our service standards.
- Record all complaints and provide you with a reference number.
- Have a dedicated Customer Complaints and Liaison Officer who will be your personal contact for your complaint. They will be in regular contact with you throughout the complaints process.
- Offer to meet you at each stage of the process and keep you informed in a way that suits you.
- Tell you what stage the complaint is at in all our communications, share what we find and outline our response.
- Accept complaints made by others who have been authorised to act on your behalf.
- Let you know how to contact the Housing Ombudsman Service if you would like your complaint to be independently considered in cases where our complaints process has been exhausted and you remain unhappy.
- Comply with your right to make a complaint to your MP or Local Councillor (as a 'Designated Person') if you feel we have not resolved your problem. We will provide a substantive reply to the MP/Councillor within 10 working days. Where this is not possible, we will apologise, explain where the enquiry is up to, and give a date when a substantive reply will be given.

Stage 1

When we receive your complaint, the Customer Complaints and Liaison Officer will contact you within five working days to discuss the issue with you. They will thoroughly investigate the complaint with support from the manager involved. They will aim to provide a response to you within 10 working days. If they need longer to investigate, they will contact you to explain why and provide updated timescales.

Stage 2

If you are unhappy with our response or the issue is complex and needs further investigation, the complaint will be passed to the most senior manager for that area of work. They will contact you within five working days and aim to provide a response to you within 20 working days. If they need longer to complete the investigation, they will contact you and explain why and provide updated timescales.

**Please be aware that 'working days' do not refer to weekends or holidays.*

Escalating your complaint

If you remain unhappy with our response you can refer your complaint to the Housing Ombudsman Service – an independent government body which investigates individual complaints from tenants, shared owners and leaseholders about their landlords. You can also contact your Local Councillor and Member of Parliament for your area to support you with a complaint.

They both consider complaints and disputes and may help mediate to find a solution.

You can contact the Housing Ombudsman:

- Online www.housing-ombudsman.org.uk.
- By calling 0300 111 3000.
- By writing to the Housing Ombudsman Service, PO BOX 152, Liverpool, L33 7WQ.



Support in your area

Visit our website www.irwellvalley.co.uk to access lots of helpful information about support in your area.

Including:

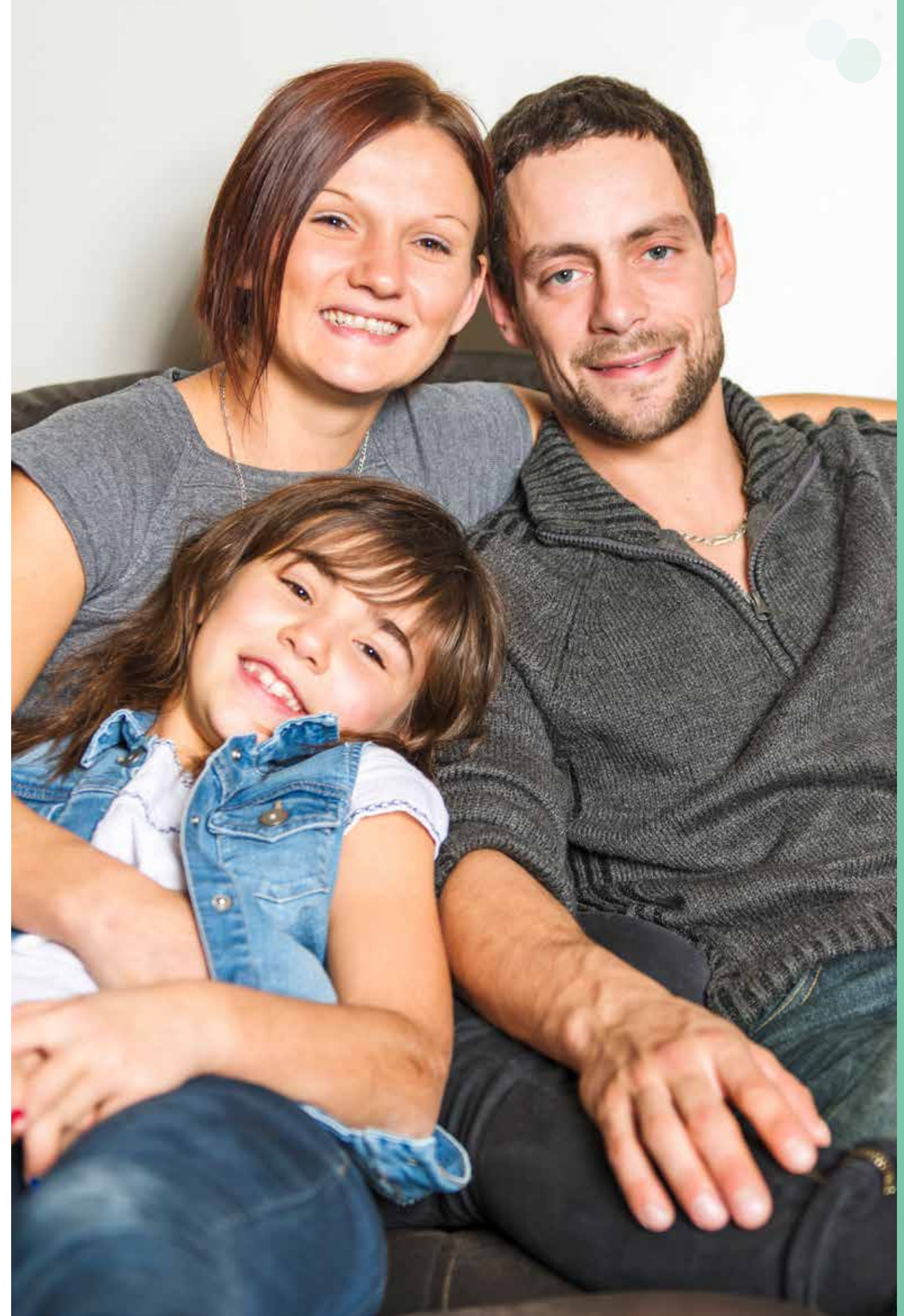
- Food banks and pantries operating on your doorstep.
- Local credit unions offering affordable loans.
- Local authority support such as discounts and hardship funds.
- Information about other partner organisations who can offer support.

It includes our benefits calculator, which takes just 10 minutes to do a quick financial check – searching for benefits, grants and other support you or your family may be entitled to.

Search 'benefits calculator' on www.irwellvalley.co.uk to check today.



If you need some help checking your eligibility or can't get online, call us on 0300 561 1111 and one of our team will be able to help.



Supporting people to live well in their home and community.



 0300 561 1111  www.irwellvalley.co.uk  contact@irwellvalley.co.uk

 [/irwellvalleyhomes](https://www.facebook.com/irwellvalleyhomes)  [@irwellvalley](https://twitter.com/irwellvalley)  [irwellvalleyhomes](https://www.instagram.com/irwellvalleyhomes)  [irwell valley homes](https://www.linkedin.com/company/irwell-valley-homes)

Irwell Valley Housing Association Limited is a charitable Community Benefit Society registered under the Co-operative and Community Benefit Societies Act 2014 with registered number 20684R. Registered address: First Floor, Soapworks, Colgate Lane, Salford, M5 3LZ.
Registered provider of social housing registered with the Regulator of Social Housing with RP number: L0061