MISSION STATEMENT

Impact is a
CHARITABLE HOUSING ASSOCIATION
working solely in CUMBRIA

•

Through PARTNERSHIP,
we serve local COMMUNITIES

•

We meet greatest HOUSING NEED

•

To do so, we provide a range of
HIGH QUALITY HOUSING,
SUPPORT AND SERVICES

MISSION

impact HOUSING ASSOCIATION LTD

ver 1.0

WELCOME

Welcome to Impact Housing Association. This Tenancy Pack contains important information about the Association, the services we provide, and your rights and responsibilities as one of our tenants.

Your tenancy agreement covers the legal terms and conditions of your tenancy. This tenancy pack explains some of the agreement in greater detail, but it does not form part of the Tenancy Agreement.

Impact Housing Association aims to meet greatest housing need and provide a range of high quality housing, support and services. We are always looking for ways to improve our service to you and we would welcome your views on this Tenancy Pack, or any of our services.

USEFUL INFORMATION

Impact Housing Association can be contacted at one of the following offices:

Head Office:	12 Fisher Street, Workington, Cumbria CA14 2ES tel: 01900 66938 (24hrs) fax: 01900 604367 email: enquiry@impacthousing.org.uk
Carlisle Area Office:	47 Nelson Street, Carlisle, Cumbria CA2 5NE tel: 01228 633600 (24hrs) fax: 01288 633601
Salterbeck Estate Office:	The Oval Centre, Salterbeck Drive, Workington, Cumbria CA14 5HA tel: 01946 833100 (24hrs) fax: 01946 834714
All offices are open:	Monday to Thursday ....9.00am – 5.00pm Friday..............................9.00am – 4.30pm

Your local staff contact is:

and they can be contacted at:

(see above for relevant office address and telephone number)

In cases of EMERGENCY please telephone your local office and follow the instructions on the recorded message, also refer to Sections C3 and C4 for additional information.

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impact HOUSING ASSOCIATION LTD

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PROPERTY INFORMATION

Dustbins

The local Council is responsible for providing every house or flat with a dustbin or plastic sack for rubbish, which is collected every week.

If your yard is shared with other Tenants, please make sure your dustbin is kept securely covered. If bin stores are provided they must be used, and in any case, bins or rubbish sacks should not be left in any shared indoor areas or passageways.

If you have any big items of rubbish that won't go in the sack or bin, you should contact the Council and it will arrange a special collection for you.

Please Note:

Gardens and Yards

If your home has a private garden or yard, we ask you to keep it tidy and free of rubbish.

If you find the upkeep of your garden difficult, due to poor health or disability, there are voluntary organisations which may be able to help you with the work. Impact can put you in touch with these organisations.

Please Note:

Shared Areas

Where neighbours share areas inside or outside our buildings (entrance halls or gardens for example), we ask you, the Tenants, to keep them clean and tidy.

In some cases, Impact does this work and makes a Service Charge to cover the cost.

Clothes Dryers

Poles for clothes lines and rotary dryers are normally provided by Impact. In some cases on some of our housing schemes, the rotary dryers are provided for shared use and in these cases they don't belong to any particular household.

Please Note:

Parking

Vehicles must always be parked so they don't obstruct the roads or footpaths. Although some Impact Housing Schemes have Residents Parking Areas, spaces are not reserved for individual Tenants.

If you want to park a caravan near your home you need to get permission from Impact and the local Council.

In any case, caravans must not be parked so they block your neighbours light or cause nuisance or obstruction.

Please Note:

PROPERTY TOP TIPS

This section provides you with information and advice that may help to prevent certain problems in your home.

Frost Precautions

If you are going away for any length of time during cold weather, protect your pipes from frost by turning off the water and draining the system. If you are not sure what to do then contact your nearest Impact housing office and a member of staff will be able to help you. Make sure that you know where the main stop cock is located (see property information section for location).

Dampness and Condensation

Dampness can affect you home in many different ways.

Info...

- Damp patches on ceilings may be caused by leaking pipes or rainwater leaking into you home.
- Damp patches on outside walls may be seen near windows or close to gutters or rainwater pipes.
- Does the dampness only occur when it has been raining?
- Rising dampness is caused by water from the ground passing through the damp course. The first signs of this are peeling wall paper, lifting floor tiles or discoloured patches on lower walls.

If you notice any signs of dampness please report this to your nearest Impact Housing Office.

Condensation is caused by water from the air coming into contact with a colder surface. This is often seen as water drops on windows and mirrors and sometimes as black mould on walls and ceilings. The mould can easily be cleaned off by using a mild solution of bleach or mould cleaner.

Ways to help reduce condensation...

- If you are washing and drying clothes, or bathing make sure the room is properly ventilated.
- Open window or use the extractor fan if you have one fitted. Some types of extractor fan have a built in device that keeps the fan running until all the moisture is removed from the room.
- When you are cooking, close the kitchen door and open the window or use your extractor fan if you have one fitted.Do not block air vents as this stops moisture getting out.
- Heat rooms well, by using your central heating as this will help reduce condensation. In very cold weather leave it constantly low.
- Do not use bottled gas heaters as they produce large amounts of water vapour and increases condensation.

Heating Your Home

It is vital to have enough heat to stay warm and comfortable in your home. But fuel is expensive, and gas and electricity bills can seem large. However there are some simple things you can do to stay warm as cheaply as possible.

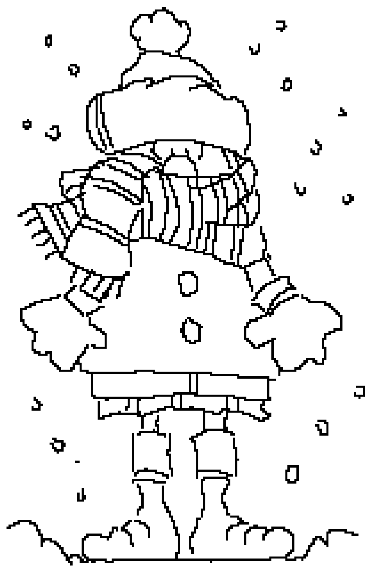
Get the most heat for your money

Not having enough heat in your home can cause problems, such as burst pipes, and condensation on walls can lead to mouldy patches. It can also have a serious affect on your health, particularly children and elderly people.

Most of Impact's houses have central heating or at the least they will be fitted with room heaters and water heaters. It is best to use the heating system that is fitted in the house because it will give you more heat for your money than portable heaters or electric fires.

> **Tip...**
>
> *A single bar electric fire costs three times as much as to run than a gas fire using mains gas. A portable gas heater also produces large amounts of water vapour which can cause condensation problems.*

Central heating does not have to be expensive to run, but remember if you keep the whole house very hot day and night you will get large fuel bills. Once you know how to control the heating it is quite easy to stay warm without large bills.



Keeping control of your fuel bills

Individual room heaters usually have a simple control that turns the heat up or down. Central heating has more controls that may seem a little complicated at first but it is well worth the time learning how to use them because this can make a big difference to your bills. Central heating systems are usually controlled by a "time-clock" or "controller" that you can set to switch the heating on and off automatically. There may also be a room thermostat and thermostatic radiator valves fitted to the system. These devices allow you to control how hot the house or room will be.

The hotter your home the more fuel you will use, so it is important to set the thermostat at a level which gives you just enough heat to be comfortable.

If you do not know how to use the heating system or how to set the controls and thermostats contact your nearest Impact housing office and a member of staff will be able to help you.

If you get into difficulties or are worried about fuel bills then the Citizens Advice Bureau can help. (see the information section for the telephone number).

PROPERTY TOP TIPS

Fuel saving tips...

1 Have the heating on only when you need it, and your rooms are just warm enough to be comfortable, but no hotter. If you don't know how to set the time clock or thermostat on your heating system, ask Impact staff to show you.

2 Get your windows and outside doors draught proofed. Contact your local energy group to see if you qualify to get it done cheaply. Ask Impact staff for details of the scheme.

3 Don't leave windows and doors open when the heating is on. Don't block up ventilators especially in rooms with fires this can be dangerous because the fire needs air to burn safely.

4 Don't put furniture against radiators. When the curtains are drawn make certain they are behind the radiator so that the heat goes into the room, not out through the windows.

5 Draw the curtains as soon as it gets dark to help keep the heat in.

6 A dripping hot tap costs you money. Report it to Impact for repair. Don't leave the hot tap running for washing. Fill the bowl or the sink instead.

7 When boiling a kettle only put in as much water as you need, so you don't waste electricity heating water you won't use.

8 When cooking vegetables turn the heat down to simmer once they have come to the boil. They won't cook any faster on boil it only makes more steam and wastes fuel.

9 Defrost your fridge regularly. An iced-up fridge uses more electricity,

10 If you have a freezer keep it as full as possible. An empty freezer cost more to run. Empty space can be filled with wrapped newspaper if you are not filling the freezer with food.

11 When replacing light bulbs, use the low energy type. They may cost a little more to start with, but they last longer and cost less to switch on.

12 If you have a water meter remember that you pay for every drop of water you use. To reduce your water use place a solid object about the size of a brick inside the toilet cistern. This will reduce the amount of water you use whenever you flush the toilet.

REPAIRS AND MAINTENANCE

C

As the Tenant you must treat your home with care and keep it in good condition. Impact will keep your home in good working order and repair. BUT you must tell us of any faults as soon as they occur so that our repairs service can get them fixed as soon as possible.

Impact is Responsible for Repairing...

- The structure and outside of the building, including roof, gutters and drains.
- Fixtures and fittings that belong to Impact including, baths, toilets, sinks, kitchen units, heating system and electrical wiring.
- A full list is shown in your tenancy agreement.

There is no charge for these repairs unless they were your fault. In this case you must arrange for the repairs to be carried out by yourself or pay for the repair to be done for you.

You are responsible for repairing...

- Any fixture and fitting not owned by Impact.
- Curtain rails, cookers (unless owned by Impact) light bulbs, fluorescent tubes, fuses, any equipment owned by you.
- Broken glass in windows and doors.
- A full list is shown in your tenancy agreement.

Impact does not repair broken glass to doors or windows unless staff or contractor caused it. You will have to arrange and pay for the replacement of broken glass. We recommend that you have insurance that covers broken glass as well as your belongings.

How to report a repair

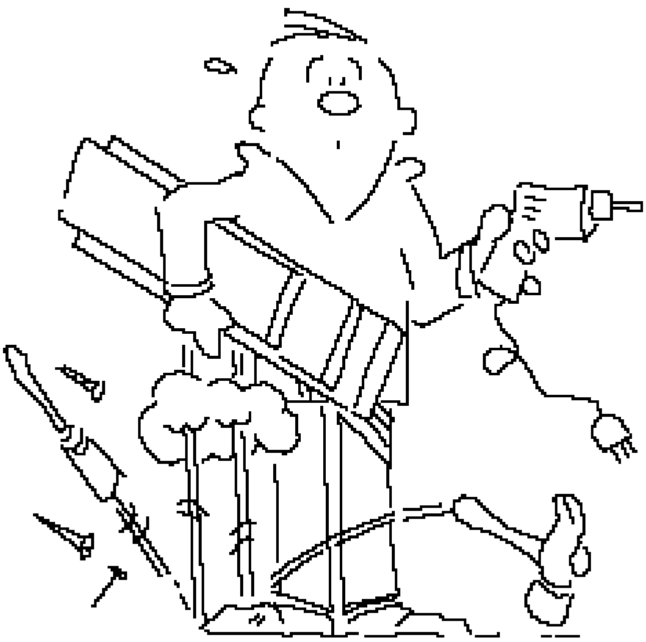
If you have a repair please tell us as soon as possible. If it is an emergency or priority repair please see "What to do in Emergencies" in the next section.

Non urgent repairs can be reported in one of the following ways

- Phoning the Impact office
- Calling in person at the Impact office
- Telling the rent collector (if your rent is collected)
- Writing to the Impact office

When you report a repair please tell us the following information.

- Your name and address
- Telephone number where you can be contacted
- As much detail about the repair as possible
- When you will be available at home - or is the key with a neighbour



REPAIRS AND MAINTENANCE

Repairs acknowledgments:

Whenever you report a Repair, Job Orders will be sent to one of our contractors to carry out the repair work. An acknowledgement of the repair will also be sent to you. Once the repair has been completed you should return the lower part of the form to us saying whether you are satisfied or not with the work carried out. There is also space for your comments. If you are not satisfied then we will investigate your complaint and we will aim to take action to put your problem right.

How quickly will repairs be done?

To make certain that serious problems are fixed as quickly as possible, we put every repair that is reported to us in one of four categories. These categories have a target for how soon the problem will be fixed after it is reported.

Target times...

Emergency Repairs - within 2 hours

Priority Repairs - within 24 hours

Urgent Repairs - within 7 days

General Repairs - within 28 days

If a repair is not done within the target time, contact your Impact Area Office, tell us the problem and we will make sure it's done as soon as possible.

What are emergency repairs?
Gas leaks, burst pipes, electrical wiring faults, lights not working (but not blown light bulbs), dangerous damaged walls or chimneys.

What are priority repairs?
Heating not working, broken door locks or window catches, blocked drains, toilet not flushing, bad leaks from radiators or pipes, leaking roof.

What are urgent repairs?
Blocked gutters, water running from overflow pipes, slipped or missing roof slates or tiles, leaking windows, broken taps, broken or faulty light fittings, sticking doors or windows, slight leaks from pipes, or radiators, toilet cisterns, baths or sinks.

What are general repairs?
Broken or damaged fittings such as kitchen units, drawers and cupboard doors, dripping taps, loose floor boards, draughty doors or windows, cracked or broken wall tiles, damaged plaster or walls or ceilings, damaged brickwork.

A more complete list is available from your Impact Housing Office.

REPAIRS AND MAINTENANCE

Emergencies

Impact's repairs service can be contacted any time of the day or night if you have an emergency or priority repair that needs immediate attention - such as a gas leak burst pipe, breakdown in heating system or dangerous fault in electric wiring. Then phone your Impact Housing Office as soon as possible. If the office is closed you will hear a recorded message, follow the instructions on the message to arrange a contractor to make a repair as soon as possible – please see Useful Information Section for telephone numbers.

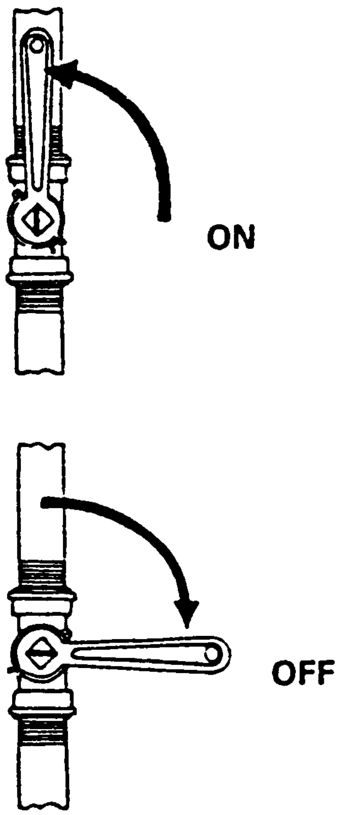
This arrangement is for emergency and priority repairs only and should not be used for repairs which don't need immediate attention.

Gas escaping...

Gas escapes are very dangerous and you will need to take immediate action. If you smell gas follow these simple steps.

1. **Turn off the gas supply. The main gas on/off tap can be found next to your gas meter, or as shown in the Property Information Section.**
2. **Open windows and doors.**
3. **Do not turn on or off any light switches or electrical equipment (sparks can cause an explosion) Don't light any matches.**
4. **Immediately phone IMPACT AREA OFFICE OR BRITISH GAS EMERGENCY (local numbers are given in the Useful Information Section, see also Section J4 and J5).**
5. **Do not switch on the gas supply until the fault has been fixed.**

If you smell gas – DO NOT TAKE RISKS



Electricity

If the power goes off or if you get an electric shock from any switch or electrical equipment turn the electricity off at the mains switch (check property information for location). Contact your Impact Area Office immediately (check with your neighbour that it is not a power cut in the area before ringing).

If the problem is with one of the circuits, for example sockets or lighting, then check the fuses or trip switches in the main fuse box. If your home is fitted with an automatic switch off device then follow the instructions in the diagram below to find the fault

A: Residual Current Circuit Breaker (RCCB)

Your main electric switch may now incorporate an automatic switch off device called a Residual Current Circuit Breaker (RCCB).

If a problem arises which creates a potential shock or fire risk, the RCCB will switch off automatically.

If the reason for this is not clear then you should:

1. *Switch off all MCB's (marked B in the drawing).*
2. *Return the RCCB switch to the 'on' position (marked A in the drawing).*
3. *Switch on each MCB in turn until the RCCB automatically switches off.*
4. *Switch off and unplug any appliance connected to that circuit. If more than one, try to switch the RCCB to the 'on' position after disconnecting each appliance. In this way the faulty appliance can be identified.*

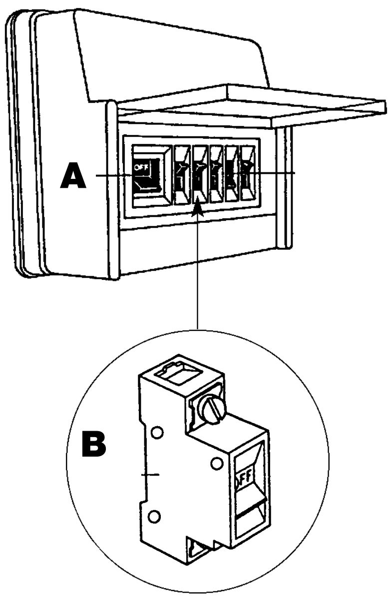
B: Miniature Circuit Breaker (MCB)

There might also be smaller switches which replace fuses. These are Miniature Circuit Breakers (MCB's).

If a circuit is overloaded, or a fault occurs, the MCB protecting that circuit will switch off automatically. If the reason for this is not clear then you should:

1. *Put the MCB switch back to the original position. If it will not stay on, then...*
2. *Switch off and unplug any appliance on that circuit. If there is more than one, try to return the MCB switch to the 'on' position after disconnecting each appliance, so that the one causing the fault can be identified.*

SHOULD EITHER THE RCCB OR MCB SWITCH NOT RETURN TO THE 'ON' POSITION, A FAULT COULD EXIST IN YOUR CIRCUIT, WHICH YOU SHOULD REPORT TO US.



Water...

If you have a serious water leak or burst pipe, turn off the mains supply at the stop tap (location given in property information section) and contact your Impact Area Office immediately. Turn off all lights switches and electrical equipment near the leak and leave them off until they have been checked by an electrician.

REPAIRS AND MAINTENANCE

Decorating your home

You are responsible for decorating the inside of your home, and keeping it in good order. If you move out and leave the house in poor condition, you may be charged for the cost of repair and redecoration.

If you move into a newly built or modernised home, the walls may have been recently plastered and painted. We ask you not to paint or paper them for the first six months, to allow the plaster time to fully dry out. If we have to do any repairs in your home that have affected the decoration then you will be compensated via our redecoration allowance paid to you when the repairs are finished. Under certain circumstances we will do the necessary redecoration.

The exterior of your home and any shared entrances or stairways is Impact's responsibility and will normally be done every three years.

Maintaining your home

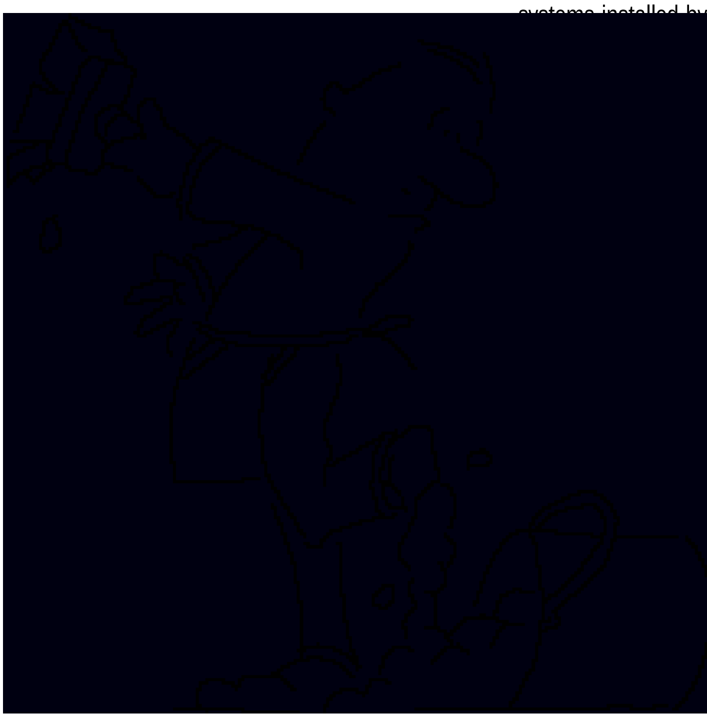
Your home, like any house or flat, needs regular maintenance to keep it in good condition, Impact inspects all its housing regularly, and if we see any work that needs doing it will be included in the planned programme of maintenance for your home unless it is more urgent and needs doing sooner.

The sort of things we check on maintenance inspections are: the condition of the roof and outside walls, gutters, doors and windows, the condition of outside paintwork fences and fixtures in yards or gardens.

Sometimes fairly major work needs doing to prevent the need for even more serious repairs later on, or to improve the standard of your home. Because the money available for this work is limited, we make sure the houses in worst condition are improved first.

Some maintenance work known as cyclical maintenance, is done at regular intervals. Impact arranges for all gas fires and heating [redacted] the Association to be [redacted] and for any faults [redacted]

[redacted] the outside of all its houses [redacted] years, first checking if any [redacted] needed to windows, doors, [redacted] Some flats have fire [redacted] these are checked regularly



C

Alterations, improvements and adaptations

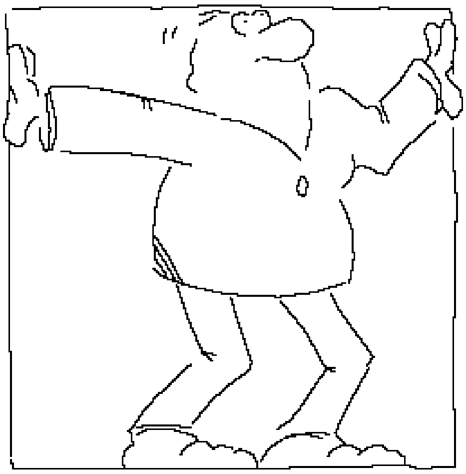
If you want to make alterations to improve your home – like building an extension, removing a wall, installing central heating, or putting up a shed, greenhouse or garage – **you must get written permission from Impact first**. We won't refuse permission if we think your plans are safe and reasonable, but we won't allow any alterations which would make the building dangerous, or cause a nuisance to your neighbours.

You must not attach an aerial to any part of the building – except for a TV aerial, and that must be fitted by a qualified person. In many houses it is better to have the TV aerial installed in the loft. **If you want a satellite dish fitted you must get Impact's written permission first**.

Sometimes an adaptation is required to a house or its fixtures and fittings because the tenant is, or has become, ill or disabled and is having difficulty managing in their home. In such circumstances Impact will consider requests for adaptation works. These could include replacing external steps with ramps, supplying and fixing chair lifts, supplying and fixing lever handles to taps and fixing handrails to baths.

Your right to repair

All Impact tenants have the Right to Repair. This allows you to claim compensation from Impact if we have failed to carry out certain repairs within a specified time. Under this scheme you may have the right to carry out the repair yourself, and to claim back the cost or to arrange for another contractor to carry out the repair. Further details about the scheme are available from your Impact Housing Office.



Right to compensation for improvements

You have the right to claim compensation for certain improvements that you make to your home. The compensation can only be paid for improvements such as new kitchens, installing central heating or bathroom suites, a full list of qualifying improvements is available from your Impact Housing Office. A member of staff will be able to tell you if your proposed improvement will qualify for compensation under this scheme.

RENTS

What is rent for?

The Rent you pay is used in four main ways:

1. Housing repairs and maintenance – To repair your home when things go wrong or are worn out, maintain the decoration of the property and carry out major repairs where applicable.
2. Management Costs – These include staffing costs, stationery, postage, other administration costs etc.
3. To help pay back the money we have borrowed to build new homes and modernise older ones.
4. To pay for Service Charges – which includes electricity in shared areas, gardening, fire alarm maintenance, depreciation of carpets and so on.

How your rent is decided

How much you pay depends on the type of home you live in; ask at Impact Housing Association Office for a copy of our Rent Setting Policy.

We then add a Service Charge to the property which they apply to e.g. replacement of carpets, fire alarm maintenance, Tenant Support Workers, garden maintenance for shared areas.

The law controlling the rent that Housing Association Tenants have to pay changed in 1989. However the main changes only affected new Tenants, so the system used to set the amount of your rent depends on how long you have been a Tenant of Impact. Page D3 explains the difference between Fair Rent and Assured Rent.

How to pay your rent

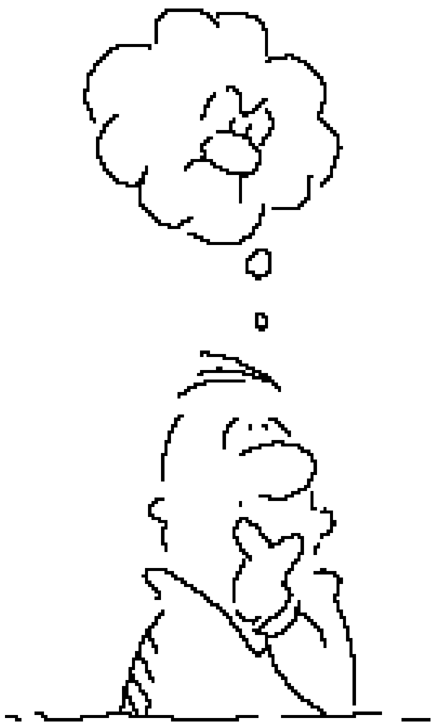
Where to pay

At Impact's Offices:

The Workington, Carlisle and Salterbeck Offices are open for Rent payments from:

- 9.00 am to 5.00 pm - Monday to Thursdays
- 9.00 am - 4.30 pm—Fridays.

Your Rent Card will be marked to show the amount you have paid, the initials of the receiver and the date of payment. If you don't have your Rent Card, you will be given a temporary receipt which can be marked on your card at a later time.



At the Post Office:

If you live in Carlisle, Penrith or South Lakeland areas, you can pay your rent at certain Post Offices. Contact Impact's Office to find out which Post Offices you can use. The Post Office Staff will mark your Rent Card to show the amount you have paid and the date etc.

To an Impact Rent Collector:

The Rent Collectors call regularly on Tenants in some areas, usually once a fortnight at about the same time on an agreed day, please speak to your Housing Officer for details.

By Post:

Always enclose your Rent Card with any payments made by Post. Where this is not possible, please mark on the reverse of the cheque etc, your name and address and Tenant Reference number if you know it.

If you send a cheque, please make it payable to Impact Housing Association Limited.

If you send cash you should use Registered Post.

Paying by Standing Order/Direct Debit:

Impact offers a service to its Tenants where they can, if they prefer, by Standing Order or Direct Debit.

Standing Orders can be paid weekly, fortnightly or monthly and payments are calculated by a member of Impact Housing Staff.

For more details, please speak to your Housing Officer.

Directly from the Housing Benefit Department:

If you are entitled to full Housing Benefit, we usually arrange for your payments to come directly to us. If Housing Benefit only pays some of your Rent you will need to pay the remainder using one of the other methods above.

Rent Arrears

It is very important that you pay your rent. If you fall behind in your payments, the Association may have to take Legal action to recover the arrears. This only happens in the extreme cases and when there is no other course of action.

The Legal action would mean that the Association would apply to the County Court for a Possession or Eviction Order. If Legal action is taken by Impact to recover Rent arrears, you will have to pay all the Court Costs plus Impact's Legal expenses.

I can't pay my rent, what should I do?

If you can't pay your rent or are having financial difficulties, you must contact your local Impact Housing Office IMMEDIATELY.

The Staff will be able make certain you are getting all the Welfare and Housing Benefit you are entitled to.

We will make an Agreement to pay off what you owe on a regular basis, at a rate you can afford.

If you are getting Income Support or Job Seekers Allowance, you may be able to arrange DSS or the Benefits Agency to make direct payments to Impact.

These payments will be deducted from your Income Support or Job Seekers Allowance entitlement. (Please talk to your Housing Officer regarding the method of payments).

REMEMBER

The Staff are there to help you.

If you do fall behind with your Rent - talk to us sooner rather than later.

Essential Information...

What is a fair rent and an assured rent?

If you were already a Tenant of Impact before 16th January 1989 you will have what is called a FAIR RENT TENANCY.

This means your rent is set by the Rent Officer, who is independent of Impact and the Local Council.The Rent Officer takes into account the level of rents on other similar houses or flats in the area, and the size and quality of your accommodation, in deciding what rent is given to the property.

Assured Tenancy

If you became a Tenant of Impact on or after 16th January 1989 you will have what is called an ASSURED TENANCY.

The rent you pay is set by Impact, taking into account the costs of keeping your home in good repair.

When and why does the rent increase?

The Tenancy Agreement you sign when you accept the Tenancy, tells you how much rent you should pay.

Unfortunately, as costs rise, we have to increase this amount to protect the housing service and to keep your home in good condition.

For Assured Tenants your Tenancy agreement explains how your rent will go up every year and how we decide what the new rent will be. The rent increases on the first Monday in April every year.

Your rent will not go up by more than a guaranteed amount as set out in our Rent Policy. We will tell you in writing, at least four weeks before any increases.

For Fair Rent Tenants - Every two years, Impact asks the Rent Officer to register a new Fair Rent for your home. On the application form it sends to the Rent Officer, Impact suggests what the rent should be. The Rent Officer then consults you by letter, and may even visit your home, before deciding what rent to register. You will receive a ‘Registration Letter’ which tells you of this decision.

If you disagree with the decision, you have the right to appeal by writing to the Rent Officer within 28 days. Your Appeal then has to be dealt with by a Rent Assessment Committee, who consider whether the Rent Officer’s decision is fair. They can reduce the rent if they think it is too much—but they can also increase it.

After the Rent Officer has sent you the Registration Letter you will get a letter from Impact, giving you four weeks notice of the date you will have to start paying the new rent - this won’t be before the ‘Effective Date’ shown on the Registration Letter.

All Tenants will receive a new Rent Card each year.

Service charges – what are they?

Impact Housing Association makes a ‘Service Charge’ on some flats or houses, in addition to rent. This covers the cost of providing things that are extra to your own accommodation - like heating and lighting for communal areas, garden maintenance, or employing a Tenant Support Worker.

If any Services are provided for your home which are covered by a Service Charge, details of what they are and how much they cost will be listed in your Tenancy Agreement.

Eviction – know your rights

As a Tenant you have Legal Rights, and the protection of a 'Tenants Guarantee' enforced by the Housing Corporation (the organisation set up by the Government to supervise Housing Associations).

Tenants who pay 'Fair Rents' have extra Legal Rights as 'Secure Tenants'. This means that they can't be evicted unless they break their side of the Tenancy Agreement, and then only on the order of the Court.

The Law that created 'Assured Tenancies' - the 1988 Housing Act - took this legal protection away from people who have the new Tenancy. However, Impact has decided that people with 'Assured' Tenancies will have written into the Tenancy Agreements the same rights as 'Secure Tenants', so all our Tenants get the same fair treatment.

Impact will only take action to evict Tenants if they have broken the conditions of the Tenancy Agreement. That means behaviour like not paying rent, causing serious nuisance to neighbours or intentionally damaging the Association's property.

A Tenant will usually only be forced to leave their home if a Court issues what is called a 'Possession Order', allowing the Housing Association to evict you from your home.

Eviction is always the last resort, only taken if all other attempts to sort out the problems have failed. It is important that you tell Impact as soon as possible if you have problems – difficulty in paying your rent, for example. Our Staff will always be understanding, they are trained to give you advice to help you sort out such problems.

<u>In the event that Impact does give a Notice of Eviction, you should get legal advice</u>. A legally trained person will be able to check that Impact is following the letter of the law and will also be able to speak up for you in Court. You can get legal advice from Housing Aid Centres, Citizens Advice Bureau, and many Solicitors will also give some free advice. In any event, it is your right to go to Court and to challenge the Association's case against you.

Can I get help with my rent?

If you receive a Pension or get some Welfare Benefits, or working on a low wage, you may qualify for Housing Benefit which is a Benefit paid from the Local Council to help towards your rent payments.

It is important to make a claim as soon as possible.

Delay might mean that you lose Housing Benefit you are entitled to.

When you have filled in the claim form and returned it to your local Council, the Council will then write, telling you if you have qualified for Benefit) this may take up to 4 weeks).

The Council will tell you how much you are entitled to per week towards your rent.

The amount you get depends on how much rent you pay, what your income is and whether anyone lives with you – these things will decide whether you are entitled to Housing Benefit to cover your full rent or only part of it. If your Housing Benefit only covers part of your rent, you are responsible for paying the rest of the rent from your own income.

If you do qualify, we suggest that you ask the Council to pay your Housing Benefit direct to Impact Housing.

Appeals

If you disagree with the amount of the Housing Benefit paid, or you think there has been a mistake, you can ask the Council for a detailed explanation of how your Housing Benefit has been calculated.

You can ask them to look at your claim form again, and if you are still not happy you can Appeal against the Council's decision. A Citizens Advice Bureau, or other Welfare Rights Advice Organisation can help you make an appeal.

Please see the 'Other Information' section for a list of addresses and telephone numbers.

Please tell us:

- If your Claim for Housing Benefit has been refused or that there is a problem.
- If you are applying for Benefit. An application for Housing Benefit is no guarantee that you will receive it. Seek our advice first.

RENT STATEMENT EXPLAINED

Rent Statements

Impact Housing Association sends Statements to all of our Tenants once every six months. It tells how much your weekly rent is, how much you have actually paid and shows the date of payments etc.

It shows if you owe money – 'AR' (arrears) or if you have paid more than you need – 'CR' (credit). If you want to know a balance or any other queries at any other time, please contact our Office and speak to a member of staff.

Rent Statements can be confusing. This guide explains what the various sections are and what they mean.

If you would like help in understanding your Rent Statement, please contact your Housing Officer. Their name is on the top of the statement.

Date: This is the date that your Statement was requested/printed

Your Name and Address

Your local Housing Officer, who is responsible for your property. This is the person you should contact with any problems or queries.

TENANCY STATEMENT

Your name & address is printed here

Date : 20/04/99

Your **Tenant Reference**

Enquiries to:

Tenant :

Address:

Wk	Date	Description	Rent Due	Payments	Balance
	02/03/99	Office Cheque		38.11	0.00
49	08/03/99	Rent Due	38.11		38.11 AR
	08/03/99	Office Cash Payment		38.11	0.00
50	15/03/99	Rent Due	38.11		38.11 AR
	18/03/99	Office Cash Payment		38.11	0.00
51	22/03/99	Rent Due	38.11		38.11 AR
	22/03/99	Office Cash Payment		38.11	0.00
52	29/03/99	Rent Due	38.11		38.11 AR
	29/03/99	Office Cheque		38.11	0.00
01	05/04/99	Rent Due	39.02		39.02 AR
	06/04/99	Office Cash Payment		39.02	0.00
02	12/04/99	Rent Due	39.02		39.02 AR
	14/04/99	Office Cash Payment		39.02	0.00
	19/04/99	Office Cash Payment		39.02	39.02 CR

The details shown on this statement were correct at the time of production.

The letters following the Balance figure show if you are in **Arrears (AR)** or **Credit (CR)** – if you do not understand why you are in arrears or credit, please speak to the Housing Officer indicated on the Statement

Balance
This shows the balance on your account after every transaction

Payment
Any credits to your account will be shown in this column

Week Number
Impact Housing gives each week of the Financial Year a Number from Week 1 (the first Monday in April) to Week 52 (the last week in March)

Date
The date each Transaction is charged, either credited (payments) or debited (weekly rent charge)

Description
Each Transaction described – Rent Due, Office Cash, Office Cheque, Standing Order, Housing Benefit

Rent Due
Shows deduction of your Weekly Rent – this includes any Service Charges (where applicable)

E

ANY COMPLAINTS?

Impact Housing Association is committed to providing a high standard of service. We welcome your views and comments to help us improve this service.

If you have a complaint about any aspect of our service you should first take it up with a member of staff at the local office. If this is not possible or you are not satisfied with our response, you should write to the Area Operations Manager giving details of your complaint.

This complaint can be on our Standard Tenants Complaint Form (available from your local office) or by letter.

The complaint should be made as soon as possible after the incident. A receipt of your complaint will be acknowledged in writing within five working days.

A course of action will then be agreed to resolve your grievance. This action will be confirmed in writing within five working days.

Independent Housing Ombudsman

If you are not satisfied with Impact's response to your complaint you have the right to complain to the Independent Housing Ombudsman. You can only pursue this course of action if you have already followed Impact 's Official Complaints Procedure first. There is no charge for this service, which aims to resolve complaints against Housing Associations. To contact the Independent Housing Ombudsman ask your local Impact office for a leaflet or write to:

The Independent Housing Ombudsman
Norman House 105-109 The Strand
London WC2R OAA

Telephone 020 7836 3630

If you are not satisfied with the outcome, then you can write to the Chief Executive at the Associations Head Office as shown on the useful information page at the beginning of this pack. As before you will receive a reply within five working days. Should your complaint still remain unresolved or you feel that you have not been dealt with fairly, you should write to the Chair of your Local Area Committee c/o your Area Office.

If you are not satisfied with the outcome, then you should contact the Independent Housing Ombudsman, details of how to do this are shown above.
You may want to get Independent advice if you have a complaint. Your local Citizens Advice Bureau, Law Centre or Solicitor will be able to help you at any time with the above process.

ANY COMPLAINTS?

Neighbour Problems

Impact Housing Association believes that everyone has the right to enjoy life in their own way provided that they do not adversely affect the lives of people living near them. However a good neighbour should be tolerant and understand the needs of others, who may have different lifestyles.

Nuisance neighbours

Most people do get along fine but sometimes disputes can happen. They can range from a minor dispute to serious harassment or even violence. A one off incident is something that most people can tolerate, but repeated incidents are not acceptable. We are determined to stamp out any anti-social behaviour.

Taking Action

If you are a victim of anti-social behaviour you should contact your local office immediately. We will treat your problem very seriously. All reports of anti-social behaviour will be fully investigated.

In the early stages we will aim to resolve the situation quickly and without the use of legal action. This may be by talking to your neighbours and encouraging them and yourself to talk about the problem to work out a solution. It is sometimes necessary to involve a third party such as a mediator who will help you and your neighbour find a solution.

If this approach has been tried and tested or the incident is more serious then we may have to take a more formal course of action. This can involve going to court to get an "injunction". This is a legal order that instructs someone to stop causing the nuisance immediately. If they ignore it they can face a heavy fine or even prison.

In other less threatening situations we can apply to County Court to evict the tenant from their home. This is the last resort and we will try everything possible to resolve the situation before the court case.

ANY COMPLAINTS?

Legal action

Legal action can only be successful if we have proof that nuisance has happened or someone is behaving anti-socially. If you are a victim of anti-social behaviour you need to keep a diary of everything that happens. Copies of special diary sheets are available from your local office. You may also need some hard evidence such as photographs or video recordings of specific incidents, tape recordings of excessive noise and written statements from neighbours. A member of staff will be able to tell you what type of evidence is acceptable.

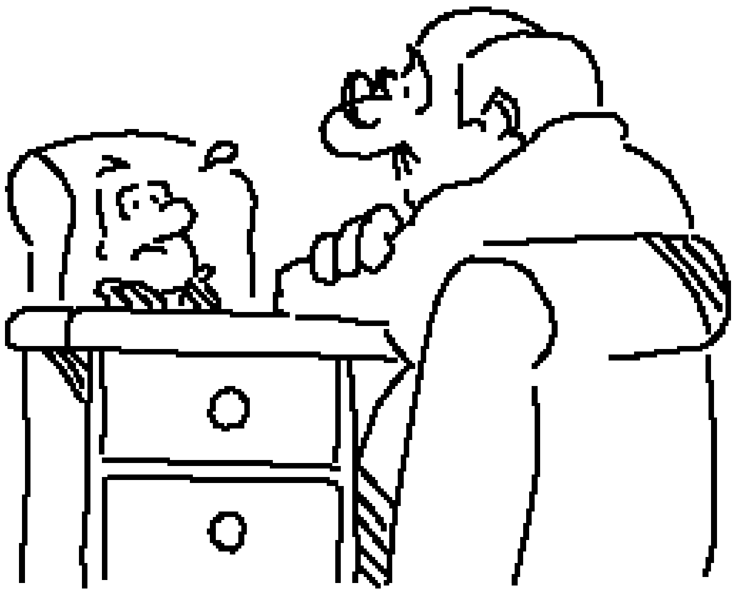
Without the diary of incidents and hard evidence it is very difficult to take legal action. It is important to write down everything that happens on the diary sheets.

Your responsibility

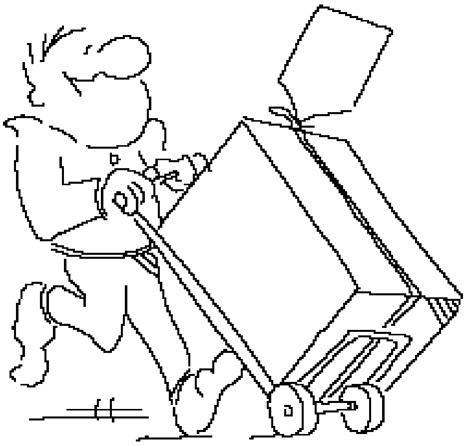
As an Impact Tenant you are responsible for your behaviour, and also that of anyone who lives in your home or who visits you. If these people cause trouble, you will have broken your Tenancy Agreement, even if you haven't been directly involved. This includes causing trouble in the locality of where you live. Impact will take action quickly and you could lose your home.

Here to help

If talking to troublesome neighbours has not solved your problem please get in touch with us. We will take whatever action is necessary to get the problem sorted quickly.



TRANSFERS, MUTUAL EXCHANGES, HOMES - SCHEME AND SWAP



Terminating your tenancy and moving out

When you decide to move out and give up your Tenancy, you must give Impact at least four weeks notice in writing. As all Tenancies start on Mondays, this means you must tell us by no later than four weeks before the Monday of the week you plan to move.

Your Tenancy doesn't end until you return the keys of your home to Impact. If you return the keys some time after moving out, you will be charged rent up to the time when we receive the keys from you.

Please leave your home in good condition. You should move all your furniture out and leave the house clean and tidy. It will be inspected by Impact Staff before and after you move out. The cost of repairing any damage will be charged to you - this includes having to move any furniture etc, left in the property.

You should arrange to have the electricity, gas and water meters read before you leave so you are not charged for any fuel used by the next Tenant. You should also pass these readings onto a member of Staff at Impact for their records.

You should also contact the Council Tax Department at the Local Council and the Water Company to tell them you are moving and to have your accounts changed to your new address.

Transfers

You may think that your property is no longer suitable for you or your family. Perhaps your family has outgrown the property, or your property is too big for you. You may have medical reasons and need ground floor or you may want to be nearer your family/friends in another area. It could be that you are having neighbour problems or being harassed.

Whatever the reason you can apply for a 'Transfer' to another property owned by Impact. Ask at your local Impact Housing Office if you are interested in a transfer.

We will arrange for a visit by a Housing Officer to discuss your need for a move and to help you complete a Transfer Application form. Your application will normally be kept on file to be considered when a suitable property becomes available.

Impact has relatively few houses and flats compared with the Council and other big housing providers, and there are only a few vacancies each year. When letting these vacant homes we give priority to those people, whether existing Tenants or new Tenants, who we believe are in greatest need of rehousing (Details of how we choose between different applicants can be obtainted from your local Impact Housing Office).

If your need for a move is not particularly urgent you may have to wait a long time before another home is offered to you.

Requests for a move are not normally considered from Tenants who have rent arrears, or who have been Tenants of Impact for less than six months. Impact belongs to an organisation which helps Tenants arrange moves to another area where we don't own any properties. If for any reason you want to move away, please section on next page called Homes Scheme.

Wherever possible our Staff will try and find a home you can rent from another Housing Association or the Council in the area you want to move.

TRANSFERS, MUTUAL EXCHANGES, HOMES - SCHEME AND SWAP

Mutual Exchanges

You are also able to swap houses with another Impact Tenant, Council or other Housing Association Tenant. You have the right to exchange Tenancies - provided the other Tenant agrees of course, and you get written permission from Impact.

We may have a list within your local Impact Housing Office of people looking for a Mutual Exchange and these are usually displayed on the Reception Desk - you could always advertise your home on a Notice Board in the Offices etc.

When you have found a suitable exchange partner, you should inform Impact Housing Association Office who will tell you what to do next.

Before an exchange goes through, you will need to get Impact Housing and the permission of the Landlord who you are exchanging with.

We may refuse permission for particular reasons, such as:

- Tenants of either household are being taken to Court for Rent Arrears
- The home would be unsuitable - too big or too small for the people who you are swapping with.

Homes Scheme

You may want to move to another part of the Country to work, or to be nearer relatives.

A National Scheme organises this sort of move for Council and Housing Association Tenants. It's called 'Housing Organisations Mobility & Exchange Services' - HOMES for short.

HOMES will try to rehouse you in the area you want.

There are two types of HOME scheme...

1. HOMES Mobility Scheme

The HOMES Mobility Scheme is a nomination Scheme which enables landlords to help their Tenants move to another area. This scheme operates throughout the U.K.

Impact Staff would contact the Local Councils and Housing Associations in the area where you are interested in moving to and give them your details. You will then either be accepted or not depending on your circumstances and need.

Please contact your local Impact Housing Office for more details or forms etc.

2. HOMESWAP Scheme

HOMESWAP is the U.K. wide exchange Scheme. Any Council or Housing Association Tenant living in permanent rented, self contained accommodation can register on the HOMESWAP Scheme to look for someone to swap their home with.

Please contact your local Impact Housing Office for more details and a register of Tenants across the United Kingdom interested in using the HOMESWAP Scheme - these registers are updated once every month.

This scheme works in a similar way to the general Mutual Exchanges explained earlier.

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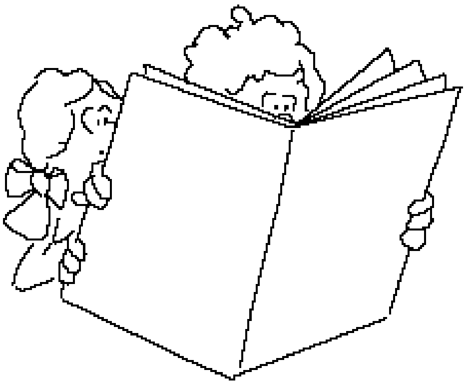
POLICY AND PROCEDURES



Impact Housing Association currently operates under the guidance of several Policy and Procedures. These policies help the staff to provide a standard, consistent service to the Tenants. There are full copies of each Policy and Procedure available at your nearest Impact Housing Office.

The Policies cover the following areas:

Repairs and Maintenance

Helps Impact to:

- Meet all legal and statutory requirements.
- Keep the housing stock in good repair.
- Plan for future maintenance.
- Provide an effective, responsive repair service.
- Ensures that the Tenants can access the repairs service in an emergency 24hrs daily.

Rent Arrears

Helps Impact to:

- Control Rent arrears at an acceptable level.
- Ensures that our staff are supportive and sympathetic whilst remaining firm.
- Provide each Tenant with access to a member of staff to assist in resolving problems.

Rent Setting

Explains how Impact sets the rent levels. It aims to:

- Fix rents at an affordable level.
- Cover the Association costs e.g. repairs, staffing, offices, loan repayments and services.

Lettings

Explains how the selection and allocation of tenancies is made. It aims to:

- Allocate homes to people in greatest need.
- Take into consideration individual preferences.
- Treat all referrals and applicants equally and fairly.
- Let all our properties quickly and effectively.

Tenant Participation

Impact encourages the active involvement of all tenants. So that all Tenants will be fully informed about the decisions that affect their homes and communities. It encourages participation in:

- Issues that affect a persons home.
- Issues that affect an estate or neighbourhood.
- Issues regarding Impact Housing Association Policies.

Impact is also committed to consult with the wider community in which we have housing.

POLICY AND PROCEDURES

Home Loss and Disturbance

Details the sums of compensation payable if you are forced to move because of redevelopment or improvements to your home. The policy covers the following areas:

- Redevelopment and Improvement.
- Temporary and permanent moves.
- Tenant entitlement to compensation. Compensation for furnishings.

Commissioning and Reviewing Contractors

This policy explains how Impact chooses and monitors the contractors who carry out work for the Association. It covers the contractors:

- Qualifications Standards.
- Performance.
- Removal from the approved list where appropriate.

Nuisance and Harassment

Any form of nuisance or harassment can effect the quality of life. Impact will fully investigate all reports of nuisance and harassment and we will give advice or take action where appropriate. This policy ensures that:

- It is easy for individuals to report problems.
- The information you give us is private and confidential.
- We are fair and impartial with all parties.
- Problems are resolved quickly.
- Consideration will be given to a variety of options.
- Legal remedies are used where appropriate.
- Anti social behaviour will not be tolerated.

Complaints

Impact recognises that things can go wrong and that anyone affected by our service should have a clear accessible route to resolving the problem. We aim to:

- Respond to your complaint quickly and to reply within five working days.
- If an agreement to resolve you complaint cannot be reached, Impact will provide advice and information regarding your next steps.

Customer Care

Impact's most important customers are its residents and Tenants. Impact is a provider of social housing and related activities. We work with many individuals and organisations. We aim to:

- Make the best use of our resources to meet the needs and expectations of our customers.
- Set quality standards to continually improve our service.
- Ensure that the staff through ongoing training deliver a high quality, customer focused service.

Copies of all the policies are available at your nearest Impact Housing Office.

TENANT INVOLVEMENT
HAVING YOUR SAY

Impact is keen to know what you think of your home and the service you get from the association. We aim to do this by regularly consulting you - by talking to you individually and informally, or more formally in groups at meetings, or by sending out information sheets or newsletters. We may also do surveys to find out what you think of us, and to help us make decisions about the sort of housing we provide, and the services we offer you.

But Impact also believes it should be doing more than just asking you for your views. We are committed to the idea of involving tenants in the running of the Association - giving you the chance to influence decisions which affect you. Rent levels, service charges, how you pay your rent, the repairs service, the standard and type of housing we provide, our lettings policy these are a few of the things you might want to discuss with Impact.

There are many ways you can take part in the running of Impact, including becoming a member of the Association, coming to committee meetings or by setting up a Tenants group. We will encourage the formation of Tenants Groups and help in running them, giving practical assistance with typing, photocopying, and providing use of a phone. In some areas where we have housing there are already active Tenant Groups. If you would like details of your local group, or you are interested in setting up a group please contact your local office. If you want to be fully involved in the running of Impact (e.g. you are interested in overall housing policies as well as things in your own neighbourhood), the Association has places for Tenant Representatives on its Board and Committees. If you would like to find out more about joining the Board please contact your local office. If you have any ideas on improving involvement of Tenants in Impact, or you would like to become a member of the Association, we will be very pleased to hear from you.

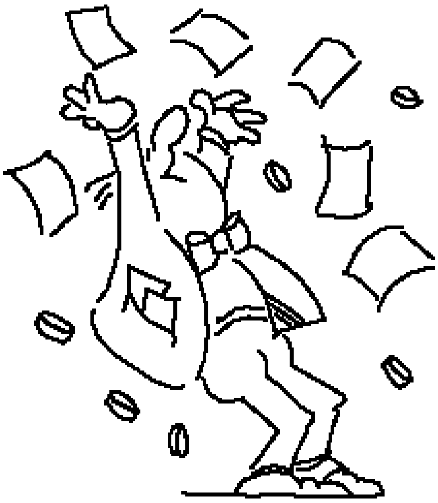
ABOUT IMPACT HOUSING ASSOCIATION

Housing Associations are a special kind of organisation. They exist to provide good housing at rents that everyone can afford - not to make profit like private landlords.

The Government gives a large part of the money that Housing Associations spend on modernising older houses, or building new ones, so they can be let at low rents to people in greatest need of decent homes.

Impact is a locally-based Housing Association setup in 1975 to house people in Cumbria. It is also a registered Charity.

More information about Impact and its policies on allocations and lettings, the repair and maintenance service, rent setting, tenant consultation and participation, and equal opportunities - are available from the local office.



What does Impact do?

We provide a mixture of different types of housing to rent, including flats and bungalows for elderly people, family houses, and shared houses or bedsits for single people. We also run several hostels. All our housing is in Cumbria, mainly in the districts of Allerdale, Carlisle, Copeland, Eden and South Lakeland.

Our staff, who manage our existing houses and organise the building or modernisation of our new housing, are based in three offices - one in Carlisle and two in Workington. The workers who repair and maintain our existing houses, and who convert or build the new ones, are not directly employed by Impact. We bring in outside companies to do this work, as and when we need them.

Where does the money come from?

Until 1989 all of the cost of building or modernising Impact's houses came from the Government, or occasionally from local councils. Now, Housing Associations only get part of the money from Government and have to borrow the rest, usually from banks or building societies. Part of the rent paid by tenants who live in housing developed using this private finance goes toward repaying the loans. Because this new system provides less grant from Government to cover the cost of building or modernising, it means that the rents are higher.

The money for running Impact for staff salaries, office running costs, repairing and maintaining our houses - comes from the rents tenants pay. The rents Impact charges are set at a level which covers these costs. People who became tenants of Impact before the 6th January 1989 have what are known as "Fair Rent" tenancies, with the rents set by an independent rent officer. But a change in the law made by the 1988 Housing Act means that new tenants have what are called "Assured Tenancies" and their rents are set by Impact without any independent control.

ABOUT IMPACT HOUSING ASSOCIATION

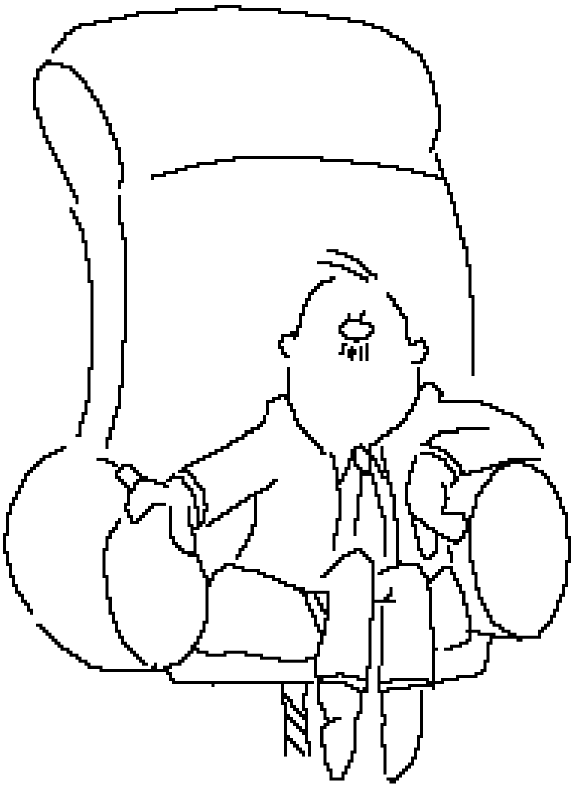
Who runs Impact

Impact is managed by a Board of volunteers (unpaid) who decide the policies of the Association and are responsible for employing the staff. The Board is made up of representatives from organisations Impact work with, tenants representatives and individuals with an interest in the work of the association. Members of the Board are elected at the Associations Annual General Meeting. The Board elect any sub committees such as Area Committees, the Finance Committee and the Human Resources Committee. The Association is 'owned' by our members who have each bought a £1.00 share. Members are individuals, tenants or organisations and have joined Impact because they agree with its aims and ethos. The formal benefit of membership is that members are allowed to vote at general meetings on major issues and are able to stand for election to the Board (or vote in elections for board members).

Becoming a Member of Impact

Any person can apply to become a member. We are particularly keen to receive applications from Tenants and other individuals from the communities where we work.

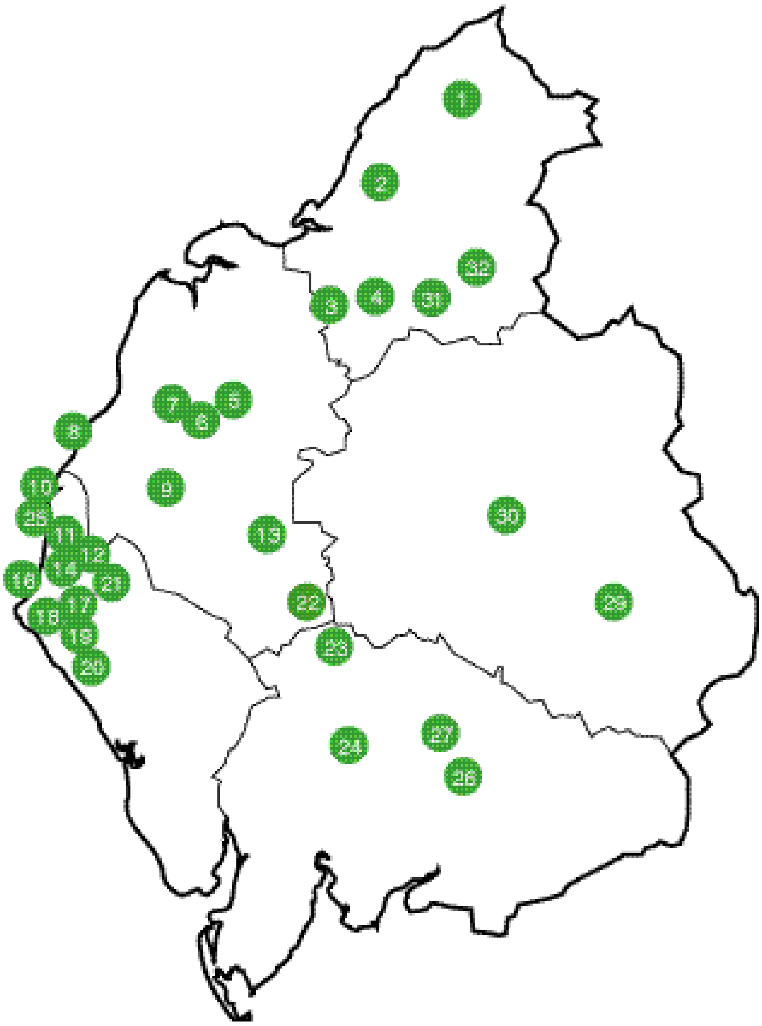
Further information on becoming a member can be obtained from your local Impact office.



ABOUT IMPACT HOUSING ASSOCIATION

Location of Impact Housing

1. Roadhead
2. Longtown
3. Great Orton
4. Carlisle
5. Wigton
6. Fletchertown
7. Aspartia
8. Maryport
9. Cockermouth
10. Workington
11. Distington
12. Pica
13. Keswick
14. Moresby
15. Hensingham
16. Whitehaven
17. Cleator Moor
18. Egremont
19. Calder Bridge
20. Eskdale
21. Frizington
22. Thirlmere
23. Ambleside
24. Windermere
25. Salterbeck
26. Kendal
27. Stavely
28. Kirkby Stephen
29. Appleby
30. Penrith
31. Hayton
32. Brampton



OTHER USEFUL INFORMATION

The Right to Acquire

The Right to Acquire is a scheme giving eligible Tenants of Registered Social Landlords (Impact), the Legal right to buy the home they currently rent.

To qualify for the scheme, a property must have been built or purchased by Impact Housing, funded on or after **1st April 1997** through a Social Housing Grant provided by the Housing Corporation or a Local Authority. This is subject to certain conditions.

A property transferred from a Local Council to a Registered Social Landlord on or after **1st April 1997** will also qualify for the scheme.

If the Registered Social Landlord (Impact) does not own the freehold of the property, the freeholder must also be a Public Sector Landlord for the property to qualify.

As well as occupying the property, you must also:

Have spent a total of two years as a Tenant or in accommodation provided by the armed forces.

Live in a house or flat which is a self contained property and is your only main home.

If you are interested in acquiring your property and you feel you are eligible, please contact your local Impact Housing Office.

The Right to Buy

Some Impact Tenants who live in homes transferred from the ownership of the Council and who were living in those homes at the time of transfer, may qualify for the Right to Buy scheme. This scheme allows you to buy your home at a discount depending on how long you have been a tenant. As with the Right to Acquire you must have been a tenant of a public landlord for at least two years, to qualify for the scheme.

Further details of both schemes are available from your local office.

Lodgers and Sub-Letting

A lodger is a person who shares part of your home, this person would be classed as being part of you family.

A Sub Tenant, unlike a Lodger, is someone who has an agreement to live in part of your home.

Before taking in any Lodger or sub letting any part of your home you will need to get written permission from Impact. You will need to tell us the name, age and sex of the intended lodger and which room they will occupy. A member of Staff will contact you to discuss your request.

Remember...

That you are not allowed to give an Assured or Secure Sub Tenancy on part of your home.

By taking in a Lodger or Sub Tenant, this may affect your state or Housing Benefit - ask your Housing Officer for further information.

OTHER USEFUL INFORMATION

Inheriting/Succession of Tenancy

If you die, another member of your family may have the right to take over the Tenancy. A husband or wife can take over their partner's Tenancy if they were living together at the time of the partner's death. Other members of your family who are 18 or older can take over the Tenancy if you die, provided they have been living with you 12 months before you die, and your house is their only main home. This applies to your parent or grandparents, your children, grandchildren, brother, sister, aunt, uncle, nephew or niece.

A Joint Tenant - someone who shares a Tenancy with another person - can take over as the sole Tenant if the other person dies or gives up their part of the Tenancy.

The Tenancy can only be passed on once. The inheriting Tenant has the same kind of Tenancy as you - if you have a Fair Rent Tenancy then the person who inherits the Tenancy from you will also be a Fair Rent Tenant.

Someone inheriting a Tenancy could end up under-occupying the home - a single person living alone in a three bedroom family house, for example. In this case, unless the person is the husband or wife of the Tenant who has died, Impact might move them to a more suitable accommodation between six and twelve months after they inherit the Tenancy.

Keys

When you become a Tenant of Impact Housing, you will be given a set of keys for the outside doors of your home.

We don't keep spare keys and if you lose your keys and a lock has to be changed or forced, you will be charged for the Repair.

Insurance - your belongings

Impact insures your home against fire or storm damage to its structure and against any injury to you or damage to your property caused by our negligence.

We do not insure any house contents unless they were supplied by Impact and remain our property.

It is most important that you arrange insurance to cover your belongings and house contents against any losses because of theft, fire, flood or damage.

The cost of such a Policy is low considering the cost of replacing all of your possessions.

Careline

Careline is an Emergency alarm system, which is fitted to some properties, usually for the elderly or disabled.

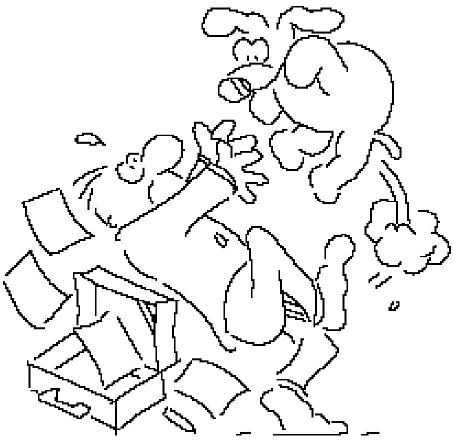
The Careline system allows you to get help in an emergency 24 hours per day.

If Careline is fitted to your home it will be operated via special pull cords located in each room or by a special telephone and remote control device.

A member of Staff will have shown how the Careline system works when you first moved in to your home.

If you are not sure how to operate the system or you think that you may require the Careline service please contact your local Impact Housing Office for further information.

OTHER USEFUL INFORMATION



Pets

Most people enjoy the company and entertainment provided by animals - but remember that your neighbours might not find your pet as charming as you do!

Please keep your pets under control at all times so they don't cause a nuisance.

In some of our housing, we have to impose a 'No Pets' rule because of the size and type of the accommodation. We don't allow cats or dogs in flats with shared entrances or at some of our housing schemes where they are more likely to cause a nuisance to other Tenants.

Access to information

Impact needs to keep information about all its houses and Tenants, so we can keep track of your rent payments, make sure repairs are done quickly and keep your home well maintained.

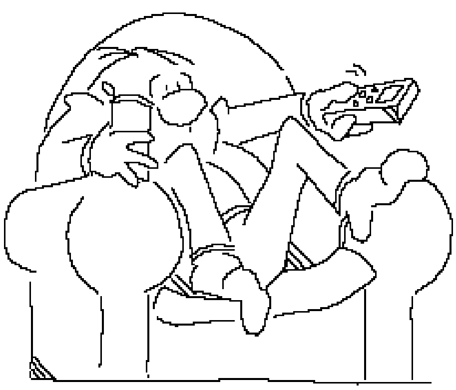
To make the keeping and checking of these records more efficient, they are now kept on computer.

By Law, you have the right to see the records kept about you on computer. If you want to see these records, please contact your Area Operations Manager, who will make an appointment for you to come to the Area Office.

According to Law, some information may not be shown to you, including information from another organisation, or from a person other than you or Impact Staff.

It is Impact's Policy to only keep information directly relating to your Tenancy, and we keep as little personal information as possible. All the information given to us is treated in the strictest confidence.

Information about you will not be shown to anyone else unless the Law demands it.



OTHER USEFUL INFORMATION

Useful Addresses and Telephone Numbers – West Cumbria Area

Electricity
Emergencies 0800 1954141

Gas
Emergencies 0800 111999

Water
Emergencies 0845 462200

HOUSING BENEFIT

Allerdale Borough Council
Housing Benefit Department,
The Town Hall, Oxford Street, Workington, Cumbria
Telephone: 01900 326333

Copeland Borough Council
Housing Benefit Department
The Council Offices, Catherine Street
Whitehaven, Cumbria
Telephone: 01946 852585

ADVICE CENTRES

Citizens Advice Bureau
3 Duke Street, Whitehaven, Cumbria
Telephone: 01946 693321

Citizens Advice Bureau
Arts Centre Annex,Vulcans Lane, Workington, Cumbria
Telephone: 01900 604735

Age Concern Allerdale/Copeland
Old Customs House, West Strand,
Whitehaven, Cumbria
Telephone: 01946 66669

Housing Ombudsman
Norman House, 105-109 The Strand,
London WC2R 0AA
Telephone: 020 7836 3630 Fax: 020 7836 3900

Rent Officer
Workington Library, Oxford St., Workington, Cumbria
Telephone: 01900 64064

BENEFITS AGENCY

Workington Office
Simon House,197-199 Vulcans Lane,
Workington, Cumbria
Telephone: 01900 608800

Whitehaven Office
Mark House, Strand Street, Whitehaven, Cumbria
Telephone: 01946 514400

SOCIAL SERVICES

Allerdale
Cumbria County Council, Social Services,
New Oxford Street, Workington, Cumbria
Telephone: 01900 325300
Enquiries: 01900 325325

Copeland
Cumbria County Council, Social Services, Sommerset
House, Duke Street, Whitehaven, Cumbria
Telephone: 01946 852800
Enquiries: 01946 852852

Useful Addresses and Telephone Numbers – Carlisle & Eden Area

Electricity
Emergencies 0800 1954141

Gas
Emergencies 0800 111999

Water
Emergencies 0845 462200

HOUSING BENEFIT

Carlisle City Council
Rickergate, Carlisle, Cumbria
Telephone: 01228 817000

Eden District Council
Treasurers Department
Town Hall, Penrith, Cumbria
Telephone: 01768 864671

ADVICE CENTRES

Benefits Advice Bureau
5 Old Post Office Court, Carlisle, Cumbria
Telephone: 01228 625250

Citizens Advice Bureau
Carlisle, Cumbria
Telephone: 01228 536814

Age Concern Carlisle
20 Spencer Street, Carlisle, Cumbria
Telephone: 01228 536673

Age Concern Eden
14 Devonshire Street, Penrith, Cumbria
Telephone: 01768 892700

Housing Ombudsman
Norman House, 105-109 The Strand,
London WC2R 0AA
Telephone: 020 7836 3630
Fax: 020 7836 3900

BENEFITS AGENCY

Carlisle
Rufus House, 5 Castle Street, Carlisle,
Telephone: 01228 829700

Eden
Voreda House, Portland Place, Penrith, Cumbria
Penrith: 01768 242500

SOCIAL SERVICES

Carlisle
Civic Centre, Rickergate, Carlisle,
Telephone: 01228 607080
Enquiries: 01228 607000

Eden
Friargate, Penrith, Cumbria
Telephone: 01768 242200
Enquires: 01768 2421242

OTHER USEFUL INFORMATION

Useful Addresses and Telephone Numbers – South Lakeland Area

Electricity
Emergencies 0800 1954141

Gas
Emergencies 0800 111999

Water
Emergencies 08457 462200

HOUSING BENEFIT

South Lakeland District Council
South Lakeland House, Lowther Street,
Kendal LA9 4DQ
Telephone: 01539 733333

ADVICE CENTRES

Citizens Advice Bureau
Kendal - Telephone: 01539 720112
Ambleside - Telephone: 01539 33919

Age Concern
Victoria House, Sandes Avenue, Kendal
Telephone: 01539 728118

BENEFITS AGENCY

Kendal
Kentmere House, 1 Blackhall Road,
Kendal LA9 4BS
Telephone: 01539 795000

SOCIAL SERVICES

County Offices
Kendal LA9 4RQ
Telephone: 01539 773300