

WFHA Tenants' Handbook

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About WFHA

Our social purpose

Our social purpose is to provide housing and support services.

Our vision

WFHA is working to deliver a future where everyone, in every community we serve, has a safe, truly affordable home and great life chances, in a society where they are valued and respected.

Our values

- We RESPECT people and communities through our belief in equality, inclusion and the value of diversity. We believe that structural inequalities in our society create systematic disadvantages. We are an anti-racist organisation with zero tolerance to discrimination.
- We EMPOWER people and communities by maximising strengths and opportunities and building resilience.
- We are AMBITIOUS, constantly improving, delivering better value for money and striving to provide more homes and services.
- We CARE about what we do, step up to take responsibility and are passionate about our social purpose and making a positive difference.
- We are HONEST, act with integrity and are accountable to our tenants, our partners and each other.

REACH. Oxford Dictionary definition:

(verb) 1. Stretch out so as to touch or grasp something.

2. Be able to touch something. 3. Arrive at or get as far as. 4. Achieve or come to a particular point or state. 5. Make contact with.

(noun) 1. The distance to which someone can stretch to touch something. 2. The extent to which someone or something --has power, influence or the ability to do something.

Welcome to your new home

We hope you will be very happy here.

During your recent sign-up with us, we talked you through your tenancy agreement, gave you local information about your scheme or estate, and answered your questions.

You will find more information in this handbook and on our website at <https://wfha.org.uk>

You are also welcome to speak to any member of our staff or contact us at the office.

Who are we?

WFHA is an independent, not-for-profit, Registered Provider of housing, based in the London Borough of Waltham Forest.

We provide homes for single people and families, and sheltered housing for people aged 55 and over.

We also provide a supported housing scheme for people with learning disabilities, as well as an award-winning scheme for people with autism.

Paying your rent

Your rent and service charges pay for the home you live in and the services we provide you with.

Your rent is due a week in advance – or a month in advance, if you pay monthly. You are responsible for paying your rent on time and in full.

We will give you a rent card, with all the details you need to pay your rent. Please call the office straight away, on 020 8524 6987, option 2, if you lose your card.

We will send you a rent statement every three months.

For all rent enquiries, phone us on 020 8524 6987, option 2, or email info@wfha.org.uk

Ways to pay

We give you lots of convenient ways to pay your rent.

Direct debit

The best way to pay your rent is by monthly direct debit from your bank account.

When you pay by direct debit, we will write to tell you before your rent is due to change. You don't have to contact your bank.

To move to direct debit, please complete and send the form on page 22. If you need more information, call us on 020 8524 6987, Option 2.

Standing order

To pay by monthly standing order, you will need to set this up with your bank. If you use online banking, you may be able to do this online.

When we write to tell you about a change to your rent, you will need to change your standing order.

Your bank statements act as proof of payment.

In local shops

You can pay your rent in cash, or by debit card, at any shop or garage showing the allpay sign. You will need take your rent card with you.

By phone

You can pay by debit card by phoning allpay's round-the-clock automated phone line on 0330 041 6497.

You can also pay by debit card if you phone our office on 020 8524 6987 during opening hours.

When paying by phone, you will need your rent card to hand.

Online and by text message

You can register and pay online on the allpay website. Go to www.allpayments.net

You can also register to pay by text, using your smartphone, if you first download the allpay app from their website.

You will need your rent card to hand to set up payments through allpay.

Housing Benefit and Universal Credit

You may be able to claim Housing Benefit or Universal Credit to help you pay your rent and service charges. Our staff can help you with the forms.

If you get Housing Benefit, you should ask your local authority to pay it directly to us. It will still be your responsibility to make sure they are sending enough to cover your rent. If they are not, you must pay us the difference.

If you get Universal Credit, your rent will not normally be paid directly to us. It will be your responsibility to use the money you get to pay your rent yourself.

You must tell us and the Housing Benefit office or the DWP immediately if you are claiming Housing Benefit or Universal Credit and your circumstances change.

Struggling to pay?

When you sign your tenancy agreement, you agree to pay your rent in full and on time.

If you later have problems, you should contact us straight away. We understand that life can be difficult when you are on a low income. We can assist you to get the help you need to maximise your income and sort out any debts.

We can also agree a payment arrangement with you – allowing you to repay any back rent in affordable regular amounts.

However, if you do not talk to us, or if you fail to keep to an arrangement, we can and will take legal action.

Make paying your rent your priority. Don't risk losing your home. If you are struggling, phone us on 020 8524 6987, Option 2.

Repairs and maintenance

We want every tenant to live in a home that is safe, warm, secure and well maintained.

If something in your home or a communal area needs repair, please tell us as soon as possible so we can assess it, prioritise it and arrange the right response.

How to report a repair

Report a repair by:

- calling the office on 020 8524 6987, Option 1 or
- sending an email to repairs@wfha.org.uk

If we cannot answer your call, please leave your name, address, phone number and brief repair details so we can call you back.

If your repair is an emergency, please use the emergency contact details below. If you smell gas, call the National Gas Emergency Service immediately on 0800 111 999.

When you report a repair, we will classify it by urgency, explain the expected timescale and ask our contractor to contact you if an appointment is needed.

If your repair is related to gas central heating and hot water, please contact our gas contractors directly on 01795 503365.

If your repair relates to electric heating and hot water, please contact WFHA directly via the repairs email or by contacting the office.

Emergency repairs outside office hours

Out-of-hours repairs are for emergencies only and are usually a make-safe service.

- For non-gas emergency repairs, call 020 8524 2822.
- For emergency gas heating or hot water repairs, call 01795 503365.
- If you smell gas or suspect a gas leak, call the National Gas Emergency Service immediately on 0800 111 999.

An emergency repair is one that puts health, safety or security at serious risk, makes your home unsafe, or could cause major damage. We may make the situation safe first and return later to complete the full repair.

Please only use the out-of-hours service for genuine emergencies. If the issue is not an emergency, we may ask you to report it during office hours.

Repair priorities and timescales

We prioritise repairs by urgency, health and safety risk, legal duties and household impact. Emergency repairs are attended within 24 hours, urgent repairs within seven working days and routine repairs within 28 working days. Awaab's Law hazards may require a different legal response.

Emergency repairs – 24 hours

Emergency repairs include:

- a burst pipe, flooding or serious leak;
- total loss of electricity, heating or hot water;
- a blocked toilet where there is no other toilet;
- security problems with external doors or windows; or
- structural damage, fire damage or another immediate safety risk.

Urgent repairs – seven working days

Urgent repairs include:

- minor plumbing leaks;
- faulty door entry systems or shared TV aerials;

- damaged stairs, handrails or unsafe flooring;
- a severe roof leak; or
- partial loss of electricity not caused by your own appliance.

Routine repairs – 28 working days

Routine repairs include:

- minor repairs to internal walls, doors, skirting boards, kitchens, bathrooms or floors;
- routine repairs to gutters, roofs and outside walls;
- minor repairs to fences, paths or garden gates; or
- minor work to exterior brickwork or rendering.

Damp, mould and hazards

Please report damp, mould, leaks, water penetration, cold rooms, overheating, electrical concerns, damaged structures, fire safety concerns or anything else that could affect health or safety. We will assess the issue and explain what happens next.

We will not assume damp or mould is caused by how you live in your home. We may give practical advice, but we will also look for underlying causes such as leaks, defects, ventilation, heating, insulation, drainage or other building issues.

Awaab's Law

Awaab's Law sets legal timescales for social landlords to investigate and make safe emergency and significant hazards in social homes, including damp, mould and wider health and safety risks identified under housing safety law.

If we become aware of a possible emergency hazard that presents an immediate and serious risk, we must investigate and complete the safety work needed to make your home safe within 24 hours.

If we become aware of a possible significant hazard, we must investigate it within 10 working days and give you a written summary within three working days of the investigation finishing. If safety work is needed, we will complete it within the required legal timescale and take steps to prevent the hazard recurring where required.

Please tell us if anyone in your household may be more at risk, for example because of age, disability, pregnancy, a health condition or another vulnerability. This helps us assess the risk and decide how quickly we need to act.

If we cannot make your home safe within the required timescale, we will consider temporary measures and, where necessary, suitable alternative accommodation until

the hazard has been made safe. We will consider your household's needs, including health, disability, caring responsibilities, children, pets where relevant, location, accessibility and the expected length of stay. We will keep you informed and aim to minimise disruption while protecting your health and safety.

Access to your home

Please keep repair, inspection and safety-check appointments where you can, tell us quickly if you need to rearrange, and clear the area around the repair so work can be done safely.

Who repairs what

In general, we are responsible for repairs to the structure of your home, communal areas, and fixtures and fittings we have supplied, unless the repair is needed because of damage, misuse or neglect.

You are responsible for minor day-to-day jobs, items you bring into the property, internal decoration and damage caused by you, your household or visitors.

If you are unsure whether a repair is your responsibility or ours, please contact us. We would rather you reported a concern than left a problem to get worse.

Your repair responsibilities

- changing standard light bulbs, fluorescent tubes, starters and smoke alarm batteries where the alarm is designed for tenant battery replacement;
- keeping extractor fans, trickle vents, shower heads, sinks, toilets, baths, showers and gullies clean and free from avoidable blockages;
- replacing minor items such as plugs, chains and toilet seats;
- bleeding radiators where you can do so safely;
- installing and looking after your own appliances and belongings properly;
- keeping your garden in good order where this is your responsibility; and
- arranging entry if you lose your keys, unless your tenancy or scheme arrangements say otherwise.

If we carry out work that is your responsibility, or the repair is needed because of misuse, neglect, vandalism or damage caused by you, your household or visitors, we may recharge you.

Examples of repairs or costs we may recharge include:

- avoidable blockages caused by food, fat, oils, wipes or unsuitable items;
- damage to doors, windows, locks, fixtures, fittings or communal areas;
- lost keys, lock changes or gaining entry where this is your responsibility;

- repairs to your own appliances, fixtures or improvements unless agreed otherwise; and
- clearing items, rubbish or belongings that should have been removed by you.

There is a repair responsibilities chart on our website with more detail about who is responsible for different types of repairs. Visit: <https://wfha.org.uk/repairs-and-maintenance/who-repairs-what/>

Gas servicing

If your home has a gas supply, the law says we must service it every year. This is to keep you and your family safe from carbon monoxide poisoning.

You will receive notification at the following timescales.

90 days prior to expiry

28 days prior to expiry

14 days prior to expiry.

It is important to note that it is your responsibility to contact the gas contractor directly to book a date and time that is convenient for you.

Prepare for the appointment by clearing space and making sure you have credit on any pre-payment gas and electricity meters. The contractor needs both.

The engineer will check the system and any gas appliances, including your cooker. If there are safety concerns, they may turn off the gas supply. We will follow up quickly and provide temporary heaters if needed.

If we can't access your home to carry out the safety check, we will take legal steps to get a court order.

The following section explains other safety checks and responsibilities that may apply to your home, building or shared areas.

Health, safety and building safety

Your safety matters to us. We carry out checks, servicing, inspections and repairs to help keep homes, buildings and shared areas safe. Please report safety concerns quickly and give us access for safety checks, inspections and repairs.

Please tell us straight away if something may affect health or safety, including concerns about gas, electricity, fire safety, water leaks, damp and mould, asbestos, lifts, communal areas, security or structural damage.

Gas safety

If your home has a gas supply, we will arrange an annual gas safety check. Please keep the appointment or contact us quickly if you need to rearrange. If you smell gas or suspect a gas leak, call the National Gas Emergency Service immediately on 0800 111 999.

Electrical safety

We carry out electrical safety checks where required and will arrange repairs if we find a problem with electrical installations we are responsible for. Please report damaged sockets, exposed wiring, burning smells, repeated tripping, water near electrics or any other electrical concern straight away. Do not carry out electrical work yourself unless you are qualified and have any permission needed.

Fire safety

We carry out fire risk assessments and fire safety checks where they are required. Please keep communal areas, corridors, stairs and escape routes clear. Do not wedge open fire doors, tamper with fire safety equipment or block entrances and exits. Tell us straight away about damaged fire doors, smoke alarms, emergency lighting, fire equipment or anything that could affect escape routes.

Asbestos

Some older buildings may contain asbestos in materials such as panels, tiles, textured coatings or pipe boxing. Asbestos is usually safe if it is in good condition and not disturbed. Please do not drill, sand, cut or remove materials unless we have given permission. Contact us before carrying out improvements so we can advise you.

Water hygiene

We manage water hygiene checks in communal systems where they apply. Please report problems such as no hot water, unusual smells or colours in the water, low water temperature, leaks or water tanks that appear damaged or uncovered.

Lifts and shared equipment

Where a building has lifts, door-entry systems, alarms or other shared safety equipment, we will arrange servicing, inspections and repairs where required. Please report faults straight away and follow any safety notices or temporary instructions we provide.

Access for safety checks

We need access to your home for legal safety checks, inspections and urgent repairs. We will give reasonable notice where we can. If you repeatedly do not give access for

essential safety checks, we may have to take legal action to protect you, your household and your neighbours.

Building safety information

If your building has specific safety arrangements, such as fire procedures, evacuation arrangements or resident information for higher-risk buildings, we will tell you what applies to your home or scheme. Please read any safety information we provide and contact us if anything is unclear.

If you feel your safety concerns are not being taken seriously, please ask to speak to a manager or use our complaints process.

Quality, feedback and complaints

We monitor repairs through contractor contact, estate inspections, tenant feedback, follow-up calls and post-inspections of some completed repairs.

After a repair is completed, we may ask whether you are satisfied. Your feedback helps us improve the service and manage contractor performance.

If you are unhappy with the repairs service, please tell us so we can try to put things right. You can use our complaints process if you remain dissatisfied, or send a compliment if you received good service.

Equality, diversity, inclusion, belonging and accessibility

We want everyone to be treated fairly, respectfully and with dignity.

We are committed to equality, diversity, inclusion, belonging and accessibility in the way we provide homes and services. We reject unlawful discrimination, value diversity and want tenants and service users to be respected, included and able to access our services fairly.

These commitments reflect our REACH values: respect, empowerment, ambition, care and honesty.

WFHA is an anti-racist organisation with zero tolerance of discrimination, harassment, victimisation or unfair treatment. We will take concerns seriously and respond appropriately.

The Equality Act 2010 protects people from discrimination, harassment and victimisation because of age, disability, gender reassignment, marriage or civil partnership, pregnancy or maternity, race, religion or belief, sex, or sexual orientation.

Fair access to services

We recognise that people have different needs, circumstances and experiences, and that some face structural barriers or overlapping disadvantage. We use tenant feedback, service learning and equalities data to help keep services fair, accessible and responsive.

We collect and use equalities information carefully and in line with data protection requirements. We use anonymised information to monitor outcomes and improve services.

Reasonable adjustments and accessible communication

If you need support to access our services, please tell us. We can consider reasonable adjustments, such as a different format, preferred communication method, extra time, help from an advocate or representative, or support to use online services.

Where reasonably possible, we can provide information in accessible formats, including large print, translated information, easy read, accessible digital documents or other support depending on your needs.

Respectful behaviour

We expect everyone to treat others with dignity and respect. Harassment, hate incidents, abuse, victimisation or discrimination by tenants, household members, visitors, staff, contractors, partners or anyone acting on our behalf is not acceptable.

Staff, contractors and suppliers

We expect staff, Board and committee members, volunteers, contractors, consultants, suppliers and partners to work in line with our equality, diversity, inclusion and belonging commitments.

If you believe you have been treated unfairly, experienced discrimination or need an adjustment to access our services, please contact us. You can also use our complaints process if you are unhappy with our response.

Our service standards

Our promise to you

Our tenants are at the heart of what we do. These service standards explain what you can expect from us as your landlord. They apply wherever you live, whatever type of tenancy you have and whatever type of home you live in.

We want our services to be respectful, fair, accessible and reliable. We will listen to tenant feedback, complaints and compliments, and use what we learn to improve.

How we will communicate with you

- We will answer your call as quickly as we can, greet you politely and tell you who you are speaking to.
- We will ask security questions when needed to protect your personal information.
- If you leave us a voicemail, we will respond by the end of the working day where possible. If we are away from the office, our message will say when we will return your call.
- If you write to us or email us, we will acknowledge this within two working days and aim to give you a full response within 10 working days.
- If we need longer to look into something properly, we will let you know why and tell you when you can expect a response.
- If the person you contact is away, we will tell you who else can help while they are unavailable.

Tenant portal and digital services

- Our secure tenant portal is available 24 hours a day and can help you manage your tenancy.
- You can use it to report a non-emergency repair, check your rent account, print a rent statement, give us feedback, make a complaint, update some household information and take part in engagement activities.
- If you need help to use the portal, please contact us on 020 8524 6987, Option 4.

Appointments and visits

- Our office is not normally open for drop-in visits. If you need to speak to us in person, please contact us and we will arrange an appointment.
- We will try to keep appointments on time and let you know as soon as possible if we need to rearrange.
- If you need a reasonable adjustment, an interpreter, information in an accessible format or extra support for an appointment, please tell us.

Rent services

- We will make it as easy as possible for you to pay your rent and will explain your payment options when your tenancy starts.
- We will send you a rent card within five working days of your tenancy starting.
- We will send rent statements every three months, and you can ask for one sooner if you need it. You can also access rent information through the tenant portal.
- We will give you 28 days' notice of any annual rent change.
- If service charges may change, we will consult you where required and give you 28 days' notice before introducing changes.

Allocations, lettings and re-housing

- We will make sure homes meet our agreed letting standard before they are let.
- We will give you a copy of your tenancy agreement and this handbook when your tenancy starts.
- We will visit you within six weeks of you moving into your new home.
- If you apply for a transfer within WFHA, we will process your application within 20 days. If you are accepted onto our transfer list, we will contact you if a suitable property becomes available.

Repairs, adaptations and planned works

- We will respond to repairs according to how urgent they are. Emergency repairs will be attended within 24 hours, urgent repairs within seven working days and routine repairs within 28 working days. Some hazards, including serious damp and mould, may need a different legal response.
- We provide an emergency make-safe service outside normal office hours.
- Contractors visiting your home or scheme should carry identification. Please ask to see it before letting anyone in.
- If we plan major works or improvement programmes, we will tell you in advance and give you opportunities to have your say where appropriate.
- If you request an adaptation because of a disability, we will acknowledge your request in our normal response timescale. We will complete approved minor adaptations up to £1,000 ourselves. For larger works, we will help with referral to the appropriate external service.

Estate standards

- We will remove reported large bulk rubbish within five working days.
- We will carry out regular estate inspections. We will let tenants know when inspections are taking place so you can join us where possible.

- We will arrange communal repairs and agreed estate improvement works in line with our repairs timescales.
- We will remove offensive or hate-related graffiti as quickly as possible and prioritise it because of the harm it can cause.

Keeping you safe

Your safety is very important to us. If you have concerns about the safety of your home, your building or the area where you live, please tell us so we can assess the situation and take action.

- We will carry out annual gas safety inspections in homes with a gas supply.
- We will carry out periodic electrical testing in homes and communal areas.
- We will carry out fire risk assessments, health and safety inspections and other safety checks where they are required.
- If you report hate crime, anti-social behaviour, harassment or domestic abuse, we will contact you as quickly as possible and in any event by the end of the next working day.
- We will work with you and, where appropriate, other agencies to agree an action plan and support you.

We will share information about how our services are performing so tenants can see how we are doing and hold us to account.

If you are not sure who to contact, please call us on 020 8524 6987 Option 2, or email info@wfha.org.uk and we will help direct your enquiry.

Complaints and compliments

We welcome complaints, compliments and feedback because they help us improve.

We will deal with complaints fairly and quickly, explain what we can do, put things right where we have made a mistake, and use learning to improve services.

If you need help to complain, or need information in another format or language, please tell us. We can make reasonable adjustments and can accept a complaint from someone acting for you with your permission.

What is a complaint?

A complaint is when you tell us you are unhappy with our service, something we did, or something we failed to do. This can be about WFHA, our staff, contractors or anyone acting on our behalf.

A service request is when you ask us to provide a service or put something right for the first time, such as reporting a repair. If you are unhappy with our response, handling or timescale, you can make a complaint.

We will only refuse to investigate or escalate a complaint where there is a valid reason. If this happens, we will explain why in writing and tell you how to contact the Housing Ombudsman Service. Examples may include where:

- legal proceedings have already started;
- the complaint is about something that happened more than 12 months ago, unless there are exceptional circumstances; or
- the same matter has already been considered under WFHA's complaints process.

If we do not accept your complaint, you can contact the Housing Ombudsman Service for advice.

How to make a complaint or send a compliment

You can make a complaint, give feedback or thank us for good service by:

- telling us in person
- writing to our office
- emailing any member of staff, or
- using our complaints email address: complaints@wfha.org.uk

If you send us a compliment, we will acknowledge it within five working days, share it with the relevant team or contractor, and record it.

How we will handle your complaint

We have a two-stage complaints process. We will acknowledge your complaint within five working days and confirm what we understand it to be about.

We will try to resolve issues early, but we will not use informal handling to delay or avoid recording a complaint. If you tell us you are unhappy with our service, we will treat it as a complaint unless there is a valid reason not to.

We understand that complaints can be stressful. We will make reasonable allowances if someone is upset or frustrated and will not treat a genuine complaint, query or criticism as unacceptable behaviour. If behaviour becomes abusive, threatening, violent, unreasonably persistent or prevents proper investigation, we may use our Unacceptable Behaviour Policy.

You can contact the Housing Ombudsman Service for free, independent advice at any point during the complaints process.

Stage 1: our first response

At Stage 1, we will investigate your complaint and send you a written response within 10 working days of acknowledging it.

Our response will explain what we considered, what we found, whether we uphold your complaint, any action we will take, and how to escalate if you remain unhappy.

Stage 2: review of our response

If you are not satisfied with our Stage 1 response, you can ask us to move your complaint to Stage 2 within 28 days. You do not need special wording, but it helps if you tell us what you remain unhappy about and what outcome you want.

We will acknowledge your Stage 2 request within five working days. A senior person who was not directly involved in the Stage 1 decision will review your complaint.

We will send our Stage 2 response within 20 working days of acknowledging your request to escalate. This is the final stage of WFHA's complaints process.

If we need more time at either stage because your complaint is complex, we will explain why, give a new response date and provide Housing Ombudsman Service contact details.

After Stage 2, if you are still unhappy, you can ask the Housing Ombudsman Service to consider your complaint.

The Housing Ombudsman Service

The Housing Ombudsman Service is free, independent and impartial. You can contact the Ombudsman for advice at any stage and ask it to investigate after you have completed WFHA's complaints process.

You can do this:

- online using the Housing Ombudsman's online complaint form at: www.housing-ombudsman.org.uk
- by email only if you already have an existing Housing Ombudsman case and need to send an update;

- by phoning: 0300 111 3000, or
- by writing to:

The Housing Ombudsman strongly encourages new complaints to be made using its online complaint form. It does not accept new case enquiries by email.

Housing Ombudsman Service

PO Box 1484

Unit D, Preston PR2 0ET

You do not need to go through a councillor, MP or anyone else before contacting the Housing Ombudsman.

We will report on complaints, outcomes and learning so tenants can see how complaints help improve services.

About your tenancy

Your tenancy or licence agreement explains your rights and responsibilities.

Your agreement is a legal document between you and WFHA. It explains the home you are renting or occupying, the rent and any other charges, your rights and responsibilities, and our rights and responsibilities as your landlord. This handbook gives extra guidance, but it does not replace your agreement.

If you are unsure what type of agreement you have, or what a term in your agreement means, please contact us. We will do our best to explain it clearly.

Types of agreement

Secure tenancies

Some WFHA tenants have secure tenancies because their tenancy started before 15 January 1989.

A secure tenancy does not have a fixed end date. You have the right to stay in your home as long as you keep to the conditions of your tenancy. If we ever need to ask the court to end a secure tenancy, we must have a legal reason and provide evidence.

For secure tenancies, rent is set through the fair rent system. This usually involves applying to the Rent Officer to register a fair rent, and you may have the right to appeal the decision.

We cannot normally change the main conditions of your secure tenancy without your written agreement, unless the law allows or requires a change.

Assured tenancies

WFHA usually issues assured tenancies for general needs homes, unless a different agreement is appropriate for a particular scheme or circumstance.

An assured tenancy does not have a fixed end date. You have the right to stay in your home as long as you keep to the conditions of your tenancy. If we need to ask the court to end an assured tenancy, we must have a legal reason and provide evidence.

For assured tenancies, rent is usually reviewed each year in line with government and regulatory requirements.

We cannot normally change the main conditions of your assured tenancy without your written agreement, unless the law allows or requires a change.

Licence agreements

Some people may have a licence agreement instead of a tenancy. This may apply in specific schemes or circumstances, including some supported housing or temporary arrangements.

A licence gives you permission to occupy the accommodation, but your rights and responsibilities are different from those of a tenant. Your licence agreement will explain what applies to you.

For example, if you occupy a single room or shared accommodation, we may sometimes need to move you to another room or space in line with your agreement.

Helping you keep your home

We want tenants to be able to stay in their homes and sustain their tenancies. If there is a problem, such as rent arrears, nuisance, anti-social behaviour, damage or another breach of the tenancy agreement, we will usually try to work with you first and consider any support needs or vulnerabilities in your household.

We will only serve notice or apply to court for possession where there is a legal reason, sufficient evidence and it is appropriate to do so. Examples may include serious or persistent rent arrears, false information given when applying for a tenancy, serious nuisance or anti-social behaviour, criminal or illegal use of the home, serious damage, or another serious breach of the tenancy agreement.

If you are worried about keeping to your tenancy agreement, please contact us early. It is usually easier to help before a problem becomes serious.

The next section summarises some of the main rights and responsibilities in your agreement.

Key rights and responsibilities

This is a summary of some important rights and responsibilities.

Your tenancy or licence agreement contains the full terms that apply to you. If you are unsure about anything in this section, please contact us before making changes or decisions about your home.

Joint tenancies

If two or more people sign the tenancy agreement, each tenant is responsible for the whole rent and for meeting the tenancy conditions. This means we can ask any joint tenant to put things right if the rent is not paid or the agreement is breached.

Rent and service charges

You must pay your rent and service charges on time and in full. If you are struggling to pay, please contact us early so we can talk through your options and any support that may be available.

Who can live in your home

We let you a home that is suitable for your household. Please tell us if your household changes. You must not allow your home to become overcrowded.

Lodgers and subletting

If you are a secure or assured tenant living in general housing, you may be able to take in a lodger or sublet part of your home, but you must ask us first and get written permission. We will explain what information we need and whether your type of tenancy or scheme allows it.

We will not usually give permission for a lodger if you live in sheltered housing. Taking in a lodger or subletting part of your home may also affect benefits, rent, council tax or other responsibilities, so please get advice before going ahead.

You must not move out and let someone else live in the whole of your home. This is housing fraud and can have serious consequences, including losing your tenancy and possible legal action.

Using your home as a business

Your home should mainly be used as your home. If you want to run any business, paid work or regular trading activity from your home, please contact us first. We will consider whether it is allowed under your agreement and whether it could affect neighbours, safety, insurance, planning rules or the building.

Home improvements

If you have a secure or assured tenancy, you may be able to make certain home improvements, but you must get our written permission before starting work. This helps us check safety, asbestos, permissions, future maintenance and whether any conditions should apply.

Right to repair

Some secure tenants may have a statutory right to have certain small urgent repairs completed within set timescales. If this applies, we will explain what the right covers, what timescale applies and what happens if the repair is not completed in time.

Mutual exchange

If your tenancy gives you the right to exchange, you may be able to swap homes with another social housing tenant. You must get written permission from both landlords before making any arrangements to move. A mutual exchange can affect your tenancy rights, so please ask us for advice before agreeing a swap.

Succession rights

Succession means someone may have the right to take over a tenancy after a tenant dies. The rules depend on the type of tenancy, the wording of the agreement, the relationship to the tenant and whether there has already been a succession. If you think you may have succession rights, please contact us as soon as possible so we can explain what information we need.

There are special rules for joint tenancies, sheltered housing, under-occupation and some family members. We will look at each case carefully and explain our decision in writing.

Assignment

You can only assign your tenancy in limited circumstances, such as through certain court orders, a permitted mutual exchange or another situation allowed by law and your agreement. Please contact us before making any arrangements, as assigning a tenancy without permission may put your tenancy at risk.

The next section gives practical advice about living in your home and looking after your neighbourhood.

Living in your home

Our advice is designed to help you make the most of your home.

When you live in our property, we expect you to keep it in good condition and report on any repairs that are our responsibility.

When you move out, you must leave your home cleared and in good condition.

Stay safe in your home

You can find more detail in the Health, safety and building safety section. These practical reminders can help keep you, your home, your building, scheme or neighbourhood safe:

- give us access for repairs, inspections and safety checks;
- keep communal areas, corridors, stairs and escape routes clear;
- keep fire doors closed and do not wedge them open;
- make sure you know and follow any fire procedures for your scheme or estate;
- and
- report safety concerns, damaged safety equipment or blocked escape routes as soon as possible.

Contents insurance

We insure the building you live in, including the walls, floors, doors, windows, and fixtures and fittings in communal areas. We do not insure your possessions, or your internal decoration.

We recommend taking out contents insurance to cover you for damage or loss caused by fire, burglary and flooding.

Damp, mould and condensation in your home

Damp, mould and condensation can affect health and wellbeing, so please tell us as soon as you notice signs such as mould growth, damp patches, musty smells, water staining, peeling wallpaper, wet walls or persistent condensation.

We will respond to all reports of damp, mould and condensation. We will investigate the cause, consider the seriousness of the problem and arrange any repairs, treatment,

advice or follow-up action needed. This may include checking for leaks, defects, ventilation, heating, insulation, drainage, roof or gutter problems, or other issues with the building.

Where condensation is part of the issue, the following steps may help reduce moisture and improve air movement in your home:

- use extractor fans, trickle vents or windows where it is safe and practical to do so;
- keep internal doors closed when cooking or bathing to reduce moisture spreading through your home;
- cover pans when cooking and avoid drying clothes on radiators where possible;
- keep your home heated as steadily as you reasonably can, if you are able to do so;
- leave space behind furniture where possible so air can move around external walls; and
- tell us if fans, windows, heating, insulation or other parts of your home are not working properly.
- report persistent condensation, recurring mould or damp patches even if you have already tried these steps.

These steps can help reduce condensation, but they do not replace our responsibility to investigate damp, mould and condensation reports, diagnose the cause and arrange reasonable repairs or improvements where needed. We will treat you fairly and consistently, and we will not assume the problem is caused by how you live in your home.

If damp, mould or condensation continues, comes back after treatment, or gets worse, please report it again straight away so we can reassess it and decide what further action is needed.

If we carry out treatment or repairs, we may arrange an aftercare visit or follow-up contact to check whether the problem has improved and whether any further action is needed.

If you or anyone in your household has a health condition, disability, is pregnant, is very young, older, or may be more affected by damp and mould, please tell us. We will take this into account when assessing the risk and deciding how quickly we need to act.

Keeping a pet

Before keeping any kind of pet, except a guide dog, you must ask for our permission in writing.

We can also take back our permission if you are not a responsible pet owner. For example, you must not let your pet foul communal areas or gardens. Dogs must be kept on a leash at all times within communal areas including communal gardens and must be exercised off of estate grounds.

Home improvements

If you would like to make improvements to your home, you must first ask our permission. You must not start work without it.

We will ask for details about what you want to do and write with our decision. We will not say no without giving you a good reason.

Sometimes we will say yes, but with conditions. For example, we may ask you to put the property back the way it was before you leave.

We need to make sure your home will not be harder to let in future. But there may also be safety considerations. Sometimes, there is asbestos hidden in parts of a flat. It is not dangerous unless it's disturbed. We can advise you about this.

If you would like to make improvements:

- call us on 020 8524 6987, Option 1 or
- email us at info@wfha.org.uk

Subletting and lodgers

Most of our non-sheltered tenants have the right to take in a lodger or sub-let part of their home (see page 11).

You must write to us for our permission first and you must not overcrowd your home. Be aware also that when you charge a lodger rent, this can affect your Housing Benefit or Universal Credit.

Moving out and letting the whole of your home is a criminal offence.

Parking

Please drive and park considerately while in or around your estate or scheme. We will let you know about any local parking rules or permit schemes.

Communal gardens

We use gardening contractors to keep communal gardens tidy, but feel free to ask us if you would like a small section to work on yourself.

Being a good neighbour

Please do your bit to make your neighbourhood a peaceful and safe place to live in.

Make sure that everyone associated with your household uses the communal facilities properly and keep your neighbours in mind.

We house a wide range of people, but with a bit of ordinary goodwill there is no need for neighbours to get into disputes.

At the same time, we take anti-social behaviour very seriously.

Anti-social behaviour and hate incidents

Everyone has the right to feel safe and enjoy their home and neighbourhood.

We take anti-social behaviour, harassment and hate incidents seriously. These behaviours can affect people's safety, wellbeing and ability to enjoy their home and neighbourhood.

Your tenancy agreement says you must not cause nuisance, annoyance, harassment, alarm or distress to other people. You are also responsible for the behaviour of people who live with you and anyone visiting your home.

We will make it as easy as possible to report concerns, keep you informed about your case and take prompt and appropriate action where we can.

Our approach is based on prevention, early intervention, support and enforcement. We will try to prevent problems where possible, act early when concerns are reported, offer support where this may reduce risk or harm, and use enforcement where it is necessary, proportionate and supported by evidence.

What is anti-social behaviour?

Anti-social behaviour, often called ASB, is behaviour that has caused, or is likely to cause, harassment, alarm or distress. In housing, it can also include behaviour that causes nuisance or annoyance connected to someone's home or neighbourhood.

- threats, intimidation, harassment or violence;
- hate incidents, hate crime or discriminatory harassment;
- persistent noise nuisance;
- vandalism, graffiti or damage to property;
- drug use or drug dealing;
- cuckooing, where someone takes over another person's home to exploit them, use the property for drugs, weapons, sexual exploitation, unlawful occupation or financial abuse;

- rowdy, aggressive or threatening behaviour in shared areas;
- fly-tipping, misuse of communal areas or behaviour that makes an estate unsafe; and
- repeated behaviour that seriously affects another person's wellbeing or ability to enjoy their home.

We may treat ASB as low, medium or high level depending on what happened, the impact and the risk. We aim to respond to low-level ASB within five working days, medium-level ASB within three working days and high-level ASB within one working day.

Some behaviour may be annoying but may not be treated as ASB, such as everyday living noise, children playing, one-off parties, occasional dog barking, minor personal disagreements or normal household activity. We will still listen and explain what we can and cannot do.

Hate incidents and harassment

A hate incident is behaviour that someone believes is motivated by hostility or prejudice because of disability, race, religion or belief, sexual orientation, transgender identity, sex, age or another personal characteristic. Hate incidents and hate crime can include verbal abuse, threats, harassment, intimidation, damage to property, offensive graffiti, online abuse or physical violence.

We have zero tolerance of hate incidents, harassment and discrimination. We will take reports seriously, consider the impact on you and work with the police, the Council and other agencies where needed.

What you can do

If it is safe and appropriate, you may want to speak calmly to the person causing the problem, as they may not realise the impact of their behaviour. Do not do this if you feel unsafe, threatened or worried that it could make the situation worse.

If someone is in immediate danger, call the police on 999. If a crime has happened but it is not an emergency, call the police on 101.

Please report ASB, harassment or hate incidents to us as soon as you can. Tell us what happened, when and where it happened, how long it lasted, who was involved, how it affected you and whether anyone else witnessed it. If it is safe to do so, keep notes, photos, recordings, messages or incident diary entries. We will keep clear records of reports, actions and decisions.

For noise nuisance, you may also need to contact the Council's noise or environmental health service. If the issue involves crime, threats, violence, hate crime or immediate risk, please report it to the police as well as telling us.

What we will do

We will listen to you, take your report seriously and consider the impact on you and your household. We will assess the risk, including whether there are repeat incidents, safeguarding concerns, hate-related behaviour, cuckooing, domestic abuse, modern slavery, criminal activity or any vulnerability that may affect the support needed.

Where appropriate, we will agree an action plan with you and keep you informed about progress. The action we take will depend on the evidence, seriousness, risk, ASB level and what outcome is realistic.

- give advice and agree practical steps with you;
- ask you to keep incident records, use diary sheets or provide other evidence where this is safe and appropriate;
- contact the person causing the problem, where it is safe and appropriate;
- consider warning letters, acceptable behaviour agreements or other early intervention tools;
- offer mediation where both sides agree and it is suitable;
- work with the police, Safer Neighbourhood Team, Waltham Forest Council, ASBRAC, Problem Solving Partnership meetings, social care, mental health services, safeguarding services, other landlords or community safety partners where needed;
- make referrals or help you access support services, including Victim Support, hate crime support, safeguarding services, substance misuse services or mental health support where appropriate;
- use tenancy enforcement or legal powers where this is appropriate, proportionate and supported by evidence, such as injunctions, notices, possession action or closure powers in serious cases; and
- take urgent action if there is a serious risk to safety.

We may also give you information about Victim Support. Victim Support can be contacted on 08 08 16 89 111 or through www.victimsupport.org.uk.

We may not be able to stop every problem immediately, but we will explain what we can do, what evidence is needed and what other agencies may be able to help.

ASB Case Review

If you have reported persistent ASB and feel that agencies have not dealt with it properly, you may be able to request an ASB Case Review, previously known as the Community Trigger. This is a multi-agency review involving organisations such as the Council, police and housing providers where the local threshold is met.

In Waltham Forest, the ASB Case Review is usually for people who have reported separate ASB incidents at least three times in the last six months, or made multiple reports about the same issue, and believe the response has not resolved the problem. We can tell you how to find the Council's ASB Case Review process if this may apply to you.

Domestic abuse

Everyone has the right to feel safe at home and in their relationships.

WFHA has zero tolerance for domestic abuse. We are committed to helping people affected by domestic abuse feel safe, supported and protected. We will not disadvantage you because you have experienced abuse.

Domestic abuse is not only physical violence. It can be a single incident or a pattern of behaviour used by one person to control, frighten, harm or isolate another person they are personally connected to. This can include partners, ex-partners, relatives, carers or people who share parental responsibility for a child. People do not have to live in the same home for behaviour to be domestic abuse.

What domestic abuse can include

Domestic abuse can include:

- physical or sexual abuse;
- violent or threatening behaviour;
- controlling or coercive behaviour, such as monitoring, isolating, intimidating or making someone feel afraid;
- economic abuse, such as controlling access to money, rent, benefits, phones, transport, work or essential items;
- psychological, emotional or verbal abuse;
- harassment, stalking or intimidation;
- technology-facilitated abuse, such as tracking someone, monitoring messages, using cameras or smart devices to control or frighten them;
- so-called honour-based abuse, forced marriage, female genital mutilation, modern slavery or abuse linked to cultural, family or community pressure; and
- abuse after a relationship has ended.

Domestic abuse can happen to anyone. It disproportionately affects women and girls, but men, LGBT+ people, older people, disabled people and people from any background, faith, culture or community can also experience domestic abuse. Everyone

will receive the same level of support from WFHA. Abuse is never the fault of the person experiencing it.

Children who see, hear or experience the effects of domestic abuse are recognised as victims in their own right. If children are affected, we will consider their safety and wellbeing and may need to involve safeguarding services so they can receive the right support.

Domestic abuse is a breach of tenancy if someone uses the home, or their relationship with someone in the home, to abuse, threaten, control or harass another person. We will take reports seriously and consider what action we can take as a landlord.

The support we offer

If you are experiencing domestic abuse, you can speak to any member of WFHA staff. We will listen, take you seriously, respond sensitively and supportively, and put your safety first. We will not judge you or pressure you to take action you are not ready to take.

Every case is different. We will tailor our response to your circumstances and needs, explain the options available to you, and provide interpreting or translation support if you need it.

We will ask how and when it is safe to contact you. We will not contact you in a way that could put you at more risk. Please tell us if any phone numbers, email addresses, letters, visits or messages are not safe for you.

We will treat what you tell us sensitively and confidentially. There may be times when we need to share information to protect you, a child or another person from serious harm, or where the law requires us to do so. Wherever possible, we will explain this to you.

We will assess risk with you as early as possible and agree a safe way to stay in contact. We will usually only act with your consent. The main exceptions are where we believe a child is at risk, someone is at high risk of serious harm, or the law requires us to share information.

If there is a high risk of harm, we may discuss a referral to the Multi-Agency Risk Assessment Conference, known as MARAC. MARAC is a meeting where agencies share information and agree actions to help improve safety. We will discuss this with you wherever possible.

If you want to stay in your home and it is safe to consider this, we may look at practical safety measures such as emergency repairs, lock changes, fireproof letterboxes, stronger locks, window or door security, or other target hardening measures.

If you cannot safely stay in your home, we can help you seek specialist advice, refuge accommodation, emergency accommodation, homelessness assistance, legal advice

or other rehousing options. WFHA has limited stock in a small area, so we may need to work with the local authority and specialist services to find the safest option for you.

Where appropriate, and with your safety in mind, we may consider action against the person causing harm. This could include tenancy enforcement, legal action, support with evidence gathering, or telling you about legal protections such as non-molestation orders and occupation orders.

With your agreement where possible, we can help you contact specialist domestic abuse services, the police, social care, safeguarding services, legal advice, housing options or other agencies that may be able to support you.

Getting help

If you or someone else is in immediate danger, call the police on 999. If you cannot speak, follow the emergency operator's instructions. If it is not an emergency, call the police on 101.

In Waltham Forest, WFHA works with the Council, police, social care, safeguarding services, Solace Women's Aid, the Violence Against Women and Girls team, MARAC and other partners where this is needed. Working together helps agencies support safety and reduce harm.

National support services

National Domestic Abuse Helpline, run by Refuge: 0808 2000 247. This is a free, confidential 24-hour helpline. You can also visit www.nationaldahelpline.org.uk for live chat and safety information.

Men's Advice Line: 0808 801 0327. This is a confidential helpline for men experiencing domestic abuse.

Galop LGBT+ Helpline: 0800 999 5428. This service supports LGBT+ people experiencing abuse or violence.

Specialist domestic abuse support may also include Solace Women's Aid, Ashiana, Kiran, IMECE, East European Resource Centre, Southall Black Sisters and Stay Safe East. These services provide different types of specialist support, including support for women, children, disabled people, deaf people, LGBT+ people and people from specific communities. We can help you find the most appropriate service if it is safe for you to speak to us.

If it is safe to do so, you can also speak to us by calling 020 8524 6987 Option 2 or emailing info@wfha.org.uk. Please tell us if it is not safe to leave messages, send letters, visit your home or contact you in a particular way.

Safeguarding

Everyone has the right to live safely, free from abuse, neglect and exploitation.

Safeguarding means protecting children, young people and adults at risk from harm, abuse, neglect or exploitation. WFHA staff are trained to recognise concerns, listen carefully and take appropriate action, with safety as the first priority.

Where safe and appropriate, we will support people to protect themselves, keep their independence and be involved in decisions that affect them.

Safeguarding may involve tenants, household members, children, visitors, staff, contractors or members of the public where WFHA believes someone may be at risk.

Our approach is based on six principles: empowerment, prevention, proportionality, protection, partnership and accountability.

If someone is in immediate danger, call the police on 999. If a crime has happened but it is not an emergency, call the police on 101.

Abuse, neglect and exploitation can take many forms, including:

- physical abuse, such as hitting, pushing, rough handling, inappropriate restraint or misuse of medication;
- sexual abuse or sexual exploitation;
- psychological or emotional abuse, including threats, intimidation, humiliation, coercive control or isolation;
- financial or economic abuse, such as theft, fraud, pressure over money, rent, benefits, property or a will;
- neglect, including not receiving necessary care, food, medication, support or access to health services;
- self-neglect, where someone is not able to look after their own basic needs, health, home or safety;
- hoarding that creates a serious health, safety or fire risk;
- discriminatory abuse, harassment or hate incidents linked to a person's protected characteristics;
- domestic abuse, including coercive control, honour-based abuse and abuse by a partner, ex-partner, family member or carer;
- modern slavery, trafficking, forced labour, cuckooing, which is explained below, or exploitation by another person or group;
- mate crime, where someone pretends to be a friend so they can exploit, abuse or take advantage of a person;

- female genital mutilation, known as FGM; and
- organisational or institutional abuse, where poor practice, neglect or abuse happens within a service or care setting.

Cuckooing and exploitation

Cuckooing is when someone takes over another person's home to exploit them or others. This may include using the home to store or deal drugs, store weapons, carry out sexual exploitation, stay without permission, or financially abuse the tenant.

If exploitation is suspected, especially where children may be involved, we will consider an immediate referral to safeguarding services and the police.

What you can do

If you are worried about yourself, a child, another tenant, a neighbour or someone else, please tell someone. You do not need to be certain. If something does not feel right, it is better to raise the concern so help can be considered.

You can contact WFHA by:

- phoning us on 020 8524 6987; Option 2
- speaking to any member of staff;
- pulling your alarm cord, if you have one and need urgent help; or
- writing to us or sending an email to info@wfha.org.uk.

We will listen, take your concern seriously and try to understand what support is needed. We will usually seek consent before sharing information or making a referral, but may need to share information without consent if a child is at risk, an adult is at serious risk of harm, someone may be unable to protect themselves, a crime may have happened, another person is at risk, or the law requires us to do so.

Adults who have capacity have the right to make their own choices. We will respect this wherever possible, while also acting where risk is serious, another person is at risk, or there is a legal duty to intervene.

Local safeguarding contacts

- For adult safeguarding concerns in Waltham Forest, contact the adult safeguarding team without delay where there is suspicion or evidence of abuse. You can also contact WFHA and we can help identify the right safeguarding route.
- For concerns about a child or young person, contact the Waltham Forest Multi-Agency Safeguarding Hub, known as MASH, on 020 8496 2310 or email MASHrequests@walthamforest.gov.uk.
- For out-of-hours urgent social care concerns, call 020 8496 3000.

If you are unsure who to contact, tell us and we can help identify the next step or contact safeguarding services where needed.

If a safeguarding referral is not made, we may still keep the situation under review, agree other support where possible and record the reason for the decision.

How we will respond

We may ask questions to understand the risk, support needed, the person's wishes, safety, communication needs and any reasonable adjustments.

Where appropriate, we may work with safeguarding services, social care, health services, the police, domestic abuse services, mental health services, fire safety services or other agencies to reduce risk and support the person affected.

We may be asked to share information, provide support, help with communication needs, attend meetings or contribute to an agreed safeguarding plan. We will cooperate with safeguarding enquiries and continue support where appropriate.

We will handle safeguarding concerns sensitively and share information only where needed. Our aim is to help people stay as safe as possible while respecting their rights, choices and dignity.

Getting involved

Your voice helps shape our services.

We want tenants to feel respected, listened to and able to influence the services they receive. Getting involved can help us improve services, strengthen communities and make sure decisions reflect different needs, experiences and voices.

We will try to make involvement opportunities accessible and inclusive. If you need support, a reasonable adjustment, information in another format, or a different way to take part, please tell us.

Ways to get involved

You can get involved in different ways, depending on your interests, time and circumstances. This may include:

- responding to tenant surveys and consultations;
- joining tenant meetings, panels, focus groups or service reviews;
- taking part in estate inspections or giving feedback about your scheme or neighbourhood;

- commenting on policies, service standards or changes that affect tenants;
- telling us what is working well and what needs to improve;
- raising complaints or compliments so we can learn from your experience; and
- helping to build community spirit through tenant-led activities.

We will use tenant feedback, complaints, compliments, service data and equalities information to help us understand what matters to tenants and whether our services are fair and accessible. Where possible, we will tell tenants what we have heard and what we have changed as a result.

We will also share information about our performance, learning and service improvements so tenants can see how we are doing and hold us to account.

Tenant scrutiny and consultation

We may invite tenants to scrutinise services, review performance, comment on policy changes, take part in consultations or help us improve how we work. We welcome involvement from tenants with different backgrounds, experiences and perspectives.

Community involvement

We encourage tenant-led activities that help people connect, share views and improve where they live. This could include informal tenant groups, community events, scheme activities or local improvement ideas.

If you would like to get involved, suggest an improvement, set up a tenant activity or find out about current opportunities, please contact us. We will do our best to support inclusive, respectful and accessible involvement.

Access to information

We want to be open with tenants about how we manage homes and services.

Tenants have a right to clear information about their landlord, home and services. WFHA will provide relevant information fairly, promptly and lawfully, while protecting personal information, confidentiality, safety and information we cannot share.

The Social Tenant Access to Information Requirements, or STAIRS, are being introduced in stages. From 1 October 2026, we will maintain a publication scheme so tenants can find key information more easily. From 1 April 2027, tenants and authorised representatives will be able to make written requests for recorded information about the management of WFHA social housing.

Information we will publish

Our publication scheme will cover the required classes of information, including governance and decision-making, spending, housing stock management, performance, housing services, lists and registers, and social housing management.

We may share information through our website, tenant communications, printed materials, office access arrangements or other accessible channels. We will review and update the publication scheme regularly.

Asking for information

When the formal request duty comes into effect, tenants or authorised representatives will be able to make written requests for relevant recorded information about the management of their social housing. Requests will need enough detail to help us find the information. If we need clarification, we will contact you as soon as possible.

If you need support to make a request, please tell us. We can provide reasonable help with accessibility, language, literacy, disability or vulnerability needs.

We will normally respond to STAIRS requests within 30 calendar days. If we can extend this timescale, we will tell you before the original deadline, explain why and give a new response date.

STAIRS applies to recorded information we already hold. It does not require us to create new records where recorded information does not already exist.

STAIRS requests are separate from requests for your own personal information, complaints and routine service requests. Requests for personal information will usually be handled as subject access requests under data protection law.

When information may be withheld or redacted

We will share as much information as we reasonably and lawfully can. Sometimes we may need to withhold information or remove parts of a document to protect personal data, privacy, confidentiality, information security, safeguarding, legal privilege, commercial sensitivity, investigations, crime prevention or detection, or because another law prevents disclosure.

If only part of a document needs to be withheld, we will normally provide the rest with the relevant parts removed. We will explain the broad reason where we can.

If you are unhappy with our response

If you are unhappy with our publication scheme or how we handle an information request, you can ask us to review our response. Where possible, someone who was not responsible for the original decision will carry out the review.

We will aim to complete the review within 30 calendar days and explain the outcome in writing.

If you remain unhappy after the review, we will tell you how to contact the Housing Ombudsman Service or any other route available under the STAIRS framework.

Transfers and home swaps

Options for moving to a new rented home.

People want to move for many reasons, but WFHA has a limited number of homes. More than half of our tenants live in sheltered or supported housing, so it can be difficult to offer other residents a move.

Getting a transfer

Only a small number of our homes become vacant each year. When this happens, the Council has nomination rights to most of our empty properties.

To qualify for a transfer, you need a strong reason to move. We give priority to tenants who are under-occupying or have a medical need, but even high-priority applicants may wait a long time.

You can apply by completing the transfer application form (see page 23) and sending it to our office with any supporting medical information. You can also scan and email the form to info@wfha.org.uk.

We do not offer transfers to people who owe us rent.

Mutual exchanges

If your family needs a larger home, you may also want to consider a mutual exchange.

A mutual exchange means swapping homes with another social housing tenant, including a tenant of another landlord. You must have written permission from both landlords before you move.

When you swap homes, you may also swap tenancy rights. Make sure you understand the tenancy you will have before agreeing to exchange. You are welcome to ask us for advice.

You can find a swap partner by signing up to a national online scheme called HomeSwapper (go to www.homeswapper.co.uk). This service is free for our tenants, because we are a partner organisation.

Once you have found a swap partner and visited each other's homes, contact both landlords. Do not make moving arrangements until both landlords have given permission.

To ask our permission, complete our mutual exchange form (see page 25) and return it to the Housing Services Team.

We have the right to refuse permission if you:

- owe us rent
- have broken your tenancy agreement
- have been involved in anti-social behaviour, or if
- your home is the wrong size for your swap partner.

We will give you our decision within six weeks.

Ending your tenancy

Things to remember as you plan your move.

If you decide to move from your home, remember to:

- give at least four weeks' notice
- pay all the rent you owe
- leave the property in good condition
- hand over all keys
- contact your energy and other suppliers, and
- give us your new address.

Notice period

Use the termination of tenancy form (see page 27) to give us four weeks' written notice. Your tenancy will end on a Sunday, but you can return the keys by noon on the following Monday.

If you have to move out in an emergency, contact the Housing Operations Team as soon as possible.

Your rent account

You must pay your rent until the end of your notice period, including any arrears. If arrears are linked to Housing Benefit, you are responsible for resolving this with the Council.

If you paid your rent in advance, ask for a refund.

Property condition

When you give notice, we will inspect your home so we can plan any work needed before it is re-let. You must complete any repairs that are your responsibility and leave the property in reasonable condition.

You must take all your belongings and clear out any rubbish when you leave. You must not take any of our fixtures and fittings with you. If we have to sort out anything that is your responsibility, we will pass on the cost to you.

Energy providers

Tell your energy companies, and your phone provider if you have a landline, that you are moving. Give gas and electricity readings on the day you move out so your final bills are accurate.

You do not need to get your electricity or gas cut off, but please switch off your supply.

Keys

You must return all keys to our office in person by 12 noon on the Monday your tenancy ends. Please do not post keys through the letterbox.

If you do not return the keys, we will have to charge you for changing the locks.

Forwarding address

We will ask for your new address in case we need to contact you about anything.

Consider getting the Post Office to redirect your mail. Get a redirection form at your local post office, or set one up online at www.royalmail.com/personal/receiving-mail/redirection

Ending a tenancy as next-of-kin

Information for the family member or friend of a tenant who has died.

Clearing out the flat

You can take the time you need to clear the flat, but rent and service charges will continue until the keys are returned. Please speak to a member of the Housing Team about your plans.

Please clear all personal items, including furniture. Ask staff if you are unsure whether something belongs to WFHA. You may also need to contact Social Services to collect loaned items such as bathing equipment or trolleys.

If we have to pay to remove any items, we will pass the cost back to you.

Housing Benefit and Council Tax payments

You must tell the Council the date your friend or family member died.

Housing Benefit payments stop at the end of the week following the tenant's death. Full rent and service charges will be due from that point, but no further Council Tax should be payable.

Utilities and phone

Contact the electricity and gas suppliers to give final meter readings at the end of the tenancy. You should also arrange for any landline phone to be disconnected.

You will need to pay any money still owed.

Rent payments/refunds

Our rent periods end on a Sunday. We will stop charging if you return the keys by noon on Monday. Otherwise we charge for another week.

If too much rent has been paid, write to us to request a refund and tell us where and to whom the refund should be sent. Please include a copy of the death certificate and proof that you are the right person to make the claim.

Returning the keys

When you return the keys to our office, we will ask you to sign a form to end the tenancy and to pay any outstanding rent and charges.

Useful contact details

For further information, go to our website at <https://wfha.org.uk/tenants/ending-a-tenancy-as-next-of-kin/>

Services for older people

Sheltered accommodation

Our sheltered housing schemes are designed for people aged 55 and over who want to live independently in their own flat, with added peace of mind from an alarm system and housing-related support from WFHA staff.

Our larger schemes have communal facilities, which may include a laundry and communal lounge. These spaces give tenants opportunities to meet, take part in activities, hold events and connect with others in the community.

Most new sheltered housing tenants are referred to us by the Council, but we also keep a waiting list. If you would like to know more about sheltered housing, please contact us and we will explain how referrals, waiting lists and available options work.

Independent living

Our Independent Living Co-ordinators provide an intensive housing management service for sheltered housing tenants. The service usually operates from 9am to 5pm, Monday to Friday. The frequency of contact will depend on your needs and the arrangements at your scheme, and may be daily, twice weekly or weekly.

During visits, your Independent Living Co-ordinator can:

- give general advice about independent living;
- help you maintain your tenancy;
- give basic advice about benefits and help you find support with forms;
- help you access additional support where appropriate; and
- signpost you to debt, money or other specialist advice services if you need them.

Out-of-hours support

Sheltered housing tenants have access to 24-hour emergency support through a community alarm system monitored by a control centre.

Each flat has an alarm unit. We can also provide a pendant alarm if you need one.

This means you can call for help quickly in an emergency. A trained call handler will answer, assess what support is needed and arrange the appropriate emergency assistance.

Please contact us if you would like a copy of our easy read guide to the alarm service.

Mobility scooters and motorised wheelchairs

We recognise that mobility scooters and motorised wheelchairs can help tenants stay independent, get out into the community and make the most of their home and scheme.

If you want to keep, use, store or charge a mobility scooter or motorised wheelchair at one of our schemes, you must ask us for permission first. We will consider requests fairly and will not refuse permission unreasonably where it is safe and practicable, but we must also protect health, safety, access and fire safety for everyone.

You must not store or charge mobility scooters, motorised wheelchairs or chargers in communal areas, corridors, stairways, entrances, escape routes or anywhere they could cause an obstruction or fire risk.

You are responsible for using your scooter or motorised wheelchair safely and legally, keeping it in good condition, maintaining any insurance or legal requirements that apply, following any permission conditions we give you, and making sure it does not put other tenants, visitors, staff or contractors at risk.

If you already have a mobility scooter or motorised wheelchair and are unsure about storage, charging or permission, please speak to your Independent Living Co-ordinator or contact the office for advice.

Door locks and chains

Please speak to us before adding extra door locks, bolts or chains to your front door. In an emergency, staff or emergency services may need to reach you quickly, so we need to make sure any extra security is safe and suitable.

If you have questions about sheltered housing, alarm equipment, mobility scooters or motorised wheelchairs, welfare visits or support available to you, please contact us on 020 8524 6987, Option 2 or speak to a member of staff at your scheme.

FORMS

Direct debit

Transfer

Mutual exchange

Termination of tenancy

Contact us at:

Waltham Forest Housing Association

Libro Court Office
2A Larkswood Road
Chingford
London E4 9DY

Check out our website: www.wfha.org.uk

telephone: 020 85246987

email us at: info@wfha.org.uk

Registered Office
Waltham Forest Housing Association
31 Church Hill
London
E17 3RU