



Welcome to your new home

Making a difference by providing
quality homes for people in housing need



Welcome to your new home!

Circle VHA is very happy to welcome you to your new home. We hope that you will be able to create a home that is happy, where there is respect and safety for you and your family. Along with your Letting Agreement, keys and other materials we are pleased to present you with this tenant handbook. The aim is to inform our tenants about Circle VHA, some aspects of the tenancy agreement, the responsibilities of Circle VHA and the tenant, and what we aim to achieve as an approved housing association.

The handbook is divided into seven brief sections and in a form that we hope is readable and presentable. If you think there is anything that we have left out or if you have any questions, comments or suggestions on how the information could be better presented, please provide us with your comments.

Please note that this tenant handbook is for information purposes only. It is not intended as a legal interpretation of the rights, responsibilities and conditions of any Circle VHA Letting Agreement. For a full understanding of the conditions of the letting, tenants should consult their own letting agreement and/or contact the Circle VHA office.





Getting my new apartment has changed everything about my life from the moment I get up in the morning to the moment I go to bed at night.

Janet, The Chocolate Factory, Dublin 8



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About Circle Voluntary Housing Association

Circle VHA was established in 2003. It is an autonomous, Irish voluntary housing association with approved status from the Department of the Environment, Heritage and Local Government. It has charitable status from the Revenue Commissioners and is affiliated to The Irish Council for Social Housing. It is a legally incorporated company limited by guarantee.

Circle VHA was established with the support of Circle Anglia Housing Group, one of the larger social housing landlords in England, who manage over 60,000 units of social housing. They have extensive experience of mixed tenure management, urban regeneration, the development of social, affordable and private housing, and the provision of an extensive range of supported services and accommodation. Circle Anglia provides its advice and expertise on an ongoing basis to us.

Circle VHA's vision is 'Making a difference by providing quality homes for people in housing need'. Our mission is 'to create and deliver quality homes and innovative, integrated housing solutions for individuals and families in Ireland. As a socially responsible housing association Circle VHA will actively engage with its tenants, other residents and local agencies to create socially responsible, environmentally acceptable and sustainable communities.'

Our work is made possible by funding provided by the Department of Environment, Heritage and Local Government which is administered by local authorities. We work in partnership with local authorities to meet local social and affordable housing need.

The Board of Directors of Circle VHA has considerable expertise and experience in areas such as housing policy and development, management and finance. The directors are volunteers who are not directly responsible for the direct delivery of our housing services. They do have ultimate responsibility for good governance, and the achievement of our mission. They are paid no fees or other earnings by Circle VHA. The chief executive and staff are responsible for the delivery of services to our tenants/residents and the achievement of our mission. We also aim to work with our tenants/residents to achieve our mission.

'Making a difference by providing quality homes for people in housing need'



Chapter 2

The Letting Agreement and your home

The Letting Agreement is a formal legal contract between your landlord, Circle VHA, and you, the tenant. When you become a tenant of Circle VHA we give you the right to occupy the property as your home. Some letting agreements may be for a fixed term. Circle VHA acquires properties with the financial support of the DEHLG or manages properties on behalf of a local authority. The property remains in the ownership of Circle VHA or the local authority. Both you and Circle VHA are legally obliged to comply with the conditions specified in the Letting Agreement.

Circle VHA responsibilities

Keep to the terms of the letting agreement

- Provide adequate notice of rent or service charge increases
- Provide regular rent statements
- Provide adequate notice to quit
- Complete repairs which are our responsibility (See Chapter 3)
- Carry out cyclical maintenance
- Have insurance for the property (only the structure, not the contents)

Tenant's responsibilities

Keep to the terms of the letting agreement

- Your home must be your main place of residence
- Pay rent and service charges, if applicable, weekly in advance
- Provide details of your household income every year for rent assessment by the date requested
- Maintain the property (and garden if applicable) and complete repairs which are your responsibility
- The property and garden area cannot be used under any circumstances for business purposes
- The property or any part of it must not be sub-let
- You may not carry out any alterations, improvements or additions to the property that would affect the structure of the building
- You may not pass the occupancy of your home to anyone without the prior consent of Circle VHA
- You must give four weeks written notice should you wish to surrender your tenancy

Transfers

While transfers are not a right, Circle VHA will consider requests within the framework of available accommodation, the changing accommodation needs of a tenant and the following criterion:

1. Increase in family size
2. Decrease in family size
3. Medical needs
4. Social difficulties

A tenant will not be considered for a transfer if he/she is in rent and/or service charge arrears. We may support a tenant to arrange a transfer with a local authority.

Mutual Transfer of tenancy with a local authority tenant

This is possible if both the Circle VHA tenant and the local authority tenant propose a mutual transfer. The above criterion applies. Both the local authority and Circle VHA have to agree to the transfer and approve each applicant. A Garda Clearance Check will also be required.



Sole/Joint Tenancy

For a sole tenancy to be transferred to a joint tenancy, the following will be taken into account:

1. The sole tenant and proposed applicant will need to apply in writing
2. The rent account must not be in arrears
3. The property must be the main place of residence
4. That there have been no breaches of the Letting Agreement in the past
5. The new tenant must have a Garda Clearance Check undertaken before they can become an authorised joint tenant
6. If the tenancy becomes a joint one, then both tenants are responsible for the rent and any arrears accrued

Succession Rights

The following outlines the basis of potential succession rights.

- Where there is a joint tenancy, and one tenant dies, the tenancy automatically reverts to the surviving tenant.
- Where a sole tenant dies, Circle VHA has the right to take back the property. A key factor in this consideration here may be the size of the property, whether the property has been specially adapted and the accommodation needs of the next of kin who have requested use of the property.
- Circle VHA will consider granting a new tenancy to a member of his/her immediate family where, for example the family member used the dwelling as their normal place of residence for, at a minimum, the preceding 6 months.
- Succession is not an automatic right. Each application is considered subject to acceptance of and compliance with the terms and conditions of the Tenancy Agreement.

Can I be placed on the Local Authority Housing waiting list

No. While you are a Circle VHA tenant you are not eligible to be on the Local Authority waiting list. You are considered to be adequately housed and therefore not in housing need

Can I buy my Circle VHA house/apartment?

No. The current Government policy is that Circle VHA tenants cannot buy their house/apartment; the dwelling is for rental only.

A tenant of a voluntary housing association, who is in occupation of a dwelling for more than one year and who surrenders the dwelling for re-letting is eligible for the same benefits as a local authority tenant returning their houses/apartments. Contact the local authority about this. These include:

- The mortgage allowance scheme
- Exemption from income limits for the shared ownership scheme
- Exemption from income limits for the 1999 affordable housing scheme
- Exemption from the income limits for local authority house purchase loans

Circle VHA's role as a responsible social housing landlord

While the Letting Agreement defines the core relationship between landlord and tenant, Circle VHA strongly believes in the need to engage with tenants, other residents and local agencies. This is to enable the creation of socially responsible and sustainable communities. Circle VHA operates in the context of existing social policies and legislation that apply to all adult and child citizens in the State and which establish rights, protection and responsibilities.

Circle VHA therefore has developed policies on the basis of being socially responsible, enabling our housing schemes to be safe places for both adults and children. We also provide support and assistance to help sustain tenants in their home if they are experiencing personal or social difficulties. Examples of this where Circle VHA may respond or become involved include money management, child protection and welfare issues; mental health; addiction problems and domestic violence. We work in partnership with other agencies in order that individual supports and community based services can be delivered to our tenants. Circle VHA will work with the tenant in a confidential manner. Our policies in such areas are available to tenants.

Circle VHA aims to facilitate tenant/resident involvement and responses to social needs and issues that arise in the estate and locality by engaging with the tenants/residents and liaising with the relevant statutory and voluntary agencies. We want tenants and residents to get involved in creating safe and sustainable communities by working with us and other agencies to enable those aims to be achieved.

Customer Care

Circle VHA aims to provide a quality housing service to our tenants. We want our tenants to live in good quality homes, to have security and be able to develop their abilities and to engage positively in society. We aim to treat you with respect and dignity. So as a tenant you can expect us:

- To treat you with respect and courtesy.
- To be honest and authentic with you.
- To meet you at the agreed time and inform you if we are delayed.
- To respond to your concerns regarding your home as quickly as possible.
- To efficiently respond to your letters, emails within 5 working days.
- To respond to phone calls and to return calls within 24 hours.
- To treat all complaints seriously and responsively.
- To provide you with information and explain documents and procedures that we have.
- To meet you in offices which are clean, tidy, and accessible, where possible.
- To respect your privacy and confidentiality wherever possible.

Confidentiality

The information we keep on file about you is confidential. Circle VHA policy is not to share information with third parties and if we only do so if it is with your consent. There are some exceptional circumstances where we will disclose information about you. For instance

- We will give information to An Garda Síochána if they are investigating serious crime.
- We will give information to the HSE or Garda Síochána if there is a child protection issue or a serious risk to someone.



What do we expect from you?

- To treat our staff and contractors with respect and courtesy.
- To be honest and provide us with the correct information about your circumstances, your income and other information that we may need within the time requested.
- To keep appointments with staff and external contractors at the agreed time and to give us advanced notice if you cannot make an appointment.
- To provide us with feedback about what we are doing well and not doing well. This will assist us to improve the quality of our services.

Complaints Procedure

Circle VHA is committed to delivering a good quality service to our tenants. If you are dissatisfied with an aspect of this service or are unhappy with our policies and procedures, we want to hear from you. You should contact the Housing Officer responsible for your scheme. He/she will try to address and resolve the complaint you have made. A complaint is not a disagreement with, or refusal to accept a regulation or policy which Circle VHA applies.

If you are still not satisfied or if the complaint is about a member of staff, you can make a formal complaint, filling out our Complaint Form. The Chief Executive will aim to address the complaint within 10 working days.

If you are still not satisfied with the outcome of your complaint, you may appeal to a subcommittee of the Board for further investigation. A copy of the Complaints Procedure is available on request.



Chapter 3

Maintenance and repairs responsibilities

Circle VHA aims to provide all our tenants with an efficient repairs and maintenance service and to perform planned and cyclical maintenance to our properties in order to keep the dwelling in good condition. We inspect each of our properties each year.

New houses/apartments

All new properties are inspected for defects prior to handover; however it is normal for small repairs to emerge as the property is occupied. These are known as defects or snags. The defects or snagging period is the time in which the builders who constructed the properties are responsible for all repairs. This period may vary from 6 to 12 months. Please work with us to ensure that all repairs are completed within the defects period.

How to deal with repairs during the defects period

- During the first weeks in your home please write down all problems in your home on a Snags Sheet which has been given to you when you signed up for your tenancy.
- Please contact your Circle VHA Housing Officer regarding the identified snags
- Emergency repairs such as leaking pipes, electrical faults, should be reported immediately to our office.
- Do not report the repairs directly to the builder- even if they are still working on site. Please inform us and we will report the defects to the designated contact of the builder.
- You must allow or arrange access for the Circle VHA staff or contractors to carry out repairs.
- We will inspect the property prior to the expiry of the defects period so that any outstanding defects can be identified and corrected.

After the defects period

When the defects period is over all new repairs must be reported to the Circle VHA office. Please use this Handbook to check whether the repair is your responsibility or a Circle VHA responsibility.

Repairs and redecoration

Before we offer an existing property to a new tenant we will inspect it and carry out gas and electrical safety checks. We will also do any general repairs and have the unit cleaned before you move in. Decorating your home is your responsibility and we may give you an allowance for this when you move in.



Circle VHA repairs responsibilities

Circle VHA is responsible for the structural repairs to our rented properties. This includes repair to the following:

- Foundations, Roofs, Walls, Floors
- Heating and electrical facilities
- Window sills and frames
- Ceilings
- Plaster work
- External doors
- Gutters
- External drains and pipes
- Toilet bowls, baths and sinks
- Boundary walls or fences provided by Circle VHA

Circle VHA will undertake all of these repairs – provided they become defective due to fair wear and tear and not as a result of malicious damage.

Tenants repairs responsibilities

You are responsible for the regular care, repair and internal decoration of your home. Examples of repairs and maintenance both inside and outside your home that you as a tenant are responsible for include:

- Damage to windows and doors that is not as a result of normal wear and tear
- Replacement of broken glass in your home
- Locks and bolts replacement and/or additional installations
- Replacement of locks and keys in event of lost keys
- Skirting board replacement
- Plumbing including cleaning of gully traps and waste pipes from baths and sinks, replacement of cisterns, washers, stoppers and repairs to leaking or dripping taps
- Electrical sockets and fuses (except main fuses)
- Light fittings/light bulbs
- Repairs to or replacement of showers, plugs, toilet seats, cupboards, wardrobes, kitchen units, including kitchen doors, hinges, handles, locks, catches, and drawers
- Unblocking sinks, toilets, baths
- Minor cracks to plaster
- Pest control
- Control and care of private gardens including grass verges at front of dwelling
- Allowing Circle VHA staff and contractors access to the property to inspect and carry out repairs

Re-chargeable Repairs

If repairs emerge which are your responsibility, that we have to correct because you are unable or unwilling to do so, you will be charged for the cost of the repairs. These are known as re-chargeable repairs. Where a tenant is unable to carry out such repairs due to disability or old age for example, Circle VHA may carry out these repairs on the tenant’s behalf and charge the tenant for this work.

You should report any structural repair or maintenance issue directly to the Housing Officers on site or to the central Circle VHA office. All reports of repairs are logged when they are received and are categorised under the following headings:

Repairs type and maintenance response

The following is a summary of repair categories and our commitment to respond to identified requests.

Emergency repairs – works to be completed within 24 hours.

These repairs are carried out where there could be a danger to life. The following would fall into this category:

- Smoking electrical fuse board
- Faulty electrical sockets
- Tiles falling off a roof of a dwelling
- Burst pipes
- No drinking water
- No heating in cold weather

Urgent repairs – works to be carried out within 5 working days.

These repairs are carried out where there is a risk of serious damage to the dwelling. The following would fall into this category:

- Leaks to bath, shower or sink unit
- Empty water tank/no hot water
- Repair to Heating System

Routine repairs – works to be completed within 15 working days.

These are repairs that require attention but can wait until emergency and urgent repairs have been completed. The following would fall into this category:

- Broken/cracked toilet cistern
- Repairs to intercom system

Cyclical repairs – works carried out at regular intervals

These maintain the property in good condition. The following would fall into this category:

- External painting
- Leaking gutters
- Rotten fascia boards
- Annual servicing of the gas boiler

Circle VHA aims to carry out all repair and maintenance works as quickly and efficiently as possible. Repairs can be reported in person or by calling the central Circle VHA office between 9.00am – 5.30pm Monday to Friday, phone number 01 4072110 / 2112. Please note that Circle VHA does provide an evening or weekend maintenance service for emergencies as defined above. The ‘Out of Hours’ number is 086 3323 724.

In the event of gas, electricity or water emergencies, contact the relevant service provider. (See Useful Contacts section page 34 for emergency repair phone numbers).

Easy guide to making a repair

Step 1:

- Contact the local Circle VHA Office or the Central Circle VHA Office
- Give details of your name, address and contact telephone numbers
- Give details of the maintenance problem
- Give times when you will be at home or when you want to make an appointment

Step 2:

The central Circle VHA office will decide the priority of the repair and issue a works number and pass it on to the contractor.

Step 3:

You must arrange reasonable access to the property

Step 4:

When the repair is completed you will be asked to sign the works order form confirming that the work has been completed. You may also be required to fill in a Tenant Satisfaction Form

Note: If you employ a contractor directly you will be liable for the cost of the repair

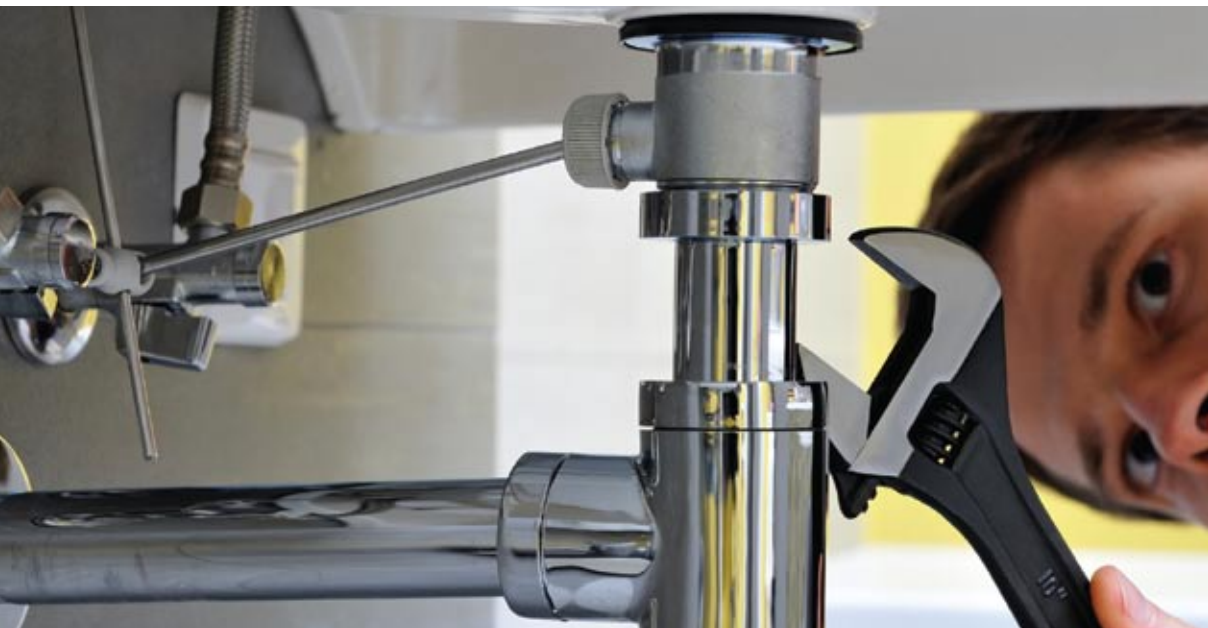
What if I am not satisfied with the repair service?

Let us know quickly if a repair is not completed within the time allowed or if you are not satisfied with the work that has been done or the service provided. We will investigate all complaints to ensure the work is carried out to a good standard without any further delay.

Inspections

Some works will require inspections before the repair work can be ordered. We may also seek quotes from external contractors.

Circle VHA carries out an annual inspection of our properties once a year. This inspection is undertaken in consultation with the tenant.



Improvements – making alterations to your home

You may carry out alterations to your home only when you have our permission in writing. You must write in with your request and you must not start work before getting permission. Circle VHA will review each request individually; however the following guidelines will generally apply:

- No structural changes can be made such as knocking through or removing walls
- No fencing or walls can be allowed at the front of the property particularly if these were designed as open plan estate
- Fencing or walls at the rear cannot be higher than 950mm
- External structures such as sheds or extensions will only be permitted if you have appropriate planning permission; have consulted your neighbours and Circle VHA
- You are not permitted to paint the exterior of your house
- Attics cannot be converted into bedroom accommodation

Also

- Circle VHA insists that only qualified tradesmen are used in any work carried out to your home and that they must have adequate insurance cover
- No alterations can be made during the defects liability period which is usually the first 12 months
- Circle VHA will not maintain any changes you have made to your home
- If you decide to leave your home Circle VHA will not compensate you for the alterations you have made
- If you decide to leave your home and wish to remove the alterations you have made, you must reinstate the original items e.g. doors, kitchen units

Can I change the internal decoration?

Yes. You can decorate the inside of your home but not in the first year if it is a new property. This is so that we can check any cracks or stains that may arise.

Can I put in an electric shower?

Meet with your Housing Officer firstly. If permission is granted it must be installed by a suitably qualified person and be installed safely. We will also check the work undertaken

What help is there if I become disabled?

We may be able to help you by making adaptations in your home such as handrails, ramps or bathroom adaptations. Your request needs to be supported by an occupational therapist or public health nurse. There may also be financial assistance from the local authority in your area for the required adaptations such as the Housing Adaptation Grant Scheme for People with a Disability or the Mobility Aids Grant Scheme.

We live in a house we rent from Circle VHA since June 2006. They regularly organise meetings for discussing problems with our neighbours and they are always around for us. Thanks for that.
Ivan, Cushlawn Way.

Heating system

The majority of our properties have gas central heating systems. Some of our properties have storage heaters. For gas central heating system usually has a time clock which controls the times when the heating is to come on and go off. A thermostat may be located on a wall; this will determine the temperature of the system which you can adjust to your requirement. Another control feature is on the radiator with a thermostatic valve which has different settings for the heat level you require.

It is essential that you read the instruction book or information sheet provided to you on the heating system in your home. This book or information sheet should explain to you how to manage the control panel for your heating system, how to start and stop it, how to set it to come at particular times in the day or evening. If you are unsure or unable to work your heating system please contact our office and seek advice. Alternately contact a neighbour and see if they can assist you.

It is really important for you that you understand how to manage the control panel on your heating system as this will help you get the best value of the heating system. Most modern units have improved insulation and double glazing which helps retain heat in your home, so it is important that you use your heating system efficiently which will reduce the possible heating costs in your new home. You will be given a Building Energy Rating Certificate when you receive the keys of your home. The BER Cert will tell you the energy efficiency of your home.

Electricity

What if the electricity supply is not working?

- Check the fuse box. Are the trip switches in the right position? If not reset them.
- Check with your neighbours, if they have power, there may be a power cut in the area.
- If there is a burning smell or smoke, turn the mains switch off.
- Contact our office and report the problem.

Condensation

Normal activities such as cooking, boiling a kettle, washing or showering all produce moisture that hangs in the air. This water will evaporate into the air adding to the water levels already present. The moisture will condense on the walls and the windows as they are often cooler than the actual room temperature. If condensation continues for long periods of time it may lead to mould growth that can damage clothes, bedding and decoration.

What can be done to avoid it?

- Prevent the spread of moist air. If you have extractor fans in your kitchen, and bathroom you should use them whenever you are cooking, washing, drying clothes, showering and bathing.
- Provide proper ventilation. Try to keep your windows open whenever you can or at least the smaller vents that have been fitted.
- Provide some level of heating. Maintain a constant background heat where possible. You can do this by running your heating more often but at a cooler temperature.
- Keep a small space for air to circulate around furniture and do not push it hard against a wall.
- Do not use portable gas heaters as they create excessive moisture in the air.
- Do not block air vents in the windows or wall of your property.

Your garden and open spaces

If you have a back or front garden you are responsible for the upkeep and maintenance of it. The minimum requirement is that you keep the grass mowed. Litter and refuse must be cleared from your garden. You cannot use the garden as a dumping ground for household rubbish, old furniture. This will not be tolerated as it is unacceptable and can be a health and safety hazard for you and your neighbours.

Can I plant trees or shrubs?

Yes. You can plant small trees or shrubs that will not cause a nuisance to your neighbours by blocking light.

Open spaces – green areas

The open spaces in an estate may either be the responsibility of the local authority or the management company to maintain by cutting the grass at regular intervals. Circle VHA will inform you of the situation in the estate you reside in.

What if I don't have a garden but a balcony?

It is your responsibility to keep the balcony area clean and tidy. Having flower pots and garden furniture in the area is to be welcomed. It is not acceptable to have washing hanging out on the balcony or bulky items such as rubbish bags, bikes, prams being stored on the balcony.



Who is responsible for waste management?

The management of the waste in your home is your responsibility. The good management of your household waste will be beneficial to you, your neighbours and neighbourhood and if done sensibly will save you money. At a minimum you will require a grey and green bin. This is normally provided by the local authority or a private contractor. The cost is currently charged on a weekly or as used basis via a bin tag system. This payment process may be changed in the future in some local authority areas by an advance credit system. Your household may be given a Waste Charges Card where you will be required to make payments to it for your bin to be collected. Some local authorities have a waiver system for tenants who are dependent upon a social welfare payment as their main income source.

The following are some simple guidelines on waste management:

- The grey bin is for household waste such as waste food, dirt, etc. The green bin is for recycling of papers, plastic, drink/food cans. It is sensible for you to separate your waste into the grey and green bin category. The grey bin is normally collected weekly by either the local authority or a private waste management company. You will have to have a bin tag paid for the grey bin to be collected. If you reside in a scheme with a communal bin collection system your service charge fees will be inclusive of the bin collection charges.
- For items such as glass, bottles, cans, and clothes most neighbourhoods have collection areas where you can deposit such items which will then be recycled.
- For electrical goods such as televisions, dishwashers etc they can be left with the shop where you are buying your new electrical good, please remember to arrange this with the shop.
- You are responsible for the disposing of old furniture. If you have unwanted furniture please arrange to have it taken to the local authority recycling facility in your local area. The cost of this is usually small.
- If you leave waste of any type in a public area or in your home it is damaging to the environment. You may also be fined by the Local Authority for illegal dumping of household waste in a public area.



I have been living in my home for the past two years. I am very happy and have no problems. I find Circle VHA very approachable, the estate is very well maintained and the caretakers are very good.

Jennifer, Cushlawn Dale

Water

Water is a valuable resource which needs to be used when required and not wasted. Ireland currently is one of the few countries in Europe where households do not pay for the water used in the home. This policy may be changed. The Dublin local authorities are going to install meters for water use in each household. It is probable that water charges will be introduced in the coming years. In your home be sensible about how you use your water for example don't leave taps running, make sure you turn off your taps properly, repair dripping taps/toilets. For instance a continuously dripping tap can waste up to 200 litres of water a day.

Burst pipes / water leaks

In the event of a burst pipe:

- Turn off the water mains stop- cock (when you move in find out where the stop-cocks are)
- Turn on all the taps to drain the water tank.
- Turn off the immersion and central heating system.
- Look for the source of the water leak.
- Try to stop the water leak by wrapping the pipe with towels or placing a basin under the leak.
- Contact Circle VHA immediately
- Inform the neighbour below you of the water leak.





Chapter 4

Your rent and other charges

Under the Letting Agreement you have a legal responsibility to pay the rent. Our rents are determined currently by the capital funding grant that we have received for the purchase of the property. There is a fixed rent under the CAS (Capital Assistance Scheme) scheme and a differential rent under the CLSS (Capital Loan and Subsidy Scheme) scheme. Under the RAS and Social Leasing Schemes the local authority differential rent may be applied.

Where we manage properties on behalf of local authorities, they may request that Circle VHA take a deposit from the tenant. This is normally one month's rent. You will be advised about this.

How is my rent assessed?

- The rent on your property is calculated on a yearly basis, from May to April the following year. This calculation is based on proof of income supplied by the tenant prior to moving into the property.
- Each approved tenant is required to complete a Confidential Income Statement Form and provide proof of income annually.
- The differential rent under the CLSS scheme is then established with the tenant contributing no more than 15% maximum of the net disposable income for rental payment. Other adult's incomes are also assessed and may contribute a maximum rent of €30.00 per week per authorised occupant.
- The fixed rent under the CAS scheme will be clarified for you by your Housing Officer.
- If your income status changes due to employment or unemployment you need to contact your Housing Officer and provide new proof of income so that your rent can be revised.
- Rents are reviewed and the new rent charge commences on the first of May each year based on your current income. All tenants will receive written notification of any changes.

Income included for calculating rent

- Wages including self employment (as stated in P60/accountant's report/payslips)
- Social Welfare payments including Back to Education allowance and SWA
- Income from Back to Work scheme, Jobs Initiative, Community Employment, or Fás Training allowances
- Income from pensions and other sources
- Spouse/partner maintenance
- Carer's Allowance

Income excluded from calculating rent

- Child Benefit
- Child maintenance received
- Scholarships
- Fuel and travel allowances payable on Community Employment or Jobs Initiative schemes
- HSE medical or dietary allowances
- Family Income Supplement

Rental Payment

The method of payment will be agreed on signing of the Letting Agreement by one of the following means:

1. An Post/Dept of Social Welfare Household Budget Scheme
2. Standing Order to a designated Bank Account
3. Credit Transfer to a designated Bank Account
4. Tenants will receive a book of bank giro slips to enable manual lodgement of rent payments in the event of a problem with the above payment methods.

Rental Statements

- All your rent payments are recorded on our computer system. You will receive a quarterly rent statement every 3 months.
- Each year in January you will receive a rent statement for the previous year.

Rent Arrears

Payment of rent is a legal requirement of the tenant. Any non- payment of rent is treated seriously by Circle VHA. We will take legal action if it is deemed necessary.

- If you have missed payments inform your Housing Officer or the office
- Our policy is to write to tenants informing them of the missed payments and requesting them to contact their Housing Officer.
- If your account is in arrears a formal arrangement will be made to clear them. This agreement must not be broken once entered into.
- Failure to make agreed rent and arrears payments will lead to formal letters of warning and then a Notice to Quit being issued.
- If you are experiencing difficulty with maintaining regular rental payments, you should contact us immediately to discuss your situation. Alternatively, your local Money and Budgeting Service (MABS) may be able to offer free advice.
- Serious rent arrears may lead to a Notice to Quit and we will apply to have you evicted from your home. In addition to taking back the property, we can apply to court for debt judgement against you. This will affect your credit rating and your capacity to borrow money or buy items on credit.



Service Charges

Some schemes may have service charges payable in addition to the rent. In apartment blocks and mixed tenure estates it is now the norm for a management company structure to apply with service charges being applied to all properties in the estate. A management company is a legally incorporated body and the owners of the properties are its members. The management company is responsible for the common structures and areas in a scheme. You as a tenant of Circle VHA will be required to contribute to the cost of the service charge. Your Housing Officer will provide you with information on the service charge costs and services. Service charge payments are reviewed and revised annually.

What kind of services may be covered by a service charge?

The following outlines some of the services provided

- Additional staff such as caretakers, wardens, concierge, security
- Additional cleaning services such as cleaning of common areas, windows etc
- Insuring of the structures of the properties
- Bin collection
- Heating and lighting of common areas
- Lifts, door entry systems, fire alarms etc
- Landscaping of the common areas
- Management Agency Fees

These are some examples of the services that may be provided by a management company or by Circle VHA. The level and costs of services can vary across schemes .If you are not satisfied with the quality of the services being delivered please contact your Housing Officer regarding this and the managing agent responsible for delivering the services. Details regarding the managing agent will be provided to you when you move in.

Waste Management / Bin Collections

The provision of waste management or bin collection services varies across local authority areas. Some are delivered by the local authority and some by private contractors. In both cases it is the tenant's responsibility to organise arrangements for the delivery of a general refuse bin and then the payments for the collection of the bin. A household usually has to pay for the bin and then for the collection of the waste. Usually this is by a bin ticket system which has to be paid for in advance. If you are dependent upon a Social Welfare payment as your main source of income you may be entitled to assistance with a bin waiver. You need to check and establish this with your local authority as policies regarding waivers varies.

If you are living in an apartment block with a communal bin collection system this service is normally provided within the service charge cost.

Through the orientation workshop and tenant meetings we have come to know our neighbours and benefit from an extended circle of support. Circle VHA are great at listening to their tenants and empowering them to get involved in the running of the developments they live in.

Don and Will, The Birches



Chapter 5

Your home and neighbourhood

The Circle VHA properties are located both in large and small scale developments. Some of our properties are all clustered together, some are dispersed. If it is a new development you will have met some of your fellow tenants or neighbours at the Tenant Information sessions. Alternately you may have moved into a property which a previous tenant has vacated.

Your first priority after you receive the keys of your property is to move into it and make a home for yourself. You will be preoccupied with the furnishing of the unit, changing billing addresses, understanding how the heating system works, and finding out where various local services are located. Circle VHA will provide you with such information.

At the Circle VHA Tenant Induction/Information sessions prior to the move in, a common wish or aspiration expressed by tenants is to live in an area which is clean, well maintained, where people are respected, can live peacefully and not be exposed to anti social behaviour.

You and your neighbours are key in establishing how your neighbourhood develops.

You can actively enable this by:

- Respecting each other's right to live peacefully.
- Not engaging in behaviour that offends or upsets others.
- Keeping your home, garden area, balcony clean and tidy.
- Driving and parking cars in a way that does not interfere with others.
- Keeping an eye on each other's property.
- Being responsible for the behaviour of your visitors.
- Keeping noise in your home or apartment to reasonable levels and responding to concerns raised by your neighbours.
- Keeping calm and expressing your concerns to your neighbour.

What should I do when difficulties arise?

There may be occasions when problems will emerge between neighbours. Before you approach your neighbour we would advise you to

- Establish whether you have all the facts, check with other neighbours what has occurred.
- Be calm and explain to your neighbour how the behaviour is affecting you.
- Be calm and willing to listen to your neighbour.
- If the problems persist then contact your Housing Officer with relevant information.
- If problems arise from people you don't know, observe their behaviour and be cautious about approaching them.

Estate management and anti-social behaviour

It is important to Circle VHA that you feel safe and secure in your home. Circle VHA in line with the Housing Act 1997 defines anti-social behaviour as involvement in activities such as the following:

- Drug dealing or activity related to drugs
- Criminal activity
- Violence toward neighbours
- Threats or intimidation of neighbours
- Threats or intimidation of Circle VHA staff or contractors
- Verbal or physical abuse
- Noise pollution – day or night
- Nuisance of any sort is considered anti-social behaviour

The above is not a total list of what anti-social behaviour may mean to you.

How to respond to anti-social behaviour

If you are experiencing any form of anti-social behaviour, you should contact Circle VHA, where we can offer advice and support regarding, what to do in the circumstances. You should also contact the local Garda station, Community Garda or the emergency Garda number. We shall endeavour in conjunction with you and others to try to deal with the situation:

- When reporting an incident you need to provide details on exactly when it happened (date/time), what happened, where it happened, who was involved, was the incident reported to the Garda and, if they did, who responded and when.
- If vandalism or anti social behaviour is taking place outside your home do not directly approach the people involved. Observe what is happening and call the Garda at the local Garda station or the emergency number.
- We will formalise the process in line with Circle VHA policies and procedures.
- We will respect your right to remain anonymous and will ensure that the complaint is treated confidentially (see section dealing with complaints and how to complain.)
- Having investigated the complaint we will either refer the situation to the Gardai, mediation services or other relevant agency

If a tenant, member of the household or visitor to the household is found to be engaging in anti-social behaviour, the tenant will be considered to be in breach of their Letting Agreement and this may result in the tenant being evicted.

How will Circle VHA respond to such complaints?

Circle VHA will meet with the alleged perpetrator regarding the incidents reported and if they are found to be true, we will issue a written warning to the person who was involved in the anti social behaviour. Circle VHA will work with the Garda and other agencies to ensure the situation is dealt with effectively. When necessary we will take legal action against the perpetrator and repossess the dwelling.

Tenants evicted from a Circle VHA property for anti-social behaviour will be deemed to have made themselves intentionally homeless and may not be re-housed by a social housing provider.

Communal areas / apartment / mixed tenure dwellings

Circle VHA has units of accommodation located in different mixed tenure developments in the Greater Dublin area. The units are inclusive of apartment buildings, duplexes and maisonettes as well as houses. These units are located in mixed tenure schemes with affordable, owner occupied and social rented occupiers. Irrespective of tenure there is a service charge applied to all people. Circle VHA in some schemes provides the managing agents services to the development.

The responsibilities are the same whether you are a tenant or homeowner, these include the following:

- If you live in an apartment block or share an entrance it is necessary for you to co-operate with other people to ensure that all internal and external communal areas are kept clean and tidy and free from obstruction.
 - Stairs, hallways and landings must be kept free from obstruction this includes bicycles, children's toys, rubbish, household goods or personal items.
 - Gardens and yards must be kept clean and tidy with no storage of bikes, toys, rubbish etc.
 - You are not allowed to cause damage to any communal area. You are responsible for any damage to communal areas caused by you or a member of your household. This includes graffiti, breaking light fittings both internal and external, damaging or setting off fire alarms. You are responsible for the behaviour of your children at all times in communal areas and their behaviour towards other people.
 - You must consider your neighbours and abide by the Management Company's policy regarding noise. This includes noise on stairways, in hallways, visitors late at night, loud music, late night parties etc. Satellite dishes are not allowed.
 - Car parking may be shared and as such you must respect the rights of others to car parking. Visitors to your home must also respect the parking rights of other people who live there.
 - Large trucks and vans cannot be parked outside the dwelling. People whose work involves these types of vehicles must park them at an alternative location.
 - The security of people must be protected. This requires your co-operation. If you share a common entrance then ensure that it is secure when you enter or leave the building. Never let a caller you do not know into the building. If the caller is looking for another person, inform them that they will have to return when the person is home.
 - Everybody must abide by the safety procedures put in place by Circle VHA.
 - In the event of a fire alarm sounding get yourself out of the building immediately and wait for the fire service.
- When you are outside, stay outside until the building is made safe.**

Tenant and resident involvement

Circle VHA is committed to working together with tenants and residents to give them a greater say in how estates are managed. We believe that involving tenants in decisions which affect their everyday lives helps to develop and sustain communities. It is our aim to ensure that Circle VHA managed estates are safe, secure and well maintained. Tenants may participate using the following mechanisms:

- | | |
|-----------------------------|---------------------------|
| • Resident's Association | • Management Group |
| • Open Meetings | • Postal Surveys |
| • Tenant satisfaction forms | • Face to face interviews |

The Residents Association is based on promoting and fostering active involvement by the people who live on the estate. This is to enable tenants/occupiers to have more influence, direct control and responsibility in the management of their homes. The Residents Association is a committee made up of tenants. This serves as a forum in which tenants can work more closely with front line staff in order to influence and shape services and policy development.

We also try to meet with our tenants collectively twice per year in each scheme where tenants concerns can be expressed, where we can inform our tenants of our response to such concerns and future plans for the estate.



Chapter 6

Your home and safety

Security in your home

Circle VHA wants you and your family to be safe in your home. There are a number of simple steps you can take to improve the physical security of your home.

When going out or away:

- Close and lock windows and doors, even if you are only going out for a few minutes.
- Secure any side doors/gates as they allow entry to the back of your house/apartment which is more vulnerable to a break in.
- Make sure you do not leave tools or ladders lying about in your back garden.
- Never leave cash or keys on the hall table and limit the amount of cash kept in the home.
- Ensure all electrical items have been unplugged.
- If you are going out at night time, consider leaving a light on in a room and draw the curtains.
- If going away for a period cancel any daily/weekly deliveries such as milk/newspapers for the period you are away
- Check and note serial numbers of valuable equipment and take photographs of valuables.
- Ask somebody you know to keep an eye on your house/apartment
- Seek advice on home security from your local Crime Prevention Officer – contact your local Garda station for this free service.

When someone knocks on the door:

- If you have a door viewer check to see who it is.
- If you have chains keep it on when you open the door.
- If you don't know the caller, ask to see their identity card and check it carefully.
- If you are unsure, ask the caller to return later. You can then phone the organisation they claim to represent and check their identity. Don't let them pressure you.
- If you are in doubt call us or the police.

Door entry systems in apartment blocks:

Door entry systems are installed to control entry into a building. To maintain security:

- Make sure the door is locked behind you.
- Never leave the entrance door propped open.
- Try not to allow non residents to follow you into the building even if they appear genuine. They should press the button for the flat they are visiting.
- If the common door entrance is faulty or not closing, report the problem to the managing agent.

Insuring your home

Circle VHA insures the fixtures and structure of your home. Our insurance policy does not cover your household goods. We strongly advise you to insure your home contents and personal items against loss due to theft, damage from water leaks, fire and accidental breakages. Your insurance policy should cover the following household items: furniture, floor coverings, internal decoration, personal possessions such as jewellery, clothes, etc.

Your home insurance policy will protect you if your home is damaged by fire, water damage theft and enable you to claim for the damaged or stolen items.

Fire prevention:

Fire Equipment:

- Ensure you have at least two smoke alarms and do not disconnect them. Test them regularly and if they are faulty report them to your Housing Officer.
- If not mains connected, check battery on a regular basis.
- Keep a fire blanket and a small fire extinguisher in the kitchen area.

Fireplaces:

- Use a fireguard.
- Never carry hot coals from one fireplace to another.
- Avoid banking fires too high.
- Be careful of sparking sticks when lighting.
- In the case of a chimney fire, close doors and windows to reduce draught and call the fire brigade.

Fire Safety:

- Never leave matches or lighters accessible to your children.
- Never smoke in your bed
- Don't smoke when you are tired or when you have had a drink
- Make sure your cigarettes are put out
- Never leave candles unattended or near curtains
- Keep your children away from the cooker when you are cooking
- Never leave pans unattended on your cooker
- If your pan catches fire turn off the cooker, soak a tea towel in water and wring it out. Then place it over the pan.
- Do not remove the pan or tea towel until an hour after it has cooled down.

In the event of a fire in your home

- **Close the door of the room on fire.**
- **Alert the household and get everyone out to a safe place.**
- **Call the fire brigade by dialling 999 and ask the operator for the Fire Brigade.**
- **When the fire brigade answers, state clearly the address of the premises where help is needed.**
- **Do not re-enter the house/apartment under any circumstances unless permitted by the Fire Brigade Service.**

Dangerous liquids

- Do not store flammable liquids such as petrol in the house or apartment.
- Do not leave poisonous liquids or substances within easy reach of children.
- Do not hold onto old medicines – take them to your nearest chemists shop for disposal.

Electrical safety

Please follow the advice below:

- Never interfere with electrical wire fuse boards or plugs
- Unplug any appliances that are not in use
- Don't touch bare wires – turn off the electricity at the fuse box
- Use the correct fuses in plugs
- Don't overload sockets
- Don't touch any electrical appliances if it is wet or if your hands are wet- turn off the electricity at the fuse box and don't use the appliance
- Don't carry out electrical alterations without our permission

Gas safety

Circle VHA will service gas central heating boilers annually. It is important for tenants to allow access for the approved contractor to undertake the servicing of the heating system.

If you smell gas, immediately follow these steps

- Turn off the gas mains
- Open doors and windows
- Extinguish any flames
- Do not switch on electrical equipment or switches
- Contact the gas company immediately – 1850 2050 50

Carbon Monoxide

Carbon monoxide is a colourless, odourless poisonous gas which can kill you. Early symptoms include nausea, tiredness, and headaches. Carbon monoxide poisoning may arise due to a faulty heating system, a gas boiler not being serviced and not enough ventilation. To avoid carbon monoxide poisoning take the following advice:

- Do not block air vents, flues or chimneys.
- Heating appliances must be correctly installed.
- Install a Carbon Monoxide alarm. They must be fitted correctly as per the instructions.
- Keep rooms well ventilated.

Burst pipes / water leaks

In the event of a burst pipe:

- Turn off the water mains stop- cock (when you move in find out where the stop-cocks are)
- Turn on all the taps to drain the water tank.
- Turn off the immersion and central heating system.
- Look for the source of the water leak.
- Try to stop the water leak by wrapping the pipe with towels or placing a basin under the leak.
- Contact Circle VHA immediately
- Inform the neighbour below you of the water leak.

Useful Contacts

Ambulance/Fire Brigade/Gardai:	999 or 112	
Circle VHA main office:	01 407 2110 / 2112	info@circlevha.ie
Circle VHA out of hours Emergency number:	086 3323 724	
Bord Gais Customer Service:	1850 632 632	www.bordgais.ie
Bord Gais Emergency:	1850 205 050	
ESB Customer Service:	1850 372 372	www.esb.ie
ESB Emergency:	1850 372 999	
Eircom Customer Service:	1901	www.eircom.net
Eircom Sales:	1800 203 204	
Department of Social and Family Affairs Enquiries:	1890 662 244	www.welfare.ie
Department of Social and Family Affairs Leaflets/Forms:	1890 202 235	
Garda Confidential Line Freefone:	1800 666 111	www.garda.ie
Citizens Information Service:	1890 777 121	www.citizensinformation.ie
Money Advice Bureau:	1890 283 438	helpline@mabs.ie
Local Health Centre:	<div></div>	
Local General Practice:	<div></div>	
Other important numbers:	<div></div>	
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Notes

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The apartment is very enjoyable and it's like winning the Lotto – heaven on earth. We would like to take this opportunity to thank all of you for giving us this beautiful home.

Roger and Deirdre, The Old Chocolate Factory, Dublin 8

Circle Voluntary Housing Association
3 Castle Street, Dublin 2
Telephone: 01 407 2110 / 2112
Fax: 01 479 2356
Email: info@circlevha.ie
www.circlevha.ie

Local Office:
1 Deerpark Rise, Tallaght, Dublin 24
Telephone: 01 452 2993

