



Coastline
housing

Welcome
to your
home



We hope you'll be very happy in your Coastline home!

This guide provides useful information and advice to help you make the most of your new tenancy. It aims to help you settle into your new home and, as well as outlining your conditions, it includes information on your rights and responsibilities as a tenant, and our rights and responsibilities as a landlord.

We're a housing association, providing affordable homes for rent and for low-cost sale as well as a range of support services. Our aim is to provide great homes and great services, delivered by great people.

We will send you regular news and useful information in our newsletter, CoastLines, and you can follow us on social media. There's also lots of information on our website and in the Knowledge Base of the My Coastline app and customer portal.



Coastline's values

Helping you and your neighbourhood to thrive



Put our
customers first

Customer focussed



Be open, honest
and accountable

Trustworthy



Strive to be
the best

Learning



Value each
other

Caring

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There are many ways to find information or get in touch:

- **Website** www.coastlinehousing.co.uk
- **My Coastline** digital services on apps for Apple, Android and Amazon, or through the online portal at www.coastlinehousing.co.uk/mycoastline
- **Email** customer.service@coastlinehousing.co.uk
- **Telephone** 01209 200200 at any time to report an emergency repair or if you have an urgent query. Our full phone service is available between 8:30am and 5pm, Monday to Friday, except for bank holidays and the closedown between Christmas and New Year.
- **Relay UK** - dial 18001 then our number if you're deaf, hard of hearing or speech impaired

See full details on **getting in touch** with Coastline on **page 32**.

We'll ask you to review your contact preferences every year.



We commit to make it as easy as possible for you to contact us when you need us. We have lots of information on our website but we're here for you with lots of ways to get in touch.

Look out for these symbols

Your tenancy agreement is a legal contract between us. This guide summarises what we expect from you as a customer, highlighted by the green symbol shown below, and what you can expect from Coastline as your landlord, highlighted by the orange symbol.

Coastline responsibilities



Customer responsibilities



You can find several key policies explaining these responsibilities in depth on our website - see the **our policies** page in the **about us** area - or get in touch with us to ask for help.

Welcome to your home

From our Trust Charter

When you contact us, or we call you, we will:



- Carry out data protection checks to keep your information safe.
- Check your contact details are up to date.
- Check for any support needs or additional needs in case we need to adjust our services.
- Listen, demonstrate care and empathy and treat you with respect.
- Ask questions to check we've understood what you need from us.

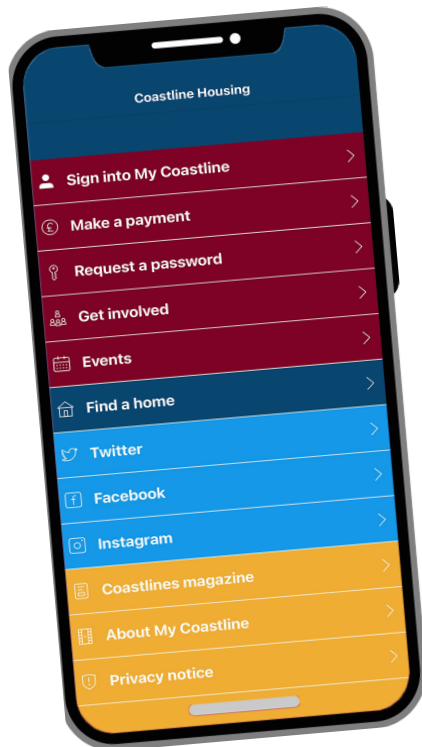
What we need from you:



- Access services online if you can – this means our teams have more time to support those customers who need us most.
- When you contact us, comply with our checks, so we can provide the best possible service to you.
- Treat our colleagues with respect.

My Coastline

Our self-service portal is the fastest way to access our services:



Report it tell us anything you need us to know

Book it book and manage your repairs appointments

View it see your accounts and make payments

Manage it message Coastline and receive replies

Find it lots of information about your home and Coastline

The Knowledge Base
in My Coastline
is so helpful!

Meet Garrick,
Coastline's digital dog



You can get My Coastline:

- through our website www.coastlinehousing.co.uk/mycoastline
- or download the app for Apple, Android and Amazon devices

Your tenancy agreement is a legal contract. It sets out the terms and conditions required by you (as the tenant) and us (as your landlord).

It is an important document so you should read it carefully and keep it safe. This handbook gives further advice and guidance on what the tenancy agreement means and how to make sure you do not break any of its conditions.

The first year you are in your home you will be on a starter tenancy. During this year you will not be able to make any changes to the tenancy agreement or be able to complete a mutual exchange. However, you can change your name on the agreement if you need to.

What if I break the agreement?

If you break any conditions of the tenancy, we can take action to remove you from your home. We may also do this if you, or anyone acting for you, have knowingly given false information to Coastline or Cornwall Council to get your tenancy. In most circumstances, we will contact you to resolve the problem. Our first aim is to reach an agreed solution. However, on some serious occasions, we will go to court to resolve the issue.

We can also take action if you break conditions laid out in the relevant Housing Acts, and we may also take out injunctions (court orders) requiring you to do, or not to do, something. If we take you to court, the judge will decide if they think it is reasonable to give us possession of your home. This will be based on the evidence presented and the seriousness of the tenancy breach. We will also ask the court to make an order for you to pay the costs of any such action.

Principal home

Your Coastline home must be your permanent home and you cannot live elsewhere. If you do, you may lose your rights as a tenant and we can serve a Notice to Quit to bring your tenancy to an end. We make periodic checks to confirm homes are properly occupied.

Some examples of breaking the agreement:

- Playing very loud music or making an unreasonable amount of noise.
- Refusing access for repairs, servicing of gas appliances or smoke detectors.
- Carrying out alterations without written approval.
- Not maintaining the property or the garden in a clean and tidy condition.
- Not paying your rent on time.
- Parking heavy goods vehicles or untaxed or un-roadworthy vehicles in the neighbourhood.
- Selling illegal drugs at the property or in the neighbourhood.
- Threatening, abusing or being violent to our employees or our contractors.
- Abusive, threatening or violent behaviour by the tenant(s), their family or visitors, to others in the neighbourhood.
- Being violent against your partner, family or joint tenant.

If you are a new tenant, we will go through the tenancy agreement and explain it to you when you are about to sign up for your new home.

You will become responsible for keeping to the conditions as soon as your tenancy starts.

Lodgers and subletting

You have a right to take in lodgers but you must ensure that your home does not become overcrowded. If you receive Housing Benefit or Universal Credit you must notify Cornwall Council or the Department for Work and Pensions as soon as you take in a lodger, as it may affect your rent and benefit. If you live in sheltered accommodation you do not have the right to take in lodgers.

Subletting means renting out some or all of your home. You must not do this without our written permission. You must not sublet the whole of the property as this will affect your rights as a tenant. Subletting may also affect any benefit you receive.

Running a business

You must not use the premises for any business or trade purposes without our permission and planning permission. We judge every case on its individual circumstances, but we won't allow certain businesses including:

- Carrying out a car repairing business.
- Running a taxi service from the premises.
- Running a business that causes noise or nuisance to neighbours.
- Running a business that involves lots of people visiting your home.
- Running a business that breaks planning consent and requirements.

Summary of rights:

- Right to acquire (after a qualifying period)
- Right to exchange
- Right to carry out improvements
- Right to be consulted
- Right to take in lodgers
- Right of succession.

Changing your tenancy

The tenancy agreement for joint tenants is exactly the same as the one for sole tenants.

Both joint tenants must sign the tenancy agreement. A joint tenancy means that each joint tenant is equally responsible for meeting the conditions of the tenancy and paying the rent. If you leave your home and don't formally end the joint tenancy, you are still responsible for looking after the property and paying the rent.

So even if you consider that your former partner is responsible for damage to the property or any rent arrears, we can still take legal action against you.

If your relationship breaks down you cannot make the other joint tenant leave without taking court action. You both have the same right to remain in the property and Coastline cannot decide who should have the tenancy.

Mutual Exchange

Mutual exchanges are a way for you to swap your home with another social housing tenant. Exchanges are often a quick way for you to move. When you have found someone to swap with both of you need to submit your exchange application form and wait for our written approval. Unless you are on a Starter Tenancy you have a right to exchange, but approval will depend on a number of things. The Homeswapper scheme can put you in contact with tenants (including in other parts of the county) who want to move to the area, and there's more information on our website to help you. If your home is subject to a Section 106 Local Connection agreement, this may restrict who you can swap with. Please speak with your Tenancy Management Coordinator about this.

Transfers

A transfer is where we move you to an empty home. If you want to transfer, for example if your home has become too big or too small for your needs, you must apply through the Homechoice scheme. This application will assess your needs according to eligibility. Before you can transfer we will inspect your home which must be to a good standard. You must also have a clear rent account. Any other tenancy problems should also have been resolved.

If you have any queries about your rights, please contact us in your preferred way - by email, through My Coastline or by phone.

Succession

Your tenancy includes a right for your partner to succeed your tenancy if you die, as long as they have lived with you for at least a year before your death.

If you are a joint tenant and you have a relationship breakdown it is possible for one of the joint tenants to succeed to the tenancy and become a sole tenant. This could be because you both agree which one of you will have the tenancy or because a Court has given an order for one of you to keep the tenancy.

There is only one right to succeed a tenancy and if you've already used your right of succession we will need to talk to you and review your situation. If your home is not suitable for you anymore (for example it is too big for you) we will work with you to find a suitable alternative home.

The right of succession is only for a partner. It is not possible for children (even if they are adult children), friends or relatives to succeed your tenancy. However, we will consider offering a new tenancy to a household member if there are extenuating circumstances so please contact us if you have any concerns or questions.

Right to Buy & Right to Acquire

As a Coastline customer you may be able to purchase your home from us. There are two principal rights to purchase for customers:

Customers who transferred from Kerrier District Council may have the Preserved Right to Buy, giving a discount based on the time lived in public sector housing

Other customers on an assured tenancy may have the Right to Acquire.

What you can expect from us:



- To be clear with you about your rights and responsibilities as a customer and what our responsibilities are as your landlord.
- To take a firm approach to breaches of tenancy whilst signposting people that may need support.
- To aim to resolve enquiries when you first contact us.
- If you are new to Coastline, to contact you within six weeks of moving into your home to make sure that everything is working as it should and that you are settling in.
- To carry out regular visits to check the condition of your home.

What we need from you:



- To have read and understood your tenancy agreement.
- To be a good neighbour, take responsibility for your own behaviour, and that of your household and visitors.
- To use the property as your only and principal home.
- To keep your home clean and in good order.
- To inform us, in writing, if the property will be completely unoccupied for more than 28 days at any one time.
- To gain written consent from us regarding any changes or improvements you would like to make to your home.

Moving out

If you want to end your tenancy you must give us at least four weeks written notice to quit, ending on a Sunday. The four week notice period starts from the date we receive your form. Read more on the **moving out** page in the **my home** area of our website.

Renting a garage

We own garages in West Cornwall - in Camborne, Helston, Redruth, and villages in surrounding rural areas. They are available for residents and the wider community to rent. Visit the **garages** page in the **my home** area of our website for more details.

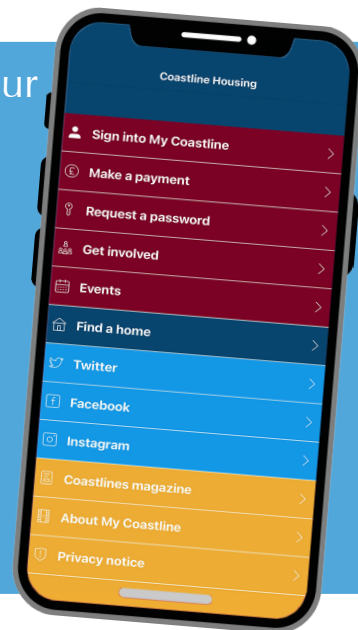
How to pay your rent

There are lots of ways to pay your rent – pick the one that suits you:

- Direct Debit – the easiest way to pay so you don't have to remember it. You can have a Direct Debit set up to pay your rent directly from your bank account weekly, fortnightly, every four weeks or monthly.
- Online with My Coastline – our customer portal on our website and app makes it easy to pay your rent online whenever it's convenient to you. Once you register, it remembers your details so future payments are quick, easy and secure. You can also check the status of your account.
- AllPay's automated and secure phone line – call us on 01029 200200 and select "option 1 make a payment". Please have your debit or credit card ready plus your payment reference number. This service is available at any time.

We expect rent to be paid in advance, regularly and on time throughout your tenancy with us.

You can manage your account through My Coastline, access information and advice from specialist services on our website and to contact us to request support and advice.



We don't accept cash payments for rent or other charges.

You can find more information about benefits and support on our **financial support** web page. Fill in the **request support form** or call **01209 200200** and ask to speak to the **Tenancy Sustainment Team**.

How to pay your rent

If you fall into rent arrears:

- Please get in touch with one of our friendly team as soon as possible. You may be at risk of losing your home if you do fall into arrears. We're here to help and have several options that can support you if you're having financial difficulties.
- We don't allow you to make changes to your home, such as granting permission to improve your home, if you're behind on your rent.
- We don't allow mutual exchanges, moves or transfers if you're behind on your rent.

What we expect from you:



- ➔ Pay your rent in advance, in full and on the agreed date – using Direct Debit as your payment method.
- ➔ Contact us early to discuss any issues or trouble paying rent or charges to us.
- ➔ Work with us and keep us informed of any difficulties you experience – we have a number of advice and support options available to you.
- ➔ Apply for all the benefits you qualify for and take ownership of managing them. Get in touch if you need advice about this.

What you can expect from us:



- ➔ Clear details about what rent or service charges you owe and when it should be paid.
- ➔ A range of ways for you to pay, including our preferred method of payment, Direct Debit.
- ➔ Advice and support if you get into financial difficulties.
- ➔ Appropriate action to recover any outstanding rent that you owe us.

Need help and advice?

Our **Tenancy Sustainment Team** has lots of knowledge to support customers who might be struggling with rent arrears, debt, budgeting, benefits, or need some help applying for funding for white goods and other essentials. Contact them via our website, My Coastline, or call us.



Tenancy Sustainment Team

If you don't pay your rent, we are firm but fair in dealing with any debt you owe.

We will follow our arrears procedure and will always try to reach an affordable agreement with you.

Reminder

We send out an initial reminder to you that rent is owing with a statement showing recent payments, if any.



Request for contact

We will ask you to contact the Income Management Team. If you fail to do so, we may take further action.



If you have difficulties making payments, you should contact us immediately to discuss the options available to you and what support we and other agencies can offer. Rent payments are always a priority bill.



Notice of seeking possession

We will serve notice that we intend to go to court if a payment agreement is not maintained and the account not brought into balance.



Court

A county court hearing will be requested if arrears are not dealt with satisfactorily. Court costs may be charged.



Eviction

If you fail to comply with the county court order, we will ask for your eviction. The county court bailiff carries out the eviction. Arrears and any court costs must still be paid by you.



If you lose your home as a result of rent arrears, you may be seen as having made yourself intentionally homeless. The council would not have a duty to find you alternative accommodation.

Paying your service charge

We work hard to make sure that the service charges you pay are fair, offer good value for money, and reflect the true costs of services provided.

We will review your rent once a year and will provide you with at least 28 days' notice of any changes to your rent or service charges.

You may, under the terms of your tenancy agreement, have to pay a service charge to us on top of your rent payments.

The service charge will be charged to you at the same time as the rent, giving you a total amount to pay.

The service charge payments we collect are used to maintain items and/or services that are not specific to your property and may be in communal or shared areas. These could be contained within your block of flats, or if you live in a house, across your wider estate.

Examples of items that could be covered within the service charge include, but are not limited to:

- grounds maintenance (gardening in communal areas)
- window cleaning (in communal areas)
- cleaning of internal stairwells and corridors
- maintenance of fire safety equipment and other safety checks
- removal of bulky waste items (or management of fly tipping).

If you live in an **Extra Care** scheme, your service charge may also include costs of reception, technology, lifts and servicing of lifts, and renewals (money collected for large service charge items for when they need replacing). It may also include personal charges such as wellbeing services provided within the scheme.

Your service charge is paid in advance and is based on what we expect the costs to be to maintain these services over a 12 month period, from April to March.

At the end of each year, when we know how much has been spent, we will send you a year-end statement to show the actual costs compared to the estimate.

The statement will show any underspend (credit) or overspend (debit). Any credit or debit adjustment will be included within the next service charge estimate for the following year. When you sign your tenancy agreement, your service charge may include a credit or debit adjustment brought forward from a period before you moved in.

Our **Leasehold & Service Charge Team** helps with any questions about how our charges are calculated. There is also more information in My Coastline's Knowledge Base.

If you find something isn't working as it should, reporting it to us is easy.

Emergency repairs

If your repair is an emergency, please call us on **01209 200200**.

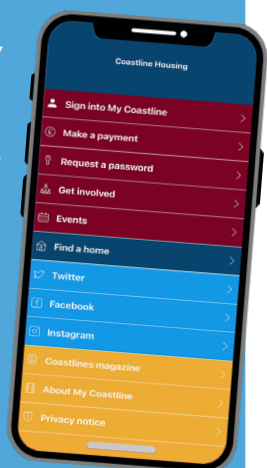
These are repairs that affect your health and safety. We will make them safe or, where possible, complete the repair within 24 hours or sooner depending on the nature of the repair. Examples of emergency repairs are:

- Uncontainable water leak
- Serious roof leak or a major structural failure
- Complete heating failure where no back up heating is available (in winter months)

You can report most **routine repairs** at any time through My Coastline.

Just open the My Coastline app or login through our website, then fill in the quick form to tell us what needs fixing.

You can upload a photograph, and for most repairs you can book your own appointment for a time that suits you.



Your maintenance responsibilities

Some things around the home are for you to repair or maintain. Contact us or check our website for full details, but here are a few examples:

- changing a toilet seat
- changing light bulbs (except for specialist fittings in certain properties)
- replacing lost keys
- getting access to your home if you're locked out
- unblocking sinks and toilets
- pest and vermin control.

There are handy videos and other top tips on our website. Find them on our **report a repair** page, where you can also read our full Repairs & Maintenance Policy.

If we need to repair something that's your responsibility we will normally recharge you for this.

You should also take reasonable care of your home, such as regular cleaning and ensuring there is adequate ventilation.

It's important to let us in to carry out repairs and check your home is safe – this is our top priority.

How to report a repair

What we expect from you:



- Carry out minor repair jobs yourself - see the **my home** area of our website for some helpful 'how to' videos on how you can carry out your own simple repairs.
- Report all defects and problems which are our responsibility straight away.
- Allow access for works to be completed, keep appointment times and be in for appointments that have been arranged.
- Take preventative action to minimise condensation and mould within your home.

What you can expect from us:



- Carry out repairs that are our responsibility within our set timescales.
- Keep the structure and exterior of the building in good repair, including the roof, walls, doors, windows and paths.
- Ensure that supplies for gas, water, electricity and plumbing are in good working order.
- Maintain your kitchen and bathroom and shared areas like entrances and stairways.
- Recharge you for any damage you may have caused or any repairs that are your responsibility.
- Provide you with appointments for completing repairs to your home.
- Communicate with you throughout the repair so you are kept informed.
- We carry out all service requirements to meet at least minimum standards for all lift safety equipment in our communal areas and homes.

Insuring your contents

It's your responsibility to protect the things that matter to you.

It can be confusing knowing who pays for what if belongings are damaged or lost. In most cases, this isn't a landlord responsibility.

Coastline insures the building for any structural issues. However, if any of your belongings are lost or damaged, the cost to replace or repair these will be your responsibility.

Home contents insurance can cover you if anything happens and can help you get back on your feet. It could replace things like furniture, clothing, curtains, and TVs and electrical equipment

Find advice at online comparison sites, or search "National Housing Federation My Home" to see details of their policy designed especially for tenants.

A home contents insurance policy gives you peace of mind as it can also cover you for accidental damage and things that would otherwise be a chargeable repair.

Maintaining the safety of your home and the surrounding areas is the top priority at Coastline.

We have further information and guides on our website - look for the **home safety** section in the **my home** area.



Electrical

Every five years we need to carry out an electrical inspection condition report (EICR) in your home. Please be sure to grant us access when we request it.

To reduce the risk of fire or injury caused by an electrical fault:

- Never undertake any alterations to the wiring, sockets or light fittings in your home, you must use a qualified electrical contractor.
- Switch off appliances when not in use.
- Always switch off and disconnect televisions from the power source at night.
- Don't use appliances if plugs are broken and if wires can be seen inside damaged plugs.
- Check wires regularly, never use damaged ones and do not run them under carpets or rugs.
- Never touch switches with wet or damp hands.
- Never use more than one appliance per electrical socket and don't overload adaptors or power bars.
- Do not over-charge batteries for electric scooters and e-bikes. Unplug them when the battery is fully-charged.

Gas

As your landlord, we are legally required to service all gas boilers and provided appliances, and test gas pipework in your home once a year. It is a condition of your tenancy agreement that you cooperate to ensure the safety of you, your family and your neighbours.

We recommend that you check your heating is working before the weather gets cold. Turn on your system and if there appears to be an issue please book a repair.

We will give you a copy of the gas safety certificate for the property, which tells you when the gas services were last inspected. You must give our trusted contractor, Blue Flame, access to carry out an annual check.

For safety reasons, if you have a gas cooker this must be installed by a Gas Safe registered contractor, such as Blue Flame. We do not arrange this for you.



**BLUE
FLAME**

HEATING SOLUTIONS

Fire

Although fires are not common, it's important that we work together to prevent fires and that you know what to do if a fire does start.

Smoke

The smoke detectors in your home should be checked regularly, as this will be your early warning that smoke or a fire is in progress in your home.

If any of your smoke alarms go off, never assume that it is a false alarm:

- Don't waste time investigating what's happened or rescuing valuables.
- Don't tackle fires yourself, many people are injured this way - leave it to the professionals.
- Before you open a door check if it's warm with the back of your hand. If it is, don't open it, there may be a fire on the other side. If there's smoke, keep low where the air is clearer.
- Ensure all fire doors are kept closed, including in communal areas.
- Call 999 as soon as it's safe to do so.
- Never go back into the building once you are safely outside.

Find useful information on our website on how you can keep your home safe. Visit the **fire safety** page in the **my home** area.

Be prepared

If you live in a block, read the fire notice in the entrance.

Carbon Monoxide

This can be especially dangerous as it has no smell or taste and is not visible. It is produced when gas burns incorrectly and can kill. If it is present in a building you may experience headaches, drowsiness, stomach and chest pain. You are most in danger whilst sleeping.

To help keep yourself and your family safe:

- Do not block the air vents on an appliance.
- Do not block outside grilles, flues or air bricks.
- Do not use an appliance if you are not sure that it is working properly.
- Watch out for yellow or orange flames, soot and stains, and pilot lights that blow out regularly.
- Always use a Gas Safe engineer to service your gas cooker and make sure it is safely fastened to the wall.
- Do not use boiler compartments/cupboards as storage areas.

If you can't make voice calls, you can still use 999 by SMS text from your mobile - you **must** be registered first. Text **register** to 999 then follow the instructions you are sent.

Communal areas

Please make sure you keep all communal areas clear and do not obstruct doors or exits as they are fire escape routes in an emergency.

Items such as prams, bikes and other possessions kept in communal areas might prevent you from escaping if you need to. They could also slow or stop the Fire and Rescue Service from getting to a fire.

Rubbish and waste left in the corridors is also a fire risk and should be disposed of in the designated bin areas.

Do not smoke or vape in communal areas.

Coastline's **Facilities Management Assistants** help maintain building safety, keep properties in good repair, and provide responsible neighbourhood management. If you have comments about communal areas do let them know.

Fire door guidance

Front doors in our flats and other doors in communal areas are fire doors. They are designed to withstand a fire for at least 30 minutes. It is important you keep fire doors closed.

Your front door has a self-closing device to ensure it closes automatically. You must not remove this. If it is not working, or your fire door becomes damaged, or you are unsure about the general condition, you must contact us straight away to make a repair appointment.

You must not replace your fire doors without our permission. All fire doors must meet certain requirements and are certificated following installation. This is for the safety of you and others living in and visiting the building. Your fire door is a key part of the building design to make sure it creates a fire resisting compartment that will not allow fire or smoke to pass for a minimum of 30 minutes.

You must not damage or alter the door in any way, such as installing a cat flap, or screwing or fixing anything to the inside or outside.



Facilities Management Team

Legionella & water safety

Legionella is a bacterium which can grow in stored or stagnant water, under certain conditions. Inhalation of infected spray or droplets of water vapour can result in Legionnaire's disease. This is a pneumonia which may be mild and flu-like, but can be more serious, and sometimes fatal. Early treatment with the correct antibiotics is effective in most cases.

We follow a Health and Safety Executive Approved Code of Practice, carrying out regular inspection and water safety testing of shared water systems, in blocks of flats.

It is unlikely that you will be at risk from legionella bacteria in your home water system as mains supply water is treated by the water companies. Renewal of stored water in cylinders or tanks is frequent in occupied homes, so bacteria cannot grow.

Asbestos

This material which was used for its fire resistant and insulation qualities in the construction of buildings up until 1999. Many homes built before this date contain materials such as textured coatings (Artex) and floor tiles which can contain small amounts of asbestos.

Asbestos is dangerous if inhaled and can cause many harmful diseases, but most asbestos products are only a health risk if they're damaged or disturbed.

To keep safe, avoid damaging any materials in your home that contain asbestos and, if you're concerned about a material, treat it as though it contains asbestos until told otherwise.

If in doubt, or if you're planning to do some DIY in your home, please contact us through My Coastline or call us on 01209 200200.

What you can expect from us:



- To carry out all landlord responsibilities and maintenance connected to safety.
- To provide you with information relating to safety of your home, including evacuation procedures if you live in a block of flats.

What we need from you:



- To take prevention seriously and do not do anything which risks a fire occurring.
- To not store any items in communal areas.
- To follow appropriate safety guidelines given by us.

If you are not at home when the contractor calls, they will leave a card. We will arrange another appointment, and if you miss a second visit we will cancel the repair

We inspect all homes every five years on a rolling basis to plan investment in things like new kitchens, bathrooms and other improvements.

If there is damp or mould in your home, it is very important that you let us know so we can investigate and sort it out.



Causes of condensation, damp and mould

Damp and mould are usually caused when there's too much moisture in the air. This can be from doing day-to day things like boiling a kettle, cooking on the hob, drying clothes indoors or having a shower.

You might see condensation on your windows in the morning, or after you've had a bath, which is all pretty normal, especially during winter. But if that moisture builds up and can't get out, over time, it can cause damp and mould.

There's lots that can be done to prevent damp and mould from appearing in your home. If it does become a problem, there's also lots we can do to help put things right.

Our promise

If you need to let us know about damp and mould in your home, here's what you can expect from us:

- We won't blame you.
- We'll visit to inspect and assess.
- We'll advise you if work is needed before we carry it out.
- We'll follow up and check it's not returned.
- We'll give you appropriate advice.

How to prevent it

There are a few simple things you can do to help reduce the chance of mould and mildew from growing in your home:

- Stop moisture building up.
- Ventilate your home.
- Keep your home warm.

For more advice on how to prevent damp and mould in your home, visit the **damp and mould** page in the **my home** area on our website.

If you're experiencing difficulties with damp and mould, please get in touch using My Coastline or call us.

Making changes to your home

Whilst this is your home and we want you to make it your own, if you want to make improvements, alterations or changes, you must check if you need our permission.

If you carry out works without our permission, we may require you to restore the property to its original condition at your own cost.

Examples of changes that require our permission include:

- installing a driveway or dropped curb
- installing an electric vehicle charging point
- fencing or sheds

Where we do give permission, you must ensure that any changes involving electrics or gas are carried out by an appropriately qualified professional.

There's lots more information on our website and a web form to request permission. Visit the **making changes to your home** page in the **my home** area.

Adaptations

If things have become difficult around your home, we can help.

There are several types of adaptations to help you remain safe and independent.

Simple aids and minor adaptations

We can add fixtures and fittings to help make your home more suitable, such as extra grab rails or handrails, different tap handles or extra lighting. The right changes can make a big difference and might be just the thing that's needed to help you carry on living safely and securely in your home.

Major adaptations

If your needs aren't met with minor adaptations, contact Cornwall Council's Home Solutions Team who can book an assessment with an Occupational Therapist and arrange adaptations like level access showers or through floor lifts.

The Home Solutions Team can help with applying for a Disabled Facilities Grant, if you're eligible, to help cover the cost.

For more information see the **aids and adaptations** page in the **my home** area of our website, or call our Customer Access Team on 01209 200200.

Cornwall Council's website also has details about adaptations. Search **Cornwall Council Home Solutions**. You can call the team on 0300 1234 131.

Everyone should feel safe in their own home.

We want anyone living in or near a Coastline home to be able to go about their day to day life without feeling upset, scared or intimidated. Sometimes antisocial behaviour stops this from happening. If it does, we want to know about it - there's lots we can do to help.

We are clear as to what we consider to be antisocial behaviour and we will take action against antisocial behaviour and any individual causing it.

We will also provide support to all people affected by it.

We don't deal with issues that do not fall under the criteria of what is considered antisocial behaviour.

Read our **good neighbour policy** and antisocial behaviour toolkit on our website. Look for the **antisocial behaviour** section in the **my community** area.

We consider the following to be types of antisocial behaviour that we will manage in our role as your landlord:

- Arson (fire)
- Assault and threats of violence
- Brothels and prostitution
- Criminal damage (including offensive graffiti)
- Drug dealing and use
- Noise (that is deemed a statutory nuisance by Cornwall Council)
- Sexual offences
- Verbal abuse / harassment / intimidation
- Weapons (guns and knives).

The following are not considered to be antisocial behaviour. We encourage you to resolve these issues with your neighbours:

- Babies crying
- Children playing
- Cooking smells
- DIY noise
- Dog and cat fouling
- Disputes (friends and family)
- General living noise (doors banging, footsteps, etc)
- Lifestyle clashes
- Parking issues
- Parties (one-off).

Tackling antisocial behaviour

We may not always be the sole or lead organisation involved in managing an antisocial behaviour case and we will decide if action is possible or necessary on a case-by-case basis. We will be open and transparent to manage customer expectations from the outset.

In situations where we do not have the powers or tools to tackle the issue, we may, if appropriate, work in partnership with other organisations (such as the Police), or signpost as necessary.

If the reported incident involves a crime please also report this to the Police and provide us with the crime reference number when you contact us. If you are at immediate risk of harm or can see that someone else is, you should dial 999 and ask for the Police.

Our commitment to you

We will:

- Respond quickly and effectively to reports of antisocial behaviour.
- Make sure those affected by antisocial behaviour receive appropriate support and guidance.
- Work with relevant agencies as need be to prevent and tackle antisocial behaviour.

We'll keep you informed of progress we make and any decisions along the way.

Domestic abuse

Domestic abuse is an incident or pattern of incidents of controlling, coercive, threatening, degrading and violent behaviour including sexual violence, in most cases by a partner or ex-partner, but it could also be a family member or carer. It is more common than people think.

Domestic abuse is a crime and should always be reported to the Police. The Police take domestic abuse seriously and will be able to help and protect you. They have the power to take action against people who commit the abuse and safeguard the public.

There is some assistance we can provide as a landlord. We may be able to help with providing additional safety measures to keep you safe in your home through the Sanctuary Scheme.

For lots more advice, read the **domestic abuse** page on our website.

The Sanctuary Scheme

A police officer will visit your homes and recommend security measures to suit your individual needs.

These can include:

- Extra locks and bolts
- Stronger doors
- Spy holes or chains for doors
- Better security lighting
- Police portable alarm.

We take opportunities to recognise and anticipate any vulnerabilities and their impact, to consider what customers need when accessing our services.



What you can expect from us:



- **Recognise** – we will look out for any ‘red flag’ indicators of difficulty or distress that could highlight an underlying vulnerable situation. We use a checklist to understand what factors may make you vulnerable, and the impact of these.
- **Respond** – we will consider any reasonable adjustments to our services to support you in a person-centred way.
- **Record** – we will update our records so that when you contact us or we contact you, we take account of any vulnerabilities, support needs and the impacts of these.
- **Review** – we aim to keep this information up to date each year.

All our staff, contractors and sub-contractors are trained to recognise signs of **Safeguarding** risks in adults and children.

What we need from you:



- Tell us about any specific needs you have and how they affect you, even if these are temporary or short term.
- Tell us about any needs any members of your family have.
- Help us to maintain data security by cooperating with our GDPR checks when you contact us, or when we call you.
- If you're a My Coastline user, update your personal details when prompted when you next log in.

For customers staying in our short term accommodation services, we offer person-centred outreach support.

For more information search **Cornwall Council Safeguarding**. If someone is at serious risk call **999**.

Looking after your community

We expect you to look after your home, garden and surrounding spaces, and to take responsibility for your own behaviour and that of anyone living with you, including children and visitors.

You and Coastline also have responsibilities in the wider community - one we want to be clean, tidy and safe for everyone.



What you can expect from us:



- To ensure shared communal areas that are our responsibility will be safe, tidy and well maintained - this includes cleaning, play equipment and gardening.
- To be responsible for all trees, hedges, shrubs and borders in communal areas and open spaces owned by us.
- To aim to resolve enquiries when you first contact us.

We regularly carry out **Community Standard Inspections** - to check the communal areas we're responsible for are safe and well-maintained, and ensure neighbourhoods are great places to live. Find out more in the **my community** area of our website.

What we need from you:



- To pick up any mess after your family pets, such as dogs and cats.
- To dispose of your rubbish in your household bin, or shared bins for flats and to keep communal areas clear of rubbish.
- To report any issues or problems that could be dangerous or hazardous to you or your neighbours.
- To make sure you and anyone visiting always park in line with parking regulations at your property.
- To keep your home and the immediate area in a clean and tidy condition including garden, dividing fence and shed (if applicable).
- To treat your neighbours, communal gardens and surrounding spaces with respect.

Parking is sometimes limited, so please be considerate and don't park in non-designated areas. Some communal parking areas are monitored, and you could be fined.

We encourage customers to help shape the services you receive from us. This means we tell you about things that affect your home and neighbourhood, and give you opportunities to share your views and opinions.

There are lots of ways to get involved, based on how much time you have and how involved you want to be – it's up to you.

Our engagement model has three levels:

1 - have your say

We want to hear from you. Take part in surveys, come to neighbourhood events and give us your views.

2 - make a difference

Join one of our customer groups and we'll consult you on things that could affect you and future customers, like policies, performance, and issues affecting homes or neighbourhoods.

- **Community Collaboration** - review documents and communications for customers, put forward suggestions and 'sense check' content. You can also influence the quality of our future homes and neighbourhoods.
- **Environmental Action** - support our sustainability ambitions.
- **Void Inspectors** - visit empty homes to check quality before customers move in.

3 - help us decide

The leads from each group come together to form Customer Voice. They choose topics to scrutinise, then make recommendations to Customer Experience Committee (CEC) who report direct to our Board. They also monitor and update CEC with key messages from the Coastline Conversation.



Visiting new developments



TENANT ENGAGEMENT EXPERTS

tpas

You can get involved from home, in person, over the phone or online.

For more information on how you can get involved, and read about the impact customer involvement has on improving our services, please visit the **Coastline Conversation** section in the **my community** area of our website or contact us at: getinvolved@coastlinehousing.co.uk

Stay informed about all things Coastline. Look out for our Annual Report, Coastline Conversation, Impact Assessment and CoastLines magazine.

We're proud of the services we offer under Your Next Step, helping customers to build skills, experience and confidence to get into work, training, volunteering.

We can help you to find a job that works for you.

From finding training courses, voluntary roles, CV building, interview prep to work placements, our Community Investment Team is here to guide you on your journey to reach your goals.

Your Next Step is a complete package of support for Coastline customers. It recognises that everyone is different and your next step needs to be right for you.

You can **volunteer** with us. Since 2014 we've offered a varied and successful volunteering programme, which is fully accredited with Investors in Volunteers. We have lots of opportunities, including playing an important role as a customer mystery shopper.

Find out more and read about other customers' experiences by heading to the **help and advice** section in the **my community** area on our website.



Get the tools to help you be seen and heard by employers from help and support with CV writing through to interview preparation with our **Community Investment Team**.



"Thank you for all the help you've given me – I really appreciate everything. You're amazing at your job and you helped me in the worst of times. I am loving work! Things are great!"

"I enjoyed meeting the team and feel more confident to go back to work even after my first day of placement."

Everyone can play a part in helping the environment.

We're taking a leading role in Cornwall's climate change action plan, working towards being carbon neutral by 2050.

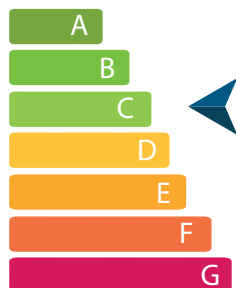


Our commitments

Build new homes to Future Homes Standard, that are sustainable and healthy.



Existing homes will reach a minimum efficiency rating of C by 2030.



Outdoor spaces where our customers live will be biodiverse.



Sustainable sourcing and use of products and materials.



What you can do

Saving water - South West Water offers free water saving devices, information, advice and resources to help you save money. Search 'South West Water save'.

Recycling - it's one of the easiest things you can do. In addition to fortnightly curb side collection of regular items, Cornwall Council take clean and dry fabric, which are re-used in developing countries, or shredded make sound-proofing for automobiles, or turned into cleaning cloths. To find out more search 'Cornwall Council recycling'.

Saving energy - Community Energy Plus offers great advice on the recommended temperature to heat your home. You can find information and lots of top tips and advice for living more sustainably in the **greener living** section in the **my home** section on our website.

If you need help or advice about the cost of living, contact us.

Projects include:

- Replacement of regular lightbulbs with LEDs – they use less energy and last much longer too.
- Installation of solar panels at our Extra Care Scheme at Miners Court saving money for our customers on their household bills

We want to hear from you - whether it's a compliment, a request for service, or a complaint.

Your feedback helps us learn and improve.



How we handle your feedback

1. Service Requests

- A request for us to put something right (eg fix a repair, clean a communal area, cut grass, remove graffiti).
- We aim to acknowledge within 5 working days and resolve within 4 working days.
- If unresolved or you're not satisfied, you can ask for it to become a complaint.

2. Complaints

An expression of dissatisfaction about our service, actions, or lack of action (eg delays, poor conduct, unresolved issues).

Stage 1: Investigation

- Acknowledged within 5 working days and responded to within 10 working days. If more time is needed, we'll explain why and keep you updated.

Stage 2: Independent Panel Review

- If you're not satisfied with the outcome at Stage 1, you can request a review within 30 days.
- A panel will review your case and respond within 20 working days. If more time is needed, we'll explain why and keep you updated.

Visit the **customer feedback** page in the **contact us** section of our website to find out more or **call us** on **01209 200200**.

What is not a complaint?

- Requesting a new repair or service (see **how to report a repair** on page 14).
- Reporting antisocial behaviour (see **tackling antisocial behaviour** on page 22).
- Disputes about rent or service charge levels (handled by a tribunal).
- Issues over 12 months old, or outside our responsibility.

Support and learning

- Complaint Mentors - trained Coastline customers can support you.
- Learning - we use your feedback to improve and publish 'You said, we did' updates.
- See our full Customer Feedback (Compliments and Complaints) Policy.

Still unhappy?

Contact the Housing Ombudsman Service for independent review.

www.housing-ombudsman.org.uk

0300 111 3000

Housing Ombudsman Service, PO Box 1484,
Unit D, Preston, PR2 0ET



Overall satisfaction

It is important to us that you trust us as your landlord, and we pride ourselves on making improvements based on listening to your feedback.

You can expect us to:

- Be open, honest and accountable
- Use helpful and clear communication
- Be consistent, fair and respectful
- Treat you as an individual

This will be achieved by:

Respectful & helpful engagement

- Respectful interactions and active listening
- A range of opportunities to give feedback and hear how it is used
- Consultation ahead of significant changes to services

Responsible neighbourhood management

- Clean and well-maintained shared areas
- Positive contributions to local communities
- Resolving community concerns and anti-social behaviour fairly and promptly

Keeping properties in good repair

- Affordable, clean and secure homes free from disrepair
- Easy to use, good quality and timely repairs service
- Friendly and reliable customer service

Effective handling of complaints

- Simple and accessible ways to raise issues
- Resolving issues before they become a complaint
- Learning from issues and complaints

Maintaining building safety

- Listen to, take seriously and act upon any safety concerns
- Ensure all of our properties are compliant with all the required building safety standards

Valuing and celebrating differences

- Demonstrating inclusivity across all customer groups
- Through seeking the views of all groups, and
- Recognising and removing barriers to participation

Our pledge to you



Overall Satisfaction

To build & maintain trust we will:

- Achieve high levels of customer satisfaction with our services
- Provide an inclusive and accessible involvement & engagement offer via the Coastline Conversation
- Respond to your digital contact within two working days, and all other contact within four working days
- Make it easy for you to contact us, however you choose



Respectful & helpful engagement

To respect & listen to you we will:

- Answer to and support the Customer Voice group to act as a critical friend to Coastline
- Share and celebrate how your feedback influences services and identify areas for improvement
- Treat you as an individual, respecting your communication preferences, recognising and responding to your needs



Responsible neighbourhood management

To take care of your neighbourhood we will:

- Take seriously and acknowledge reports of antisocial behaviour within one working day
- Keep our 'We're Always Listening' website page updated
- Visit your neighbourhoods regularly and act on improvements identified as part of our Community Standard Inspections



Keeping properties in good repair

To keep your home in good repair we will:

- Complete repairs right first time
- Complete repairs within our target timeframes



Effective handling of complaints

When things go wrong we will:

- Make it easy for you to raise concerns and complaints and try to put things right straight away
- Learn from the issues you raise to ensure we continually improve our services



Maintaining building safety

To keep your home safe we will:

- Ensure all our homes will meet or exceed the Decent Homes Standard (2)
- Ensure all of our properties are compliant with all the required building safety standards



Valuing and celebrating differences

- Ensure diverse customer representation to capture a wide range of backgrounds and experiences
- Create a safe and welcoming environment where all participants feel valued and can speak freely
- Actively encourage and facilitate participation from underrepresented communities, including through targeted communications

Visit our website

www.coastlinehousing.co.uk

My Coastline

Search the app store on Apple, Android and Amazon devices, or use the online portal at www.coastlinehousing.co.uk/mycoastline

To talk to us, please call

01209 200200

Relay UK

Dial 18001 before the number you're calling if you're deaf, hard of hearing or speech impaired.

Social media

We're on Facebook, Instagram, Threads and TikTok - search for Coastline Housing.

Our address

Coastline House
Barncoose Gateway Park
Pool
Redruth
TR15 3RQ

What3Words

Our reception entrance is located at [///helped.worth.grafted](https://www.what3words.com/#!/helped.worth.grafted)

Our policies

Read our main policies on our website in the **about us** area.

Contact preferences

We'll ask you to review your contact preferences every year.

Other formats

If you would like any of our documents in a format such as audio or Braille, or a different language, please let us know.

Data Protection

As part of our values, we're open, honest and transparent. This includes how we look after the personal data we hold about you and your household. We only collect data for specific, lawful purposes. We endeavour to maintain your data as accurately as possible, and will safely delete or anonymise it, where appropriate, so it can't be linked to the original data subject.

You can find out more about how we process your personal data on our website.

Service with respect

We're committed to putting our customers first, but we also need to ensure the safety and wellbeing of our employees.

It is a condition of your tenancy that you don't threaten or abuse our employees or contractors either physically or verbally.

This includes using bad language, or visiting our offices under the influence of alcohol or drugs.

Give us a compliment

We work hard to provide great services and get things right first time.

If you think we've given you a great service then please tell us, so we know we're on the right track.

Give us some brief details about what worked well and what you particularly liked. We always pass these on to colleagues.

If you have any thoughts about ways to improve this handbook for future customers, please email us:

customer.service@coastlinehousing.co.uk

Who's who at Coastline

Customers are at the heart of everything we do.

As a Coastline customer, these are the teams you're most likely to contact.

Customer Access Team

The first point of contact for our customers - telephone, digital and reception services.

Income Management

Collects rental income, and also provides advice, guidance and signposting relating to the cost of living

Leasehold & Service Charges

Calculates the service charges for all customers and is responsible for all post-sales management of shared ownership, leasehold and freehold accounts.

Lettings

Manages the lettings process, ensuring each customer has the right home at the right time to best meet their needs. Works with colleagues in our service teams to prepare homes for re-let, and with the Development Team to let new homes.

Tenancy Management

Helps customers get tenancies off to a great start, providing advice and guidance, from mutual exchanges, managing permission requests to tenancy issues, including antisocial behaviour.

Tenancy Sustainment

Specialist team working with customers who may need extra support, signposting and time to successfully manage and sustain a tenancy.

Facilities Management Assistants

Responsible for home safety in the communal areas of our homes, including communal fire alarm and legionella (water safety) testing, communal repairs and maintenance.

Repairs

Provides a comprehensive repairs, maintenance and safety service to our customers, with in-house trades expertise including carpentry, plumbing, electrical, groundworks, gas and other specialist works.

Property Investment & Compliance

Compliance manages a programme of inspections and servicing - including fire safety, gas, lifts, electricity, asbestos, smoke detectors and radon.

Property Investment carries out surveys to plan for the long term investment in our homes, including replacement of roofs, heating, windows and other major works.

Community Investment

Leads on customer involvement and the Coastline Conversation. Provides a clear line of sight between customers, communities and the Board, so that insight and feedback is fully utilised to empower customers, influence decisions and strengthen trust.

To make life just a little bit easier, we've created a handy checklist of things you'll need to do while moving in. 

- ☐ Take your **meter readings** and register with your gas and electric supplier. We'll have given you the supplier name at sign up so you know who to register with.
- ☐ If your home has **gas**, arrange for the supply to be uncapped by calling Blue Flame direct on 01326 378122 and press option 2 as a Coastline customer.
- ☐ Register for **Council Tax** with Cornwall Council. Search online for 'Cornwall Council tax' or call 0300 1234 200.
- ☐ If you claim **Universal Credit**, update your journal and begin the process of claiming housing costs for your home.
- ☐ Register with **South West Water**. Search online for 'South West Water moving home' or call 0344 346 1010.
- ☐ Decide if you want **home contents insurance**. There's information on our website and in our **welcome to your home** guide about social housing contents insurance which would cover you if something happens to your home like a flood, fire or burglary.
- ☐ Sort out some **rubbish and recycling bins** for your home, if you need them. Contact Cornwall Council to do this, and they'll also tell you when your collection day will be. Search 'Cornwall Council waste collection' or call 0300 123 4141.
- ☐ Get your **TV Licence** which you need to watch or record live TV, or if you're going to use BBC iPlayer on demand.
- ☐ Set up **telephone and broadband** for your home, if you want them. Search around to find a provider that offers a package you're happy with as there are lots of deals available.
- ☐ Register for **Housing Perks** and start saving today. You will need your tenancy reference number that's in your My Coastline account. Find more details on the Housing Perks page in the **my home** area of our website.
- ☐ Read our **welcome to your home** guide – it contains lots of useful information and links to our website.

If you need to get in touch with us for any reason, please call our Customer Access Team between 8.30am and 5pm, Monday to Friday on 01209 200200.

Call the same number at any time to report an emergency.

Prefer to do things digitally?

You can find all this information in the **Knowledge Base** of the **My Coastline** app for Apple, Android and Amazon, and in the online portal:

www.coastlinehousing.co.uk/mycoastline

